

MICHIGAN FARM NEWS

THE ACTION PUBLICATION OF THE MICHIGAN FARM BUREAU

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BEEF INDUSTRY GROWS IN UPPER PENINSULA

REGISTERED POLLED HERFORDS—on the Waino Rajala farm, Marquette County, in Michigan's beautiful Upper Peninsula. (See "Salute to the U. P."—pages 6-7.) Stroking the back of "Big George" is Mrs. Rajala (Elizabeth), chairman of the Marquette-Alger Farm Bureau Women's Committee. Waino serves as a member of the Michigan Farm Bureau State Relationship Committee. Nearly 50 head of fine brood cows are commonly found on the Rajala farm near Skandia, where "Big George" has adapted well after a move from the George Southworth herd in Huron County. With such imports and good management, the beef industry is on the move in the Upper Peninsula where sparkling water, cool weather and fine pastures are ideal for beef production.

A LIVESTOCK MARKETING TOUR—open to all Michigan farmers interested in livestock, is planned for mid-February under the sponsorship of the Market Development Department of the Michigan Farm Bureau. Tentative plans call for a three-day tour by bus to the Chicago area and parts of Wisconsin. Research laboratories, packing plants, stockyards, yard marketing agencies and retail meat cutting plants are currently included in the plans. Representatives of the National Livestock and Meat Board, of the National Livestock Producers' Association, and of the American Meat Institute will be asked to take part. Included will be a look at the Farm Bureau sponsored "Mor-Lean" pork project of Wisconsin. The tour will be of interest to all livestock producers.

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Editorial

Positive Profile

The features of four great Presidents carved into the cliffs of Mt. Rushmore in the Black Hills, stand out with striking sharpness. Similarly, a study of the "profiles" of typical Farm Bureau delegates who took action at the Special Session of the Michigan Farm Bureau in mid-August, provides a picture quite as positive.

Farmers took the action at that meeting—farmers of all types, all sizes of farms and all levels of income. They recognized that new efforts required new financing and they were determined that Farm Bureau should have every chance to make that new effort.

Before getting down to the business of the meeting, voting delegates answered a series of questions about themselves and their farm operation. When the answers were summarized, the "profile" of a typical delegate became plain.

First of all, he was a farm owner and operator who had no employment other than farming. He represented his county Farm Bureau, and through it, the best interests of Farm Bureau in Michigan.

He was a high school graduate. One out of six delegates had a college degree. He had been a long-time member and supporter of Farm Bureau with a history ranging from ten to twenty years on the membership rolls. One third of the delegates had been members more than 20 years!

He was a user of Farm Bureau economic services. He was a policyholder in Farm Bureau Insurance, a user of Farm Bureau Services' feeds and fertilizers. He sold his grain, beans and other products through Farm Bureau marketing channels. He used the products of Farmers Petroleum Cooperative and is listed on the F.P.C. "Direct Delivery" routes.

This composite, "typical" delegate was 55 years old, and a dairy farmer who also produced a number of general crops on his 220 acres of land. But all of these are "averages" and there were farmers of every description in the delegate body.

Actually the individual farms of the delegates ranged all the way from a low of 4 acres to a high of 1,400. Incomes from gross sales varied from less than \$5,000 per year to over \$100,000. The median delegate gross income fell between \$10,000 and \$30,000.

Still it is quickly obvious that our basic delegate body was made up of active, "commercial" farmers who make their living from the land. They were people intent on building a Farm Bureau which will become an aggressive "trade organization" for farmers in future years.

From the opinions expressed on the profile sheets, these delegates were openly concerned about developments affecting farm incomes, especially in legislative and marketing fields. *They stressed the need for a strong program of public information for farmers in the future to strengthen agriculture's support among non-farm people.*

They called for intensive work among young farmers and recognized that future farmers will need new services in taxes, record-keeping, farm management and estate planning.

This delegate profile emerged from reports filled out by 605 of the 663 voting delegates present at this important meeting. The preferences listed there were echoed later in the expanded program they supported by their action.

Now the real work can begin, for the shaping of Farm Bureau's future will be a cooperative job and the task is not done when a decision is made.

Farm Bureau members in all parts of Michigan have two more excellent opportunities to help shape the future of agriculture by giving direction to Farm Bureau efforts. October is county Farm Bureau annual meeting time (see listing of times and places on the adjoining page)—followed by the Michigan Farm Bureau annual meeting in November.

The delegates' decision at the Special Session simply opened a door of opportunity to Farm Bureau leaders, members and employed workers. The big job lies ahead.

M.W.

**BIG
ENOUGH
FOR
TOMORROW'S
BOOTS!**



"Proof of Insurance"

While standing in line to purchase 1966 license plates later this year, make sure you can prove your vehicle is insured. If not, you may have to move to the end of the line (while you fumble through your wallet or purse looking for the appropriate papers)—or pay the \$25 extra which will be charged to Michigan's uninsured motorists beginning this year.

Under the new Motor Vehicle Accident Claims Act, motorists will be required to show "proof of insurance" when buying license plates beginning November 1st, 1965. Those without "proof of insurance" must pay \$25 extra to the Uninsured Motorists Fund, as opposed to the \$1 extra charge which will be levied on insured drivers.

More than 75,000 auto insurance policyholders of the Farm Bureau Insurance Group will receive this proof or "Certificate of Insurance" during a special mailing scheduled for October, well ahead of November 1st when the 1966 license plates go on sale. The certificate will include the policyholder's name, policy number, and description of the vehicle insured at the time—as well as the expiration date of the coverage.

In the future, Farm Bureau insureds will continue to be provided with updated "Certificates of Insurance"—which will indicate the then-current status of insurance on individual vehicles.

In a letter directed to Michigan residents explaining the new Motor Vehicle Claims Act, Michigan Secretary of State made the following statements:

"On January 1, 1966, a new vista in accident protection opens in Michigan. On that date, our state's new Motor Vehicle Accident Claims Act goes into effect.

"All uninsured vehicle owners will be required to pay \$25 annually into the Fund when they purchase license plates starting November 1, 1965. All insured vehicle owners pay a \$1.00 premium annually into the Fund when buying license plates beginning November 1, 1965. Insured owners must show absolute proof that they are insured when buying plates.

Officials of the Farm Bureau Insurance Group urge those persons with questions about the Uninsured Motorist Fund or the "Certificates of Insurance" to contact their local Farm Bureau Insurance Agent or the Home Office at 4000 N. Grand River Avenue, Lansing, Michigan.

MICHIGAN FARM NEWS

THE ACTION PUBLICATION OF THE MICHIGAN FARM BUREAU

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President's Column

Make it Move...

I was mighty pleased that the delegates at the Special Meeting in August saw fit to pave the way for possible Farm Bureau growth. If they had taken no action, I think that it would have led to the decline of real Farm Bureau strength and influence. *But now we can GO if we will!*

I do not say this just because I am your state Farm Bureau president. I say it as a farmer. Farming is my whole livelihood. And I see Farm Bureau as farmers like myself, organized and combining our strength to meet mutual farming problems. Farmers, in the future, will need this kind of organized "will to do." We will need "higher-level programs and services" to meet changing conditions and farm operations that are so clearly developing every year.

The delegates' decision doesn't mean that success in such things is "automatic." We have not yet been assured that our financial needs have been met. Sufficient funds could help to bring the growth that is necessary. But these funds depend on how good a job we do in gaining and maintaining members under the new dues-standard. A strong membership is the first job that we must see through to assure that we will move ahead in Farm Bureau!

A lot of folks are asking "Where now in Farm Bureau programs? What will this \$20 dues mean in real Farm Bureau program expansion?" Let's look at these questions a bit.

Farm Bureau members and leaders met in more than a hundred meetings before the delegates acted. They expressed a long list of things that they thought Farm Bureau should tackle to build a stronger organization.

Right now—this month of October—71 county Farm Bureaus are holding their annual meetings. Every member ought to use these meetings, attend them to bring every constructive suggestion possible for strengthening Farm Bureau's programs.

These annual meetings give the members an opportunity to take part in "pointing the way." The meetings are official opportunities for the members to help guide their organization.

We need the help and leadership, the ideas and suggestions of every commercial farmer at these meetings, farmers doing a big job on their home farms. They are the busiest ones on the farm, but they are also the ones with the biggest stake in their farming future. Where can Farm Bureau fit into that future more effectively? *I appeal to them to attend their County Farm Bureau Annual Meeting and to contribute their valued thought and leadership.*

Good, solid, well-developed programs that really do the job, take a lot of careful study, planning and decision making. Farm Bureau leaders, boards of directors, both county and state, will do a lot of "head knocking" to come up with the best possible use of funds made available. We want real progress to mark the trend in Farm Bureau.

The job is not simply to "gallop off in a cloud of dust." Snap decisions are not the road to solid progress. This delegate decision puts a lot of responsibility in the hands of our county and state boards of directors. The members themselves should become a part of the effort. *We should work to grow together.*

County Farm Bureaus couldn't build programs in recent years because their hands were tied by a lack of funds. Now they MUST go to work with a will to make Farm Bureau mean more to farmers right in the home county.

Plans are being developed to expand marketing efforts at the Michigan Farm Bureau level. We will shoot for improvements in marketing research, better market information, improvement of marketing methods, ways of expanding markets for farm products.

We hope for improved impact in public information through television programs. We have already moved to give more help to county Farm Bureaus with added field staff.

The best organization serves the "realized needs" of its members. All members can help to make those needs realized. *How about going to that County Farm Bureau Annual Meeting?*

Elton Smith

IT'S ANNUAL MEETING TIME!

"Largest, Best, First"

"The largest crowd ever" — that's the prediction for the coming 46th annual meeting of the Michigan Farm Bureau to be held at Michigan State University, East Lansing, November 9-10-11.

The Tuesday-Wednesday-Thursday meetings are filled with programs of unusual significance, according to reports from Mrs. Wm. Scramlin, chairman of the annual meeting committee of the Michigan Farm Bureau board, and J. Delbert Wells, staff annual meeting chairman.

Items of special interest on the three-day agenda will include election of directors in the odd-numbered districts, one director-at-large, and chairman and vice-chairman of the Farm Bureau Women's Committee. The president's address is scheduled for Tuesday morning.

The Farm Bureau Women's and Young People's annual meetings and commodity sessions will be held during the afternoon of the first day, with consideration and adoption of resolutions slated for Wednesday and Thursday, according to Mrs. Scramlin and Wells.

Together they report details of a three-day event expected to attract between 2,500 and 3,000 persons from 71 county Farm Bureaus. Among the "firsts" listed on the program and which are expected to contribute heavily to the higher attendance is a temporary move off-campus to the Lansing Civic Center for the annual banquet, Wednesday night, November 10.

This move to expanded facilities will allow the seating of hundreds of additional persons for the dinner program and main-event speech by American Farm Bureau president, Charles Shuman, known world-wide for his leadership in maintaining a sound, strong agriculture in America. The Farm Bureau "Queen" contest finals, along with professional entertainment, will be part of this same evening program, expected to attract more than 2,500 persons.

County Farm Bureaus are urged to arrange busloads of members for the evening banquet and to hear the Shuman speech.

In general, officials agree that this year's convention program promises to be one of the best ever. Good speakers are scheduled for the Commodity program. A wider variety of resolutions than usual is indicated. Outstanding speakers for Farm Bureau Women and Young People are on the docket. Outstanding featured speakers include Governor Romney; Mrs. Litta Roberson, Ohio Farm Bureau leader (who has just completed a year teaching at Literacy Village in India), and T. C. Peterson, one of the more dramatic speakers of the American Farm Bureau.

Among the convention "firsts" will be a first-time open session of the Resolutions Committee. Tuesday night, November 9, the Resolutions Committee will hold an "open hearing" in the Auditorium of Kellogg Center. At that time, any Farm Bureau member can voice opinions on any subject to be brought to the delegates' attention. In regular session, county designated delegates debate and conduct the business. This session is open to any Farm Bureau in Michigan.

New also this year will be a Farm Bureau "Queen" contest open to any young woman between 17 and 30 years of age. This was formerly a Miss Farm Bureau contest and was limited to teenagers and lower 20's. Fifty queen candidates are expected in the contest and present at the banquet.

"Largest — Best — First" — this is the goal for the 1965 annual Farm Bureau meeting. Plan now to attend.



T. C. Petersen

Official Notice...

The Annual Meeting of the Michigan Farm Bureau will be held November 9-10-11 at Michigan State University, East Lansing, Michigan. The meeting of the voting delegates will convene at 10:00 a.m. — Tuesday, November 9 and continue through November 11, at the University Auditorium.

The annual banquet will be held in the Civic Center, Lansing, the evening of November 10.

The purposes of this meeting of voting delegates include election of members of the Board of Directors in "odd-numbered" districts, and one At-Large; the consideration and adoption of resolutions to determine the Michigan Farm Bureau policies for the ensuing year, and consideration of proposed amendments to the bylaws, if any. Officers will report on operations at the delegate's meeting.

The bylaws of the Michigan Farm Bureau provide that each County Farm Bureau shall be entitled to at least two voting delegates, plus an additional delegate for each one-hundred members or major portion thereof in excess of the first two-hundred members, of record, August 31, 1965 — not including associate members.

The President's address will be given Tuesday morning, November 9. The afternoon will be devoted to Commodity meetings, Farm Bureau Women's meetings, and Farm Bureau Young People, followed by the county President's banquet and Young People's banquet. An innovation this year will be an OPEN MEETING of the resolutions committee, Tuesday evening at 8:00 p.m. The delegates will again go into session Wednesday and Thursday.

It is important that all delegates plan attending the three days, and it is most important that the same delegates represent their counties continuously during that period.

Clarence E. Prentice
Secretary-Manager
Michigan Farm Bureau.



FEATURED SPEAKER — for the big annual banquet of the Michigan Farm Bureau, will be American Farm Bureau President, Charles B. Shuman, Sullivan, Illinois. Shown with Michigan Farm Bureau President Elton Smith, Shuman (left) is widely respected for his opinion that farmers must be left free to manager their farm.

County Farm Bureau annual meetings are important affairs. They are a combination of "birthday" celebration and the most important farm business meeting to be held in the county during the year.

This year they will be especially important in light of the recent special meeting of the Michigan Farm Bureau and the decision to expand member-programs and to increase dues.

A portion of the new money (three of the additional dollars per membership) will go toward county Farm Bureau programming. This represents the first increase to county Farm Bureaus since 1945.

ALCONA — Oct. 11, 8:00 p.m., Alcona High School, Lincoln.

ALLEGAN — Oct. 14, Potluck supper, Griswold Auditorium, Allegan.

ALPENA — Oct. 15, 8:00 p.m., Wilson Community School, Herron.

ANTRIM — Oct. 18, 8:00 p.m., Ellsworth Community Hall.

ARENAC — Oct. 11, 8:00 p.m., Twining Community Building.

BARAGA — Oct. 6, 8:00 p.m., Pelkie School.

BARRY — Oct. 11, 7:30 p.m., potluck supper, Hastings Community Building.

BAY — Oct. 21, 8:15 p.m., Monitor Twp. Hall, Bay City.

BENZIE — Oct. 11, 8:00 p.m.

BERRIEN — Oct. 14, 6:30 supper, Berrien Springs Youth Memorial Bldg.

BRANCH — Oct. 18, 4-H Cabin, Coldwater.

CALHOUN — Oct. 13, 8:00 p.m., B.E. Henry Community Bldg., Marshall.

CASS — Oct. 16, 7:30 p.m., East Gate Conference Room, Cassopolis.

CHARLEVOIX — Oct. 6, 8:00 p.m., City Hall, Charlevoix.

CHEBOYGAN — Oct. 5, 8:00 p.m., Black River Elementary School, Cheboygan.

CHIPPEWA — Oct. 5, 8:00 p.m. 4-H Center, Kinross.

CLARE — Oct. 19, 8:00 p.m., Grant Twp. Hall.

CLINTON — Oct. 12, 7:30 p.m. dinner, St. Johns Smith Hall.

DELTA — Oct. 14, 8:00 p.m., potluck lunch, Rapid River School.

EATON — Oct. 6, 7:00 p.m. dinner, 4-H Building, Charlotte.

EMMET — Oct. 9, 8:00 p.m., Harbor Springs Elementary School.

GENESEE — Oct. 14, Noon potluck dinner, Rankin Township Hall.

GLADWIN — Oct. 5, 8:00 p.m., Grout Town Hall.

GRATIOT — Oct. 19, 6:30 p.m., potluck supper, New Ithaca High School.

HILLSDALE — Oct. 14, 7:30 p.m., potluck supper, 4-H Building, Hillsdale.

HOUGHTON — Oct. 7, 8:00 p.m., Superior Nat'l. Bank, Hancock.

HURON — Oct. 12, 7:00 p.m., banquet, Farm Bureau Center, Northgate, Bad Axe.

INGHAM — Oct. 13, 7:30 p.m., potluck supper, V.F.W. Hall, Holt.

IONIA — Oct. 11, 8:15 p.m., Youth Building, Fairgrounds, Ionia.

IOSCO — Oct. 12, 8:00 p.m., Reno Township Hall.

IRON — Oct. 2, 8:00 p.m., Bates Township Hall.

ISABELLA — Oct. 14, 7:00 p.m., Center Methodist Church, Rosebush.

JACKSON — Oct. 14, 7:30 p.m., supper, Western High School, Parma.

KALAMAZOO — Oct. 14, 7:00 p.m. dinner, County Center Bldg., Kalamazoo.

KALKASKA — Oct. 2, 8:00 p.m., Kalkaska High School.

KENT — Oct. 18, 7:30 p.m., supper, Schensul's Buffet, Grand Rapids.

LAPEER — Oct. 5, 7:30 p.m., supper, Lapeer County Center Building.

LENAWEE — Oct. 7, 7:00 p.m., supper, E.U.B. Church, Jasper.

LIVINGSTON — Oct. 5, 7:30 p.m., supper, Fowlerville High School.

MACKINAC-LUCE — Oct. 4, 8:00 p.m., Garfield Twp. Hall, Engadine.

MACOMB — Oct. 14, 7:00 p.m., banquet, Immanuel Lutheran School, Waldenburg.

MANISTEE — Oct. 20, 8:00 p.m., V.F.W., Kaleva.

MARQUETTE-ALGER — Oct. 13, 8:00 p.m., Eben School.

MASON — Oct. 13, 8:00 p.m., Amber Township Hall.

MECOSTA — Oct. 9, Noon dinner, Morley-Stanwood High School.

MENOMINEE — Oct. 12, 8:00 p.m., Stephenson Bank.

MIDLAND — Oct. 18, 8:00 p.m., Studley Grange Hall.

MISSAUKEE — Oct. 4, 8:30 p.m., Lake City Area School.

MONROE — Oct. 7, 6:30 p.m., supper, Ida Elementary School.

MONTCALM — Oct. 13, 8:00 p.m., Central Montcalm School.

MONTMORENCY — Oct. 7, 7:00 p.m., potluck supper, Atlanta High School.

MUSKEGON — Oct. 7, 8:00 p.m., 4-H Center, Wolf Lake.

NEWAYGO — Oct. 19, 8:15 p.m., Fremont Foundation Building.

NORTHWEST MICHIGAN — Oct. 11, 7:00 p.m., dinner, Twin Lakes 4-H Bldg., Traverse City.

OAKLAND — Oct. 4, 7:30 p.m., dinner, Davisburg Masonic Temple.

OCEANA — Oct. 6, 7:00 p.m., potluck supper, Hart Congregational Church.

OGEMAW — Oct. 13, 8:30 p.m., Ogemaw Twp. Hall.

OSCEOLA — Oct. 21, 8:15 p.m., potluck lunch, Miller Auditorium, Reed City.

OTSEGO — Oct. 4, 8:00 p.m.

OTTAWA — Oct. 12, 8:00 p.m., Allendale Township Hall.

PRESQUE ISLE — Oct. 14, 8:00 p.m., Belknap Twp. Hall, Rogers City.

SAGINAW — Oct. 6, 6:30 p.m., dinner, 4-H Bldg., Fairgrounds, Saginaw.

SANILAC — Oct. 11, 6:30 p.m., supper, Farm Bureau Bldg., Sandusky.

SHIAWASSEE — Oct. 14, 7:00 p.m., potluck supper, Fairgrounds Casino, Corunna.

ST. CLAIR — Oct. 6, 7:00 p.m., dinner, Goodells Community Bldg., County Park.

ST. JOSEPH — Oct. 11, 7:00 p.m., potluck supper, Centreville Community Bldg.

TUSCOLA — Oct. 19, 7:00 p.m., banquet, Caro High School Cafeteria.

VAN BUREN — Oct. 23, 6:30 p.m., supper, Farm Bureau Bldg., Paw Paw.

WASHTENAW — Oct. 13, 7:30 p.m., potluck supper, Farm Council Building, Ann Arbor.

WAYNE — Oct. 8, 8:00 p.m., Belleville 4-H Fairgrounds.

WEXFORD — Oct. 12, 8:00 p.m., Cadillac Sr. High School Cafeteria.



capitol report

Competent Committee



THE 1965 MFB RESOLUTIONS COMMITTEE held its second session at Farm Bureau Center, September 14. With all members present, the committee posed for their "official photograph." Left to right are: Mrs. Jerold Topliff, committee chairman Gerald Waldeck, Adolph Dongvillo, Jr., Dwain Dancer, W. Arthur Rowley, Robert Zeeb, Eugene Roberts, Raymond Kucharek, Alfred Goodell, Dean Pridgeon, Mrs. LaVern Kramer, Donald Ruhlrig, Lawrence Robison, Harmon Williams, Louis Hayward, Eugene Fleming, Charles Donaldson, Jr., and Mrs. Wm. C. Lockhart. By state annual meeting time in November, the committee will have completed the huge task of considering 1,000 or more resolutions from the 71 counties.

Legislators, top administrators of government agencies and representatives of important organizations appeared before the 18-member Michigan Farm Bureau Resolutions Committee at its second session at Farm Bureau Center, Lansing, on September 14, with all members present. When Chairman Gerald Waldeck, Kent county dairyman, called the meeting to order, the seven subcommittees faced a packed day.

Dr. Thomas K. Cowden, Dean of the College of Agriculture, MSU, and Dr. Sylvan H. Wittwer, new Director of the Agricultural Experiment Station, met with the committee at its luncheon session. After describing the reorganization of the Extension Service, necessitated by failure of the Legislature to make needed appropriations, Dean Cowden stressed that adjustments would be needed to meet changing times, even with or without

budget pressures. *Emphasis in the Extension Service will be on the needs of today's agriculture, including marketing, natural resources, 4-H and family living.*

In their subcommittee hearings, Resolutions Committee members were seeking information and opinions to aid them in refining policy recommendations from the resolutions which will be coming from the 71 County Farm Bureau annual meetings which will be held during October.

Last year, the 1964 Resolutions Committee gave consideration to the 1030 resolutions acted upon at County Farm Bureau annual meetings and 65 commodity resolutions proposed by the six statewide commodity committees.

Among the resource people appearing before the subcommittees were: Representative George Montgomery, Chairman of the House Committee on General Taxation; George Schutt, Assist-

ant Superintendent of Public Instruction; George McIntyre, Director of the Department of Agriculture; Representative E. D. O'Brien, Chairman of the House Committee on Economic Development; Director Ralph McMullan and members of the staff of the Department of Conservation; members of the staff of the Agricultural Economics Department, MSU; Dean Quirin, State Executive Director, ASCS; and Mr. Lynn Kellogg, Deputy Director, Michigan Department of Social Welfare.

Appearing before the Committee at its next meeting, October 19, will be Clarence Lock, Director of the Department of Revenue; Dr. Robert C. Kramer, Director of the Agricultural Marketing Utilization Center, MSU, and John Datt, Assistant Director of the Washington office of American Farm Bureau Federation.

Resolution Issues Of Top Importance

"More dollars of net income for Michigan farmers" appeared to headline issues now under study by the Michigan Farm Bureau Resolutions Committee. Improved marketing and real and personal property tax relief have been earmarked for special attention.

Through the years, Farm Bureau members have not only "talked" about marketing and bargaining, but have done a great deal about it. Farmers, working through Farm Bureau, have secured much legislation that has resulted in lowered costs, guaranteed payment for produce sold and control and elimination of livestock and crop diseases.

Farmers have also built and successfully operated milk, grain, livestock, egg, fruit and other marketing cooperatives. Farmers' money has built marketing tools such as the grain storage facilities at Ottawa Lake and the new Seaway shipping facility at Saginaw. Several laws passed by the 1965 Legislature will provide new tools for marketing: Bean Commission and marketing order enabling legislation. Statewide meat inspection and uniform dairy inspection will also maintain and provide marketing opportunities.

The MFB Resolutions Committee is continuing its study of market development.

Other subjects under study by members of the MFB Resolutions Committee in preparation for the handling of recommendations of County Farm Bureaus include:

New highway legislation expected in 1966, including a change in the distribution formula of highway funds and a 1¢ increase in gas tax and an upward adjustment of license fee.

Water rights, use and pollution control.

Drought in many Michigan counties in 1965 has placed additional emphasis on the use of water for irrigation. Michigan's Senate appointed a special committee on agricultural irrigation.

Farmer-hunter relationships, including a common concern over the problems caused by the hoodlum-hunter and the trespasser who fails to "Ask the Farmer First."

Farm Labor—Serious problems are raised by the provisions of Michigan's new minimum wage law and the Workmen's Compensation law covering agriculture which will become effective May 1, 1966.

On National Issues, the MFB Resolutions Committee recognizes that passage of a four-year extension of the present direction of federal farm programs will require a review in depth of Farm Bureau's policy and program recommendations.

Inflation at an increased rate is indicated as prices on consumer and production goods move sharply upward.

Legislative Apportionment—Senator Dirksen's proposed Constitutional amendment is still alive in Congress and at this time 26 state legislatures, of the necessary 34, have acted to instruct the Congress to call a Constitutional Convention for the purpose of amending the Federal Constitution to permit the voters of a state to apportion one house of their legislature on factors other than population alone.

Labor Laws—The Congress is considering unemployment compensation which would replace state programs and would provide this type of coverage for farm workers under certain conditions.

Also under consideration are federal minimum wage laws and repeal of Section 14(b) of the Taft Hartley Act, which authorizes a state to enact right-to-work laws. Nineteen states now have such laws.

IT'S FARM BUREAU POLICY-MAKING TIME

Farm Bureau policies are the result of the combined thinking and action of thousands of farm people.

FARM BUREAU MEMBERS START HERE



COUNTY RESOLUTIONS BECOME



STATE RESOLUTIONS BECOME



"AMERICAN" RESOLUTIONS ARE



... TO HELP BUILD PROGRAMS FOR EARNING HIGH NET INCOME

- with greater freedom
- in sound dollars
- at peace

FOR BETTER RURAL LIVING!

WHAT ABOUT WATER?

WATER ISSUE FAR FROM DRY

By: Dan E. Reed

Legislative Counsel, Mich. Farm Bureau

Will 1966 be the year when water problems of long standing are taken up for action in Michigan? *Some signs point in this direction.*

1. Severe drought in major portions of Michigan caused 21 counties to be recognized by the National Disaster Committee as emergency counties.

2. In a progress report to Governor Romney, the Governor's Task Force on *Water Rights, Use and Pollution Control* tentatively requested a state appropriation of \$125,000 to match federal planning funds for the preparation of water use plans to guide Michigan in developing its water resources. The Governor recommended such an appropriation to the Legislature, both in its spring session and also renewed his request in the recessed session which convened September 14, 1965.

3. The Legislature has recognized the problems and has appointed special committees on irrigation and on air and water pollution.

4. *There is increasing evidence that the federal government may override state laws on water and pollution and claim jurisdiction in the entire area of water use, management and pollution control!* A bill introduced August 3, 1965 by Congressman William Ryan, of New York, would cover "all water use or water polluting activity affecting any navigable, interstate or coastal water in the United States." A five-man federal water commission would administer and enforce the law. The commission would be authorized to "require and issue permits for all uses of water resources covered by the bill, including any activity which results in water pollution," according to Congressman Ryan. *Under federal court definition, navigable water includes any streams flowing into streams which are navigable! In most instances, this includes the smallest creek which later flows into a stream or river of any size.*

5. Recent low water levels in the Great Lakes.

Michigan has little in the way of statutory water law to guide potential users. Most of the water "law" in Michigan has been created by court decision rather than by action of the Legislature. Each decision fits a certain condition and frequently offers little guidance in general.

Some progress was made by the Legislature during the past two sessions. In 1964, a bill authorizing the capture and retention of high flow waters was authorized along with a bill providing an organizational tool for water management. In 1965, a measure regulating dredging and filling of inland lakes and streams and a water well drillers licensing and reporting act were passed. These measures have been long over-due, but constitute significant forward steps.

There is just as much water today as there ever was! And Michigan, the "Water Wonderland" is blessed beyond all other states in the availability of sweet, fresh water. Still, one Michigan Legislator, in pleading for consideration of water legislation could say — "The water that comes out of the faucets in my community has already been through five sets of kidneys."

The largest users of our water resources are *industry and agriculture*. It is estimated that in the United States by 1975 irrigation will use 110 billion gallons of water daily, and industry will use 215 billion gallons per day. Irrigation, whether used on farms, on golf courses, parks, cemeteries, or just on lawns and gardens, is the most consumptive use of water. Substantially the entire amount is either used by the plants and trees or is lost by evaporation. Industry consumes a portion of the water it uses, which largely passes off through evaporation. Domestic use of water is less consumptive, although the water is usually returned to the water course in a more or less polluted condition.

Evidence of the increase in problems resulting from irrigating were seen in the Central Michigan area this year. This was due both to the drought and to the increased acreage of potatoes under irrigation. Several actions were started seeking to bar irrigators from water supplies. Reacting to this situation, the Michigan Senate appointed the special committee on agricultural irrigation, chaired by Senator Emil Lockwood (R), St. Louis, and including Senators Roger Johnson (D), Marshall, Bernard F. O'Brien, Jr. (D), Detroit, Jan B. Vanderploeg (D), North Muskegon, and Robert L. Richardson (R), Saginaw.



SUPPLEMENTAL IRRIGATION — such as this is becoming more widely used over Michigan, and is blamed by some for the dropping lake levels and ground-water tables. This type of supplemental watering is essential to the production of several crops, particularly processing potatoes and some of the berries and green vegetables. As the demand for city and industrial water supplies increases, will farmers be allowed to use adequate amounts of water for food production? Who will allocate the supply?

Farm Leaders Show Concern

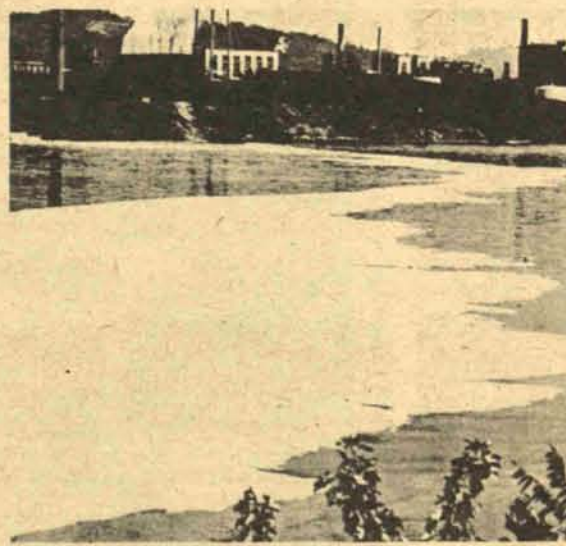
Agriculture has been drawing increasing fire as one of the polluters of our water resources. Constantly increasing use of commercial fertilizers has tended to increase the leaching and runoff of nitrates and phosphorous. At least one agricultural operation in Michigan has been accused of contributing to the death of an infant due to nitrate poisoning.

Increasing use of chemical pesticides and herbicides has also come under fire, and fish kills have been charged to the use of agricultural chemicals. At the same time, *the loss of plant food from farm lands due to leaching and runoff is a loss of investment to agriculture.*

The Michigan Farm Bureau Board of Directors has asked for research to provide answers to the following questions:

1. To what extent are agricultural fertilizers and chemicals actually damaging our lakes, streams and underground waters through runoff and leaching?
2. How can we minimize the loss of valuable plant foods through runoff and leaching?
3. Are there substitute products or control methods that can provide more satisfactory insect and disease control?

A meeting has been tentatively scheduled for early October with Dr. Laurence Quill, Director of the Institute of Water Research at MSU, and other water authorities, to consider solutions to the problems.



DEAD WATER is an increasingly critical problem! Our cities are now taking water from sources carrying twice as much pollutant than was considered safe in 1955. Thousands of waterways have become little more than open sewers.

Senate Hears Water Gripes

As Michigan's water problems become more acute it becomes increasingly apparent that farmers have a great deal at stake. The Michigan Senate took a serious view of complaints of Montcalm county residents recently when they claimed that crop irrigation was drying up lakes, streams and wells.

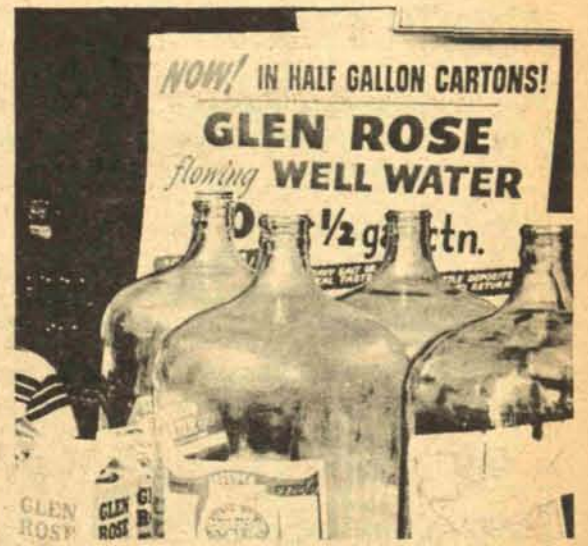
The special Senate committee on agricultural irrigation held a hearing on the matter in the Montcalm county courthouse at Stanton, with Senator Emil Lockwood, Committee Chairman, outlining purposes of the meeting.

Jerome Maslowski, an assistant Attorney General, testified that Michigan lacks legislative guidelines in water matters. Presently most cases must be handled through drawn-out and expensive court procedures.

He told of a 1960 court-case where the defendant was finally allowed "reasonable use of water" from a lake to irrigate a pear orchard. Some courts have placed ground-waters under the "reasonable use" doctrine, however Michigan cases have not been conclusive.

Robert Smith, Legislative Counsel for the Michigan Farm Bureau, said that legislation to provide water-use guidelines is needed. "Presently farmers could lose a year's crop while a court is making a decision," Smith said.

"It should be recognized that large amounts of water are used for golf courses, lawns, cemeteries and parks. Unnecessary runoff wastes our water. Farm Bureau has actively supported water studies and water legislation such as licensing of well drillers, water impoundment and other bills designed to conserve our water resources and to provide sound water-rights laws."



WATER FOR SALE! — 50¢ a carton — this was the situation in Dallas, Texas, just eight years ago. Now the city is sure of abundant water through the year 2000, thanks to citizens who realized the importance of water development.

A SALUTE TO THE "U. P." -

Farming With a Future

By: Charles H. Bailey

If Horace Greeley of "Go west" fame were living today on a farm in Michigan, he very likely would say, "Turn your face to the great Upper Peninsula, young man."

Riding along the fine new highways north of the "Big Mac," one has the feeling that the country is deserted except for frantic city dwellers trying to get away from neighbors and alarm clocks. This illusion is shattered upon leaving the main highways and pushing onto the small farm roads.

To see some of the fine hay land and dairy country, leave I-75 near Brimley a few miles south of Sault Ste. Marie on either M-129 to the southeast, or better still, M-28 to the west. Along these roads are miles and miles of pastures filled with dairy or beef cattle. This area is also a big pro-

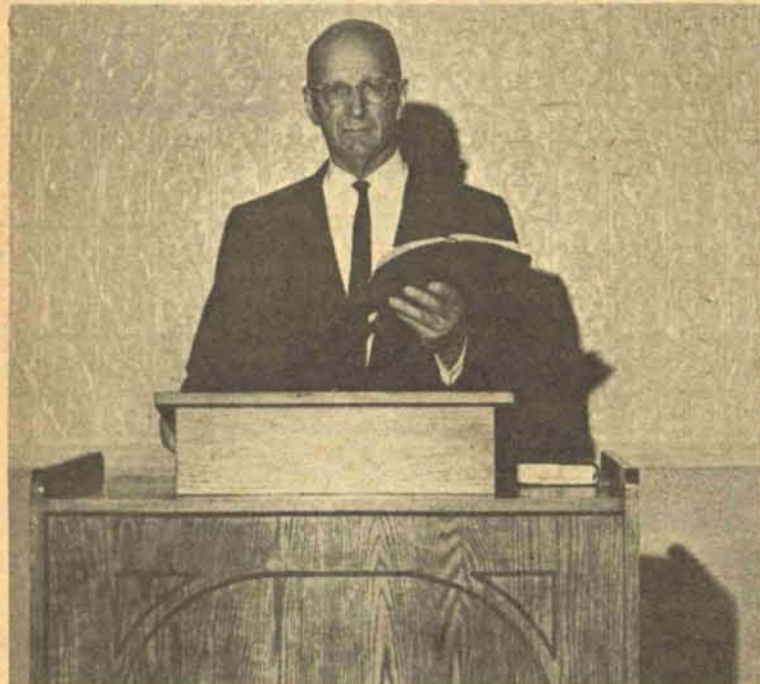
ducer of grass seed, supplying large amounts of quality timothy seed to Farm Bureau Services most years.

Turn south at Brimley on a rural road for a couple of miles and there spread over lush meadows are the Holsteins of Chippewa County Farm Bureau president, Franklin Schwiderson. In 1961 Schwiderson was selected by the Michigan Jaycees as the "Most Outstanding Young Farmer" of the year. The Schwiderson farm is a dairy operation with most of the land planted to either pasture or hay crops. Some years a crop of timothy seed is harvested if the additional hay is not needed.

North from Rapid River, more farms appear along U. S. 41, a highway which also spans major farm areas of the mid-west and southeast. Here in Delta County,

Albert Whybrew set out forty years ago to carve a farm from cut-over timber land. Today the Whybrews and their family have fine fields of wheat, oats and hay for their saddle horses and dairy cattle. Where once stood pines and birch, today grow fine crops while on nearby pastures graze sleek cattle and horses.

North toward Marquette is Kiva and the dairy farm of William Conine. Members of the Marquette-Alger Farm Bureau, the Conines were participants in the 1965 Young Farmers Conference of the Michigan Farm Bureau. With a dairy operation based on high quality silage and hay, Conine is one of many farmers in this area who use corn to produce silage for their milking herd. In between farming and helping with church and civic affairs, William and the boys are building a



MINISTER OF THE GOSPEL — successful farmer and Farm Bureau leader, these are a few of the accomplishments of Wesley Hawley, Escanaba. He is shown in the pulpit of the Church of Christ which he helped organize after retiring from work with the Michigan Farm Bureau in 1958.

U. P. to Celebrate "TINth" Anniversary

By: Hugo Kivi
U. P. Regional Representative

County Farm Bureaus will gather at Marco's Restaurant in Escanaba, October 23, to celebrate the tenth anniversary of Farm Bureau in the Upper Peninsula. The day's events will begin at 12:00 noon with a luncheon.

The speaker for the occasion will be Norwood (Bill) Eastman, AFBF Area Field Services Director, who served as secretary-manager of Michigan Farm Bureau at the time of organizing the first Farm Bureau in the U. P. in Delta County on October 23, 1955.

Wesley S. Hawley of Escanaba, Coordinator of Farm Bureau in the Upper Peninsula in its early stages, now retired, is chairman of the committee that is drawing up the plans for the affair.

"Uncle Wes," as he is referred to by his numerous friends in and out of Farm Bureau circles, was the man most responsible for the spade work done in most of the counties. With the able assistants working beside him each county Farm Bureau was built on a firm foundation. Others have since continued to build the Farm Bureau structures that will remain a monument to the dedicated volunteers that gave so much.

Several of the "assistant architects" will be honored at the event. These were the dedicated leaders who had visions of a great new organization serving the needs of agriculture.

There are several, but one individual deserves special recognition. He is Clayton Ford of Cornell.

Mr. Ford was the first Farm Bureau member in the Upper Peninsula. He was influential in organizing the first community group. He was also the first U. P. member on the state resolutions committee.

Since that time he has served on most committees and held practically every office in the Delta County Farm Bureau including county secretary. He is now the county president.

Since its beginning in October, 1955, Farm Bureau has spread throughout the vast area north of the Mackinac Bridge. All of the region, with the exception of the western end of the peninsula, is being serviced by a county Farm Bureau.

With the exception of 1965, the region has shown an increase in membership. The loss in 1965 was partially due to the regional man being hospitalized and later recuperating while membership plans were being made and carried out.

In the period from October, 1955 to October, 1957, membership had increased to 292. Since that time it has risen to almost 1000 members.

The past ten years have been ten years of progress. We can expect even greater achievements in the next ten years with our expanded programs.

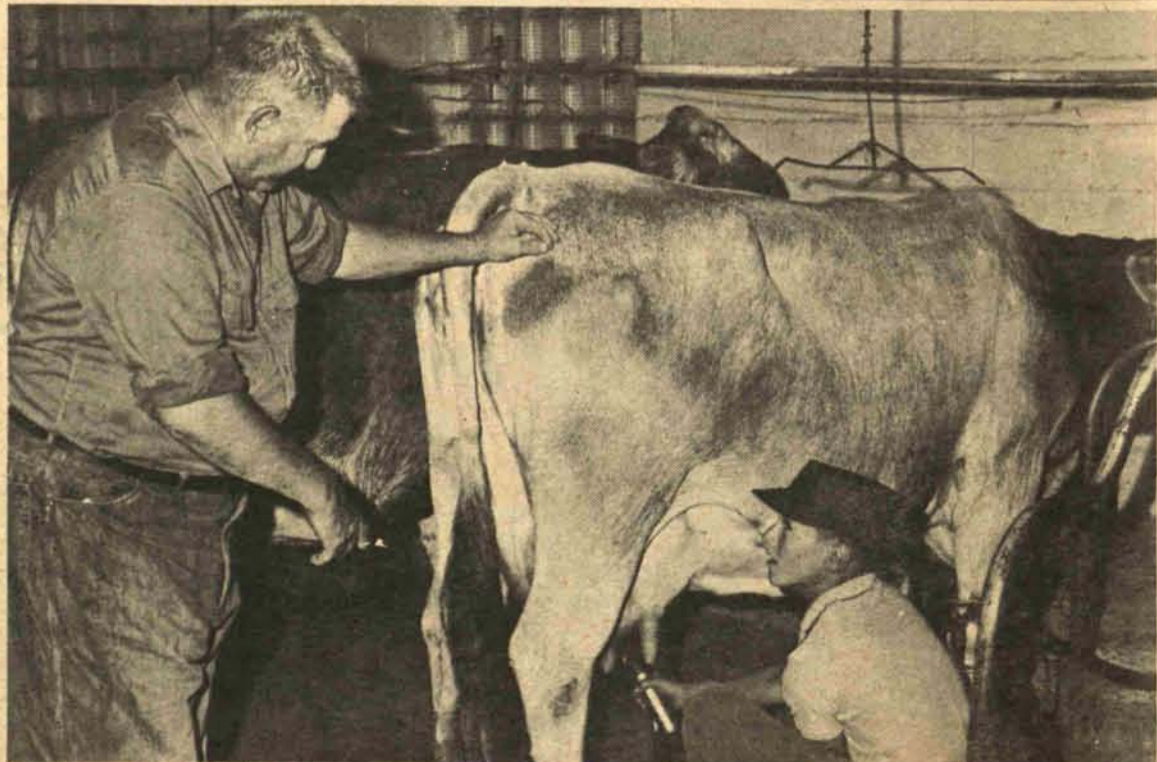
Guests at the celebration will be representatives of press and radio, Extension Service personnel, National and State legislators, past and present Farm Bureau staff and others.



HAYMAKING TIME IN CHIPPEWA COUNTY — finds Keith Schwiderson piloting the baler while father, Franklin stacks hay on the wagon. Older brother Kenneth hauls to the barn. The long winters require many bales of such fine hay.



CHECKING HIS HOLSTEINS — is Robert Baccus, Lake Linden. Located in the "Trap Rock Valley" near Houghton, the Baccus farm operations center about the production of feed for the Holsteins, plus a 1000-hen laying flock.



MILKING INSTRUCTIONS — are given by Delta county Farm Bureau president Clayton Ford to his youngest son, Dale. The family has operated a dairy for over 40 years. Currently they milk a fine herd of Brown Swiss cows.

MICHIGAN WONDERLAND

"Solid" Farm Leaders

huge new living room which will accommodate the entire family — all nine of them.

At Skandia live the Waino Rajalas with their herd of beautiful beef cattle. Although the registered part of the herd is quite small, they are big, deep-bodied Herefords with excellent beef characteristics. The Rajala children, Mary, Nina and Sarah, show their beef calves at the Upper Peninsula State Fair. As so many youngsters today, they are avid horsemen with two or three ponies around the farm all the time.

Our choice as champion vegetable gardener is Mrs. William Bakewell, also of the Skandia community. In her nearly half-acre garden, she grows practically all the common vegetables and several seldom seen anymore. Asked why a person in her seventies works so hard at gardening, she answered that it must be habit — besides she has neighbors who like fresh vegetables!

A long jump through the iron country around Marquette and Negaunee and there is "copper country" with its wonderful strawberries and potatoes. Berries from this area go in large quantities to Chicago, Milwaukee and to the twin cities of Minneapolis-St. Paul.

A visit to the Osman Sirard farm near Baraga quickly convinces one of the superior qualities of the "copper country" berries. Large, firm and sweet, these are ready to eat the moment they are picked, and no sugar needed.

A visit with the Rudolph Larsons of Chassell is a chance to see more of Michigan's finest Russet-Burbank potatoes and fine crops of small grains. Yields run in the 500-bushel class and many are stored on the farm where the family grades and packs them for the retailers. These potatoes go primarily to one of the larger retail chains without passing through a "middleman." A retail outlet on the home farm is operated by the Larson children.

In the Lake Linden community of Houghton County lives the Robert Baccus family. While Robert operates the farm and dairy, where he milks Holsteins in a family enterprise with no outside help, Dorothy and the girls have a 1,000-hen flock of Leghorns. Eggs from the Baccus flock go to regular customers around Houghton with Dorothy handling deliveries. The Baccus farm is devoted to the production of feed for the cattle and chickens.

One of the characteristics of most Upper Peninsula residents is a fierce pride in the area and its opportunities. Asked if she would like to move to a milder climate, Dorothy Baccus' answer was an emphatic "No."

She went on to explain that the cold weather seldom made her children miss more than two or three days of school a term. She had high praise for the cool summers with their wonderful seasons for crops and livestock. Dorothy is district chairman of the Farm Bureau Women's state committee.

Husband Robert's comment, "Meet the Chamber of Commerce for Trap Rock Valley."

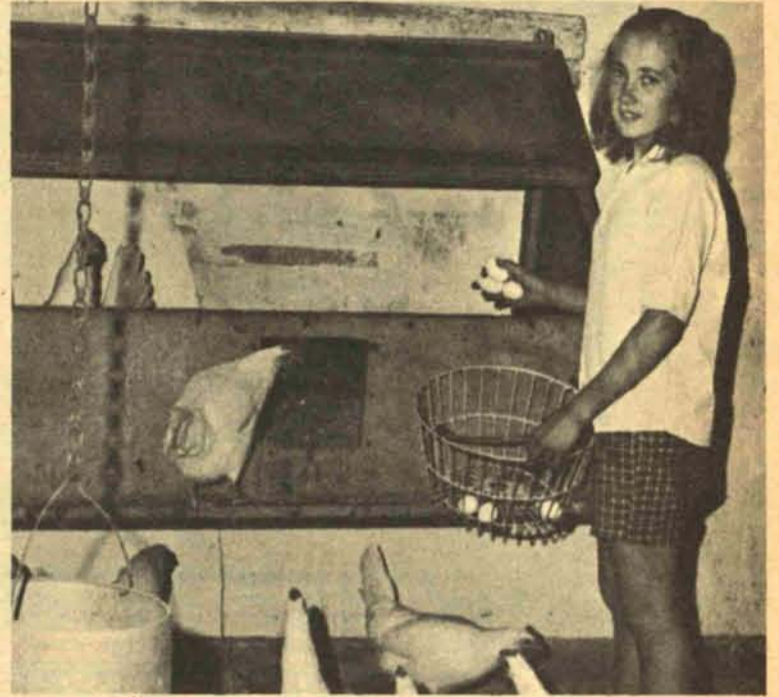
Another long hop back to the Escanaba area and a visit to the first Farm Bureau member in the Upper Peninsula, Clayton Ford of the Cornell community. Another dairyman, Clayton milks a herd of fine Brown Swiss cows. The Fords have been active in Farm Bureau since its organization in the area 10 years ago. Clayton serves as president of the Delta County Farm Bureau.

In addition to his farming, Clayton, like many other Upper Peninsula farmers, cuts some of the second growth timber on his farm as a part-time job. The present booming market for pulpwood stock has kept many of the farmers cutting and peeling wood in the spring.

The families visited represent a cross-section of agriculture in Michigan's growing Upper Peninsula, one of the few areas left in the United States where new land is available in any quantity.

Further, it is one of the few remaining agricultural areas where a farmer can clear and develop pastures and crops without having to first repair years of erosion, or to stamp out disease and pests gained along with the land as a legacy from previous owners.

Here, in Michigan's Wonderland, a man can still carve from true wilderness a farm for home and family, doing so with his own ingenuity and the sweat of his brow.



FRESH, LARGE, WHITE EGGS — are the concern of pert Mary Kay Baccus, a small girl with the big job of gathering most of the eggs from the 1,000-hen flock on the Baccus farm. The eggs go to retail customers in nearby Lake Linden.

SNOW-TOLLS-TAXES!

By: Robert E. Smith
Legislative Counsel

Upper Peninsula farmers will be glad to hear that Farm Bureau has been able to revive the "snow-removal" bill (H 2024) which would permit counties to contract with property owners to plow snow.

In resolution session last Fall, Farm Bureau delegates wrote: "In areas of heavy snowfall such as the Upper Peninsula, private citizens cannot afford the type of equipment required to plow heavy accumulations of snow. This often results in serious problems. We recommend enabling legislation to allow county road commissions to provide such service to private citizens at a reasonable fee."

The bill passed the House last session but bogged down in the Senate.

More good news for Upper Peninsula residents is contained in a report that Governor Romney has urged the Legislature to take action to remove tolls on the Mackinac Bridge.

Earlier, Governor Romney had appointed a special committee to study the toll problem, and Farm Bureau has been pushing for legislative action to refinance the bridge and to make it more available at decreased cost.

In resolution, Farm Bureau members noted that the potential foreseen for the bridge has not been realized and that the number of vehicles now crossing the straits remains only about half of what had been predicted.

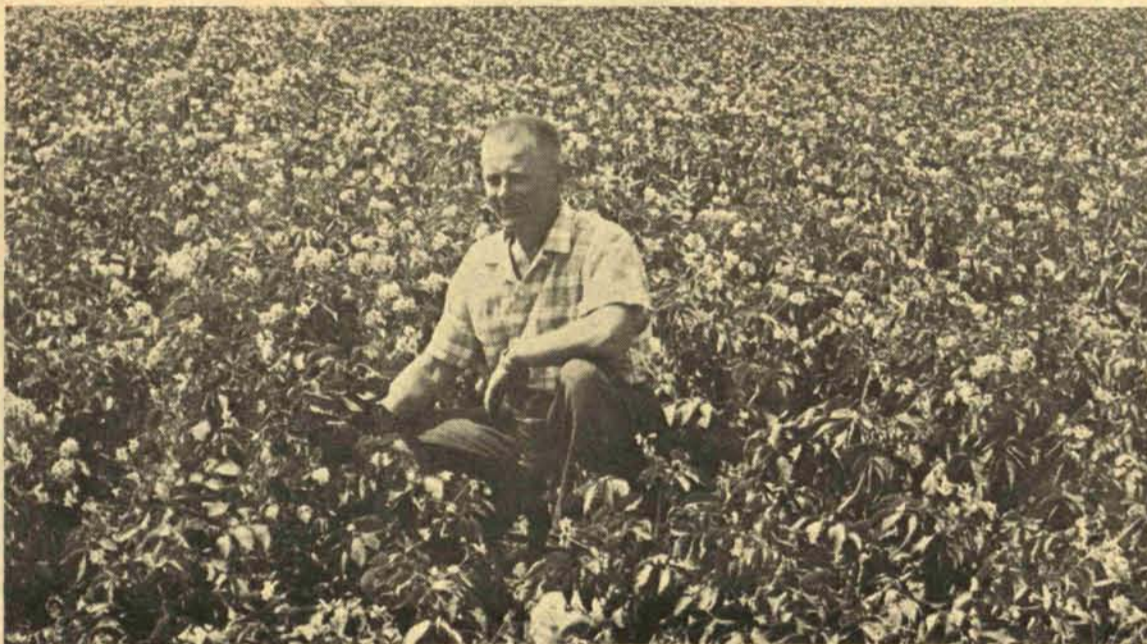
Bad news for all Michigan residents is that the bipartisan tax program appears at this writing to be dead. The program was developed by leaders of both political parties along with Governor Romney.

Rep. George Montgomery (D.) Detroit, Chairman of the House Taxation Committee, met with the taxation subcommittee of the Farm Bureau State Resolutions Committee and told them that he is "convinced that tax reform is necessary." He said that property carries too much of the tax burden and that the tax on farm personal property is one of the "many inequities" in the present tax structure. He said that tax reform should include a flat rate income tax and that the argument of "graduated vs. flat rate" income taxes should not be an issue at this time. Rep. Montgomery also congratulated Farm Bureau on its realistic stand.

Governor Romney told a joint session of the Legislature that the proposed bipartisan program would "reduce the taxes paid by almost all Michigan families with an income of \$6,500 or less."

The Senate agreed to make tax reform a part of the agenda. Senator Basil Brown (D.) Detroit, majority floor leader, is one of the strong leaders of the bipartisan group favoring tax reform now.

It was calculated that under the bipartisan program an urban family of 5 with a \$4,500 income would have a tax cut of \$34. A similar farm family (assuming property taxes of \$1,000) would have a tax cut of \$136 — plus any saving resulting from repeal of the Business Activities Tax. Higher income families would pay more, for instance, those with an \$18,000 annual income would pay an additional \$329.

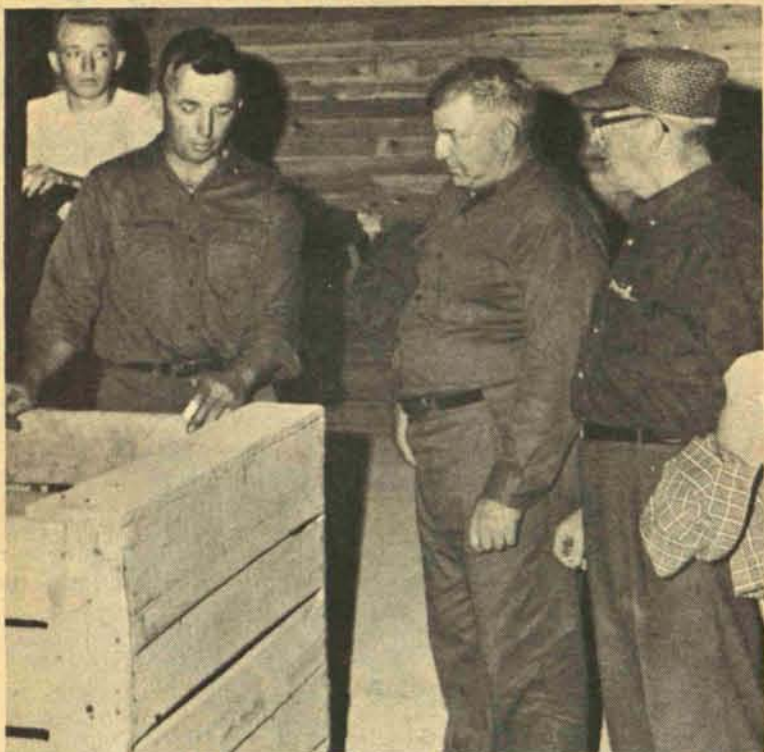


FINE RUSSET-BURBANKS — bring smiles to owner Rudolph Larson who sees every prospect for another good crop. The Larson farm is devoted to the production of top-quality, high-yielding potatoes and small grains. The field is white with bloom.



GIANT STRAWBERRY PLANTS — on the Osman Sirard farm, are displayed by Farm Bureau Regional Representative, Hugo Kivi. He reports that many thousand quarts of these fine "Copper Country" berries are shipped into the big cities.

UPPER PENINSULA REPORTS



POTATO STORAGE— is discussed by Paul VanDamme with tour guests Clayton Ford and Chester Goode, both active Farm Bureau leaders of Delta county. A farm-modified electric fork lift is used to handle the large potato boxes.



HEAVY CROP OF SILAGE CORN— is examined on the Schire Brothers farm. Several silos are filled each year, furnishing a major portion of the roughage required for 150 to 200 animals. Yields run around 15 tons of silage per acre.



BEEF CHARACTERISTICS— of an excellent steer on the farm of William Jaeger, are explained to the tour group by Extension Specialist, Rick Hartwig. Herefords on the Jaeger farm date back to 1917. Calves are sold through a local cooperative.

U. P. FARM TOUR

A one-million pound dairy farm, five-hundred bushel per acre potatoes, and toppy beef steer calves were the headliners of the Upper Peninsula Farm Management tour for 1965.

Starting at the Paul Van Damme farm near Watson, the 400 to 500 visitors saw a farm where the emphasis is on top production of Russet Burbank potatoes and milk for the Marquette and Escanaba markets. The farm is marked by its neat, yet "working" appearance.

Initially the VanDamme farm had less than 100 acres of open land. Today it has over 500 acres in crops and pastures with about 30 new acres cleared each year. Buildings come from timber cut on the farm and show evidence of detailed study of needs and efficiency of lay-out. One of the points of interest was a new potato storage building which had been recently completed and included a modified electric fork-lift for handling 30-bushel storage boxes.

Cropping practices observed included 47 acres of potatoes where such advanced practices as systemic poisons to control insects are used. Fertilization is carefully controlled to produce potatoes of the desired type and specific gravity. Yields run in the vicinity of 600 cwt. per acre.

The Van Dammes are members of the Marquette-Alger Farm Bureau.

At the William Jaeger farm, the group saw a cow and calf beef operation where the cattle are handled with a minimum of labor and stored feed. The calves are sold at 400 to 500 pound weights each October through the local Bay De Noc Beef Producers' Association sale. The Jaeger calves have averaged well above the sale-weight average for several years.

This herd is characterized by the thriftiness of the calves and the beef type of the brood cows resulting from the use of good registered bulls since 1917.

Beginning with the 1965 sale, the Bay de Noc Beef Producers will be using a new facility built on property leased near Rapid River from the U. S. Forest Service. For the past seven years the Bay de Noc breeders have been using facilities rented in Escanaba.

Jaeger, who is sales manager for this year's sale (October 12) says that nearly 100 breeders are expected to consign their calf crop. He predicts about 1,500 feeder-calves at the sale.

The new sales-barn is a modern pole structure with pens holding about 2,000 cattle. Looking forward to the day when sales are too large for present facilities, County Extension Director, Joe Heirman reports that there is room for expansion on present grounds.

The last stop was at the dairy farm of the Schire Brothers, Howard and Morton, and Morton's son, James. Starting in 1953 with a five-cow tandem milking parlor, they have developed a herd of about 85 mature Holsteins which produce nearly one-million pounds of milk yearly. In less than 20 years, they have cleared for cultivation and pasture over 500 acres of woodland. Their cropping system leans heavily on corn silage and legume hay. They push for maximum yields on corn and hay through the use of the best adapted varieties and a scientific fertilization program.

The Schires are active in the Marquette-Alger Farm Bureau.

All the operations visited had in common: high yields, high mechanization, and complete records systems.

They all showed the results of hard work and a great deal of planning and ingenuity.

U. P. POTATO FIELD-DAY

Nearly 150 farmers and their wives attended the Upper Peninsula Potato Field Day held in Iron County Saturday, August 28. Dr. Donald Thurlow, Michigan State University's soils specialist from Chatham, reviewed results of fertility trials on the Elmer Johnson farm and said, "There seems to be no substitute for a well-balanced fertility program of green manure and commercial fertilizers." Thurlow also commented on six potato variety trials that were on display.

Acceptable early varieties seem to be Superior and Snowflake, but growers were somewhat disappointed in the appearance of the Russet-Arenac which showed some growth cracks. As yet, no variety has been developed that will replace the popular Russet-Burbank, says Iron County Extension Director R. H. Kaven of Crystal Falls, who was chairman of the Field Day.

At the noon luncheon Dr. William Meggitt of MSU spoke on new developments in the herbicide weed control program, pointing out that growers are more dependent than ever on herbicides and emphasizing that new and better chemicals are being developed each year.

Rick Hartwig, agricultural economist with MSU, from Marquette, discussed the economics of the potato industry. He emphasized the change in markets as well as new processing methods that are taking place, and pointed out that only those who keep up to date can survive in this highly competitive field.

In the afternoon commercial machinery was on display and was demonstrated. "Because of the enthusiasm generated at the first Field Day, it is expected to become an annual U. P. event," Kaven said.

FEEDER CALF SALES SCHEDULED FOR U. P.



BEEF FOR SALE!— at the Bay de Noc yards. Due to strict admission requirements, only big, growthy cattle are sold in the event. U. P. beef men are out to produce "good doing" cattle attractive to buyers from all parts of the country.

October 8 and 12, Upper Peninsula beef breeders will offer for sale nearly 2700 feeder cattle at the sales of the Western Upper Michigan Beef Breeders' Association and the Bay de Noc Beef Producers' Association.

Friday, October 8, the Western group will offer 1200 feeder calves and 100 yearlings. Most will be of Hereford breeding. The sale begins at 12:00 noon at the Association's yard on U. S. Highway 45, one-half mile south of "Bruce Crossing." Sale manager is Harold Olsen of Ewen.

Tuesday, October 12, the Bay de Noc group will hold their eighth annual feeder calf sale at their new yard at Rapid River. This year the Bay de Noc sale will consist of 800 steers, 500 heifers and 200 yearlings. They are mainly Hereford and Angus with a few cross-bred animals. The sale will start at 12:00 noon. The yard is three miles east of Rapid River near U. S. Highway 2. William Jaeger of Cornell is sale manager.

The new yard at Rapid River has been built by the members of the Bay de Noc group because they feel they have quality calves to offer the feeder, and can now do so under near ideal conditions. Further, they feel that both the quality and quantity will increase as more farmers become part of the program.

To be eligible for either sale, the cattle have to meet strict requirements set up by the sale committees.

Increased Pay To Charter Policies

DIVIDENDS DECLARED

Special dividends payable to Farm Bureau Charter Life Insurance Policyholders are now being computed at an increased rate of 15 percent effective September 20, according to an announcement made by N. L. Vermillion, Administrative Vice President of the Farm Bureau Insurance Group.

Regular dividends are paid to all those who hold Farm Bureau Life Insurance policies, but the Charter Life dividend is an additional dividend only to individuals who invested in Charter Life Insurance Policies.

Charter Life Insurance Policies were issued, for the most part, in 1951 when Farm Bureau Life was organized. Policyholder premiums (on which dividends are ordinarily computed), were reduced five years after the policies were issued, but the newly increased 15 percent dividends are based on

the greater, original premiums — to the policyholder's advantage.

Mr. Vermillion stated that excellent investment returns, low operating costs, and favorable mortality experience have made the increased charter dividends possible. The Farm Bureau Life Insurance Company has experienced tremendous growth since its founding in 1951. Early this year, the Company surpassed the \$200 million mark of Life Insurance in Force.

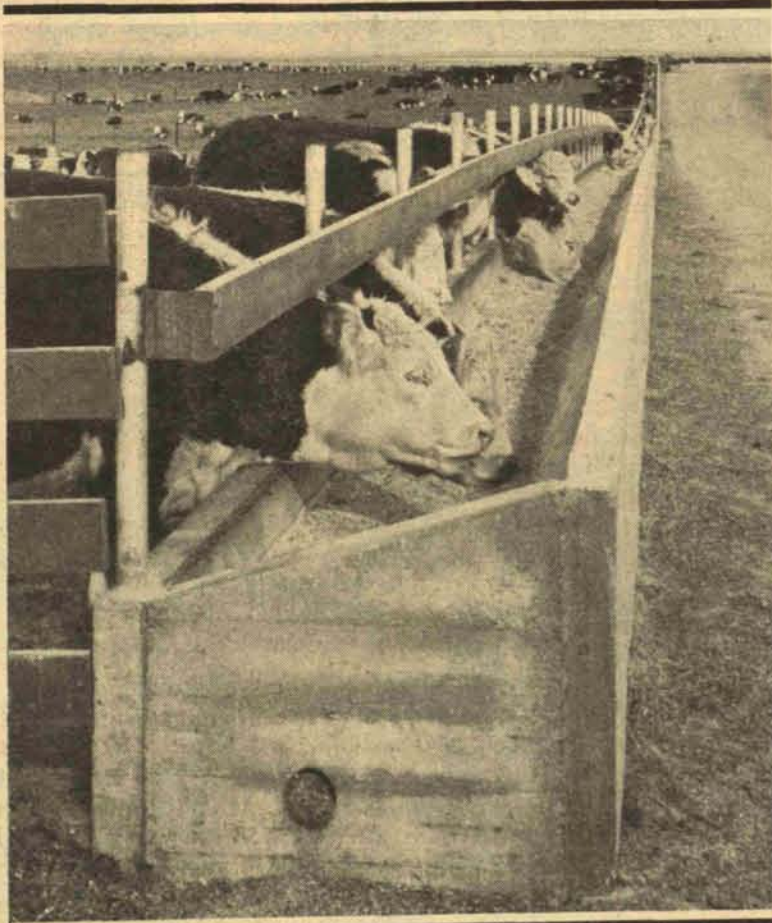
The first dividends on special charter life policies were paid by Farm Bureau Life in 1954. From 5 percent, the dividend rate has grown steadily through the years to the present. Rates increased to 6 percent in 1959, to 7 percent in 1960, to 9 percent in 1961, to 10 percent in 1962, to 11 percent in 1964 and finally to 15 percent this year. By the end of 1965, Farm Bureau Life will have paid approximately \$417,000 in special charter dividends.

Tightly-constructed concrete feed bunks hold finely ground concentrates. Durable concrete withstands the roughest treatment from stock and equipment, lasts a lifetime with practically no upkeep. Concrete bunks are easily adapted to automatic feeding systems.

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SERVICES—MAFC TO MEET

Governor George Romney has proclaimed October "Cooperative Month." Two important events during the month will be the annual meetings of Farm Bureau Services, Inc., October 4, and the Michigan Association of Farmer Cooperatives on October 5.

Selecting meeting site for the two annual sessions is Kellogg Center Auditorium, Michigan State University campus, East Lansing. Registration for Farm Bureau Services stockholders and guests begins at 9:00 a.m., Monday, with the call to order at 10:00.

Featured speaker of the F.B.S. meeting will be Robert Kramer, director of the University's Agricultural Marketing and Utilization

Center. Meeting participants will hear "What Project 80 Means to Michigan Agriculture," and will view the newly-released film, "Cows, Kids and Co-ops" starring farmer-philosopher Henry Schriever.

Following the business session, Farm Bureau Services will join the Michigan Association of Farmer Cooperatives for a 6:00 banquet with Edgar A. Guest, Jr. "Bud," as he is known to his thousands of followers and WJR-Detroit listeners, will concentrate "On the Sunny Side of the Street."

Prior to the Monday evening banquet, MAFC members will register for their meeting which begins Tuesday at 9:00 a.m. After

the official business session of the association, the group will hear Dr. Lawrence Boger of M.S.U.'s Agricultural Economics Department. Dr. Boger will present a projected look at rural Michigan in 1980 as developed in the "Project 80" study.

Later the group will discuss the implications of "Project 80" projections as they affect cooperatives. Principal speaker at this session will be A. K. Johnson, vice president of the Federal Intermediate Credit Bank of St. Paul.

Special interest conferences will be held in the afternoon session, dealing with such subjects as credit, dairying, services and livestock. Personnel of the MSU Agricultural Economics Dept. will be present at each conference.

Extension Values Stressed

By: Clarence E. Prentice
Secretary-Manager,
Michigan Farm Bureau

The Cooperative Extension Service has before it the greatest challenge of its existence. Many segments of our society appear to think that because of full stomachs and warm backs there is no further need to develop and impart agricultural food and fiber production information to rural and agricultural folks.

At the same time it appears these other groups would like to divert Extension dollars to use by the other 93% of the population.

This kind of thinking is fallacious. It is a "Big Lie" to think that the Extension Service of Michigan State University has resulted in exclusive benefits to farm people. Although farmers have benefited greatly, others have profited more, if for no other reason than there are so many more of them.

The "Extension Relations" committee of the Michigan Farm Bu-

reau Board of Directors has been studying the programs and finances of the Cooperative Extension Service, particularly newly announced changes in orientation and objectives.

Most recently the board of directors approved a statement, given here in part, and which is worthy of intensive study . . .

"Early in this century, progressive farmers were looking for a way to obtain the latest information in agricultural research. As a result of this need, the Cooperative Agricultural Extension Service was formed in 1914. It provided for cooperation between the U. S. Department of Agriculture, the Land Grant Colleges, and the people of the local counties. Farm people began to have the latest research findings at their fingertips. Progress in efficiency of production and marketing has been fantastically great. The resultant benefits have accrued to all of society. Farmers have benefited generally only as they are a part of the total society.

"Farmers continue to need this service. However, its continuation

is even more important to the other 93% of our citizens, who must have an abundant supply of efficiently produced and marketed food if our high standard of living, the envy of the world, is to be continued.

"After a generation of great changes brought about by the agricultural revolution, it is necessary to review our program of agricultural services in the light of present needs. We cannot be slaves to the status quo!

"Today's scientific agriculture needs the services of specialists in fields of production and marketing. The reorganization of agricultural extension services will provide a means for making the results of laboratory and field research rapidly and effectively available to our farms.

"We favor more positive emphasis being directed toward agriculture, marketing, natural resources; and home and family living and 4-H Club work in rural areas. We believe this to be a forward step and give our support to Extension in County, District, and State programs."

21st Annual Feeder Sale

NORTHEASTERN MICHIGAN
HEREFORD CALF ASSOCIATION
WEST BRANCH, MICHIGAN
THURSDAY, OCTOBER 21

AT 12:00 NOON (Lunch available)

**2800 CALVES
150 YEARLINGS**

2600 of above are Herefords and the balance are Angus and Angus-Hereford cross (All dehorned and knife castrated).

This year's Grand-Champion Steer at Michigan State Fair was purchased at last year's Feeder Sale!

MICHIGAN'S OLDEST SALE OF QUALITY FEEDERS.

Warren Britt, Secretary
Turner, Michigan

Col. George Wright
Auctioneer

GRAPE GROWERS MEETING

The 15th annual meeting of the U. S.-Canadian Grape meeting was held at the Airways Hotel in Buffalo, New York, on August 18, 1965.

These meetings were set up fifteen years ago to solve a problem of that time — low-priced grapes coming into the United States from Canada.

Attendance at current meetings includes the secretary and several members of the "Canadian Grape Marketing Board" in addition to other growers and some processors from Canada. Representatives of growers, processors, and Farm Bureau commodity departments from New York, Pennsylvania, Ohio and Michigan also attended.

Ken Bullock, Commodity Division of New York Farm Bureau, and Keith Mathias, secretary of the Canadian Grape Marketing Board have been the contact men in case problems arise between meetings and have been responsible for arrangements. Ward Cooper of the American Farm Bureau Federation, was chairman of this year's meeting.

Max Hood, District 1 Director on the Michigan Farm Bureau board, represented the Michigan Farm Bureau and grape growers of the state at this meeting. Michigan is the second largest producer of Concord grapes in the United States.

CONSIDER CORN-COB BONUSES!

By: Don Kinsey

"Where's the fire! In corncob burners all over the state where it hadn't ought to be," says Clyde Williams, manager of the corncob processing plant at Coldwater, Michigan, a subsidiary operation of the Michigan Elevator Exchange division of Farm Bureau Services.

"The capacity of the market for corncob products is tremendous," says Mr. Williams. "We don't know the limits to the demand yet. The cob mill is turning out about 20,000 tons of cob meal a year. We have been operating 'full tilt' for the last two years, and yet, the market keeps growing. Burning cobs looks like a waste of good resources today. There are new uses developing all the time. The thing we need most is more cobs!"

Up to this year, most of the cobs have been obtained from elevators that shell corn in the vicinity of the Coldwater plant. Few have come farther than 40 miles. But the need for cobs has grown so fast that a fleet of semi-trucks is being put on the road to collect cobs from 150 miles around. Seventy-five freight carloads are being shipped in from Illinois.

Why all the fuss? It seems that nearly twenty years ago some industries began to discover that ground corncobs were useful in their operations. The fibres of the cob are tough. They do not fracture when used under pressure as abrasives. This toughness of fibre shows up in the grinding process. The friction created generates so much heat that you can scorch your hand if you lay it on one of the grinding drums. You even have to be careful of fire developing. Of course, the cobs must be thoroughly dry when ground.

Fifteen years ago the demand for corncob meal began to mount. Foundries wanted it for an abrasive. The metal plating industry wanted it for a polishing agent. A soap manufacturer found that the finely ground cob meal made an excellent ingredient for industrial hand soaps. Chemical industries wanted crushed cobs as a vehicle for fertilizers and insecticides.

Cob meal is highly absorbent. It is better than sawdust for soaking up moisture and oil from factory or garage floors. Another market. Feeds manufacturers began to want cob meal as a roughage carrier for ingredients. So the Williams mill began pelletizing the meal to meet this demand.

Even the makers of some cosmetics began to use the finest of the powdered cob products in face powders.

Clyde Williams says, "We haven't begun to exhaust all the possible uses for cob meal. We are getting cobs from Michigan, Indiana, Ohio and Illinois to keep the mill going."

The actual process of milling the cobs is a well-kept secret. Grinding rooms are closed to the public. The process is kept "under wraps" as carefully as next year's car models.

The Williams firm developed the cob meal process "from scratch" in 1952, and having invested much money and experimentation in it, they are not about to surrender the secret to competitors.

"Royal Craft Cob Meal" won the regional "Agricultural Product of the Year Award" for Michigan Week in 1963. This, alone, gives dimension to its importance.

Does this cob meal operation yield gains for farmers? It can, if the farmer handles his corn harvest properly. If premiums amount to 5¢ per bushel for cob

corn, it pays the farmer to stick with the corn picker rather than to use the picker-sheller or the combine.

Premiums on cob corn differ with the season at the cob mill. Deliveries at the height of the harvest season mean high-moisture cobs. The cobs must then be dried—a cost to be met. Handling and storage loads mount as new cobs pour into the mill. Premiums may drop as low as 3¢ per bushel at this time.

Cob corn delivered later, pre-dried, commands a higher premium. Premiums average 5¢ per bushel for the year. Most ear corn is stored for a time in farm cribs for later delivery.

By early September of this year, cob premiums had reached 7¢ per bushel. And no shelling costs are deducted from these premiums. Premiums paid to farmers have meant an additional \$100,000 in farmers' pockets in the delivery range of the Coldwater cob plant.

The use of field shellers in corn harvest creates some problems for the farmer. Field shelled corn is harvested early. It usually contains a high moisture content. It must be dried before storing, otherwise, it may go sour. Wet corn is subject to a certain amount of cracking of the kernel coat during the shelling process. The coat is tender. This crackling means dockage. The coat of crib-dried corn becomes tougher and shows little or no shelling damage.

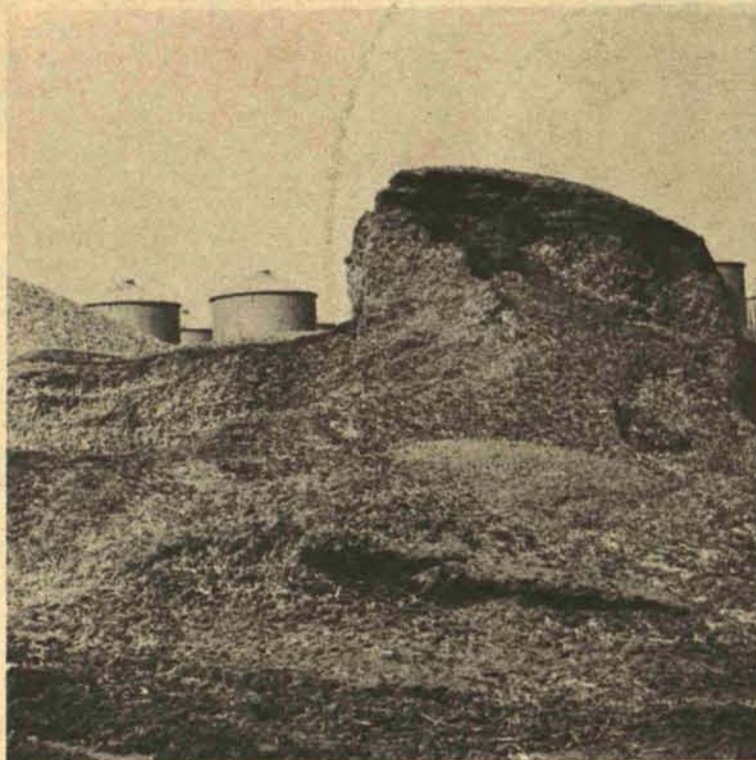
Most farmers who shell in the field must market their corn directly from the field. Few farmers have driers on the farm. Corn sold at peak harvest, during market glut, brings low prices. There are moisture discounts, too. Driers at the elevator are over-taxed at harvest time.

Even where shelled corn is stored in well-aired bins, trouble can develop, even if moisture is as low as 14%. Large volumes of moist field-shelled corn can overload on-the-farm drying or aerating facilities. Spoilage losses tend to run high.

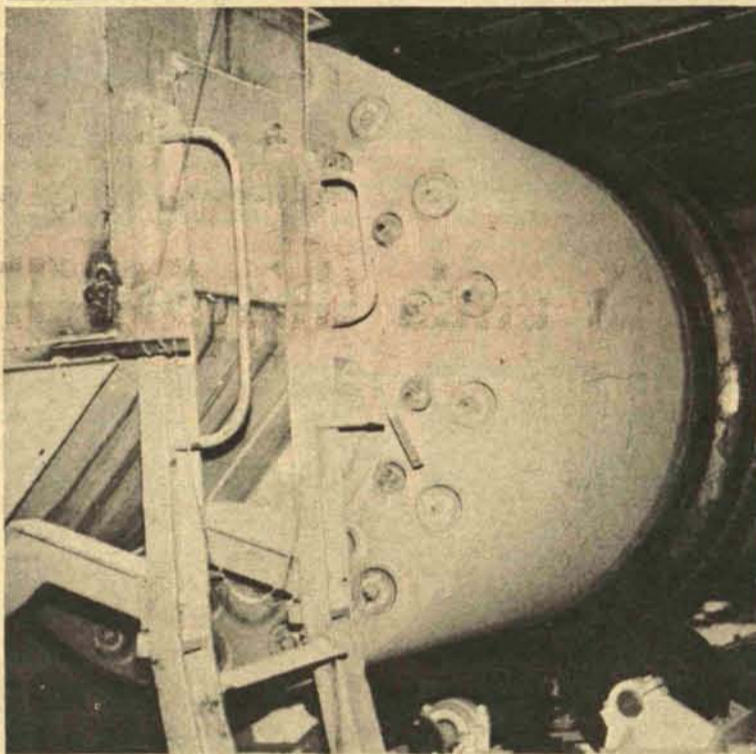
Many farmers have gained the impression that field losses are greater with the picker than with the picker-sheller or combine. Ohio State University found that the reverse is true.

If corn is harvested as early with the picker as with the picker-sheller or combine, picker losses are less. Total losses averaged 6.4 bushels per acre for picker-shellers and combines, but only 4.8 bushels per acre for the pickers.

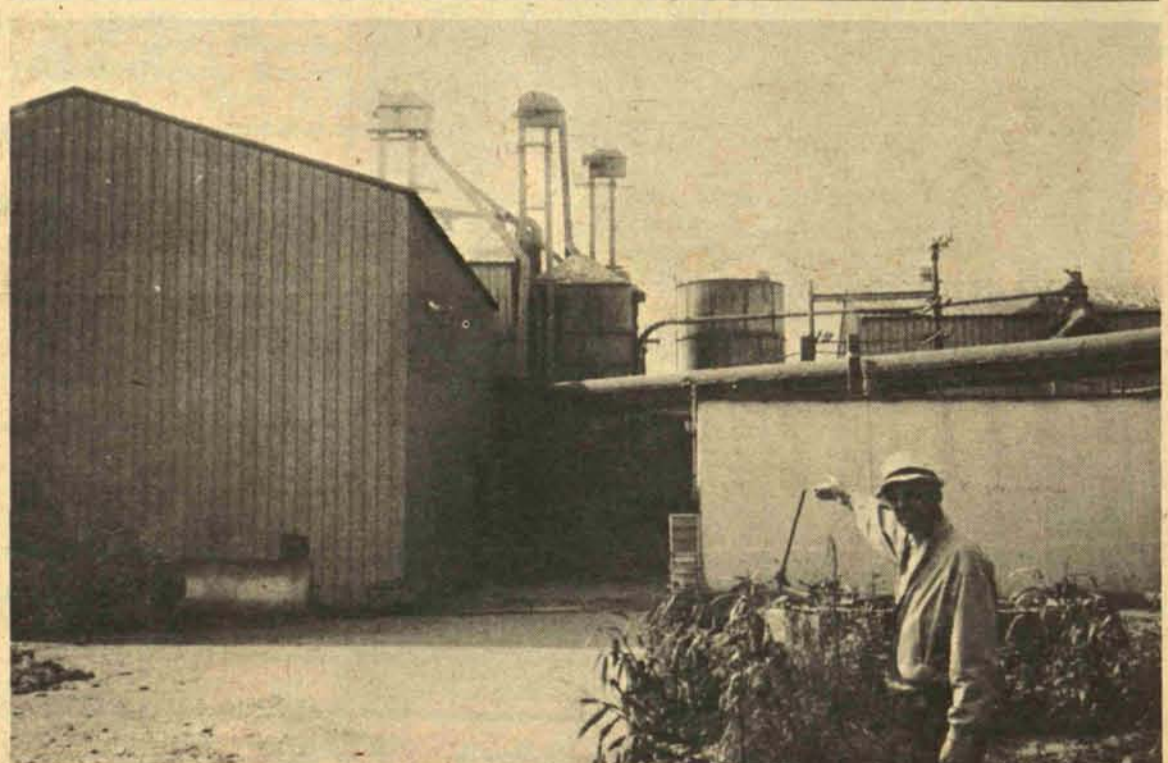
It is a worth while proposition to consider the premiums available for cobs where the market is within the delivery range of the cob mill. And this range is growing. It will grow more as demand for cob meal continues to mount.



STOCKPILED CORNCOBS — absorb a considerable amount of moisture during rainy periods. It requires more than 20,000 tons of cobs per year to operate the mill at present output levels. The future market would permit processing many more tons, even now causing the Williams staff to range far afield to increase the supply of corncobs.



ALWAYS IN OPERATION — is this gigantic corncob dryer, which has had extra work to do during the rainy weeks of 1965. Cobs must be thoroughly dry before going to the crushers and grinders. Only clean corncobs can be used. The dryer is a steam-heated drum rotated by an electric motor. A constant "fire-watch" is kept in that the cobs leave both the dryer and the grinders at extremely high temperatures.



CLYDE WILLIAMS — whose name remains on the "Williams Milling Company Division" of Farm Bureau Services, points to the main processing plant where corncobs are milled by the ton. The milling process has been advanced and improved since 1956 when the process was developed by the Williams family. The heart of the milling process is a closely-guarded secret and is not open to public inspection. Much of the plant operation is automatic, and no other mill refines corncobs to equal standards.



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BOOK your FEED NOW and SAVE!

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From now until October 15th your Farm Bureau Services Feed Dealer is offering you an opportunity to save money. Stop in and see him immediately and get all of the facts. No matter what you are raising, Farm Bureau has the feed. During these next few weeks, you get real benefits both price-wise and quality-wise. Talk to your Farm Bureau Feed Dealer and see for yourself what we mean by "real benefits."

OCTOBER 15th ends this SAVINGS SPECTACULAR

Have you been in your corn field this Fall? Do you run yield checks?

Tests on crop yields, run by Michigan State Extension Department show that Michigan Certified Hybrid Seed Corn yields are at or near the top year after year. Take advantage of this fact and increase your corn-crop next year . . . book your seed corn now. Your Farm Bureau dealer has all of the particulars, see him just as soon as possible and book your requirements with him.



Stop in at our Booth No. 237 at the National Corn Picking Contest in Adrian



Reduce Your Unit Production Cost with Services' Cost Control Program —

SHOP WHEREVER YOU SEE THIS EMBLEM . . . IT IS YOUR GUIDE TO QUALITY COUPLED WITH ECONOMY.

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U.P.C.

FARM BUREAU Services INC.

4000 NORTH GRAND RIVER AVE., LANSING, MICH.



Farm Bureau Services is a major component of the Michigan Farm Bureau.



Rural-Urban Held

The Jackson County Farm Bureau Women recently entertained the ladies of the Greater Jackson Association at their annual Rural-Urban Day. This year's event featured a tour of three outstanding area farms.

The urban guests had an opportunity to see a stanchion-type barn where Willard Sanford milks 80 Jersey cows. The speaker at Sanford's "Jerseyland Farm" was Wayne Marker of the Bodker Dairy in Detroit. He outlined the sanitation and health requirements that must be observed by dairymen in order to maintain their market.

Second stop on the tour was the farm of Gaylord Baum and Sons, who have 160 Holsteins and use the "free stall" housing plan. County Extension Agent, Fred Sackrider, told the women of the

cost involved in producing milk as they watched the loading of milk onto transport truck for market.

The Baums had their farm machinery and milking equipment displayed with the cost on each item to give the city women some idea of farming costs.

The Lambert McClintic farm was the last stop on the tour. Here the ladies viewed his cage laying building, saw the modern method of gathering eggs and how they are cooled and crated for market through the Farm Bureau Egg Marketing Division.

Clyde Springer, of Farm Bureau Services, explained the operation and answered many questions for his interested audience. Later he spoke on "A Fresh Egg Goes to Market" at a luncheon served the 92 city and Farm Bureau women.

Farm Bureau Women to Elect Officers



Mrs. Wm. Scramlin

Mrs. Wm. (Maurine) Scramlin, Oakland county, is a candidate for re-election to the office of state Women's chairman, a position she has held for two years. The Scramlins live on a dairy and general farm near Holly.

Mrs. Scramlin has been a 4-H leader for 15 years. She has served on the County Extension Council, is a former school board member and is active in local political and citizenship activities. Her Farm Bureau service includes vice-chairman of the Women's state committee and district women's chairman as well as her current position as state chairman.

She is sponsored by the Women's Committee of Oakland County.



Mrs. Clare Carpenter

Mrs. Clare (Florence) Carpenter, Tuscola county, is a candidate for state women's vice-chairman. The Carpenters live on a dairy and general farm near Cass City.

Mrs. Carpenter is a 4-H leader, is active in her political party, is a school election inspector and represents Tuscola Farm Bureau on the Christian Rural Hospitality Council. Her Farm Bureau activities include five years as county women's chairman, Information Committee chairman and Roll-Call manager. She is now serving her second term as district women's vice-chairman.

She is sponsored by the Tuscola County Farm Bureau Women.

Vermont Farm Women Hosted by Michigan

Michigan had company in September—16 sincere, friendly, inquisitive ladies from the Vermont Farm Bureau. They had come to say "thank you" to Kellogg's of Battle Creek, and they had come to learn. Their mission was accomplished.

Heading the group was the vivacious Mrs. Beverly Miller, chairman of the Vermont Farm Bureau Women, mother of six children, grandmother of two, and partner in a 125-dairy cow farm in Putney, Vermont.

Assisting her was vice chairman, Mrs. Maxham, very suitably called "Happy" by her Farm Bureau co-workers and friends. She also lives on a farm in Putney, and is the busy mother of five children. In November, she will take the reins from Mrs. Miller as chairman of the Vermont Women.

The eight-day trip by the Vermont ladies included a visit with the New York Farm Bureau folks, a stop at Niagara Falls, and a visit to the Ford Motor Company, Henry Ford Museum and Greenfield Village in the Detroit area.

A visit to Farm Bureau Center in Lansing featured a get-acquainted luncheon for the guests and their hostesses from Clinton, Eaton and Shiawassee.

The Vermont ladies got a close-up of Michigan farm living when they spent the night with Farm Bureau families in those counties.

A highlight of their tour was a visit to the Kellogg Mills in Battle Creek. "This is really how it all started," explains Mrs. Miller. "We were pleased with Kellogg's 'Food is a Bargain' promotion and the favorable image it gave to agriculture. So we wrote to them expressing our appreciation and in return received a personal invitation to visit their facilities."

The Vermont women decided to accept the invitation and to also visit Farm Bureau friends and interesting places along the way. A stop at the Ohio Farm Bureau was planned following their stay in Michigan, with the tour appropriately climaxing with a visit to the Farmers' Museum in New York.

"We have been treated so royally by the Michigan people and all of those with whom we have visited. Not only have we learned much to take back to our Vermont Farm Bureau, but we have made many friends as well," said Mrs. Miller. "I think these exchange programs are wonderful!"

The Michigan Farm Bureau Women who hosted the Vermont visitors wholeheartedly agreed.



Mrs. Lewis Babbitt

Mrs. Lewis (Jeannette) Babbitt, Clinton county, is a candidate for the office of state women's vice-chairman. The Babbitts live on a dairy farm near Eagle.

Mrs. Babbitt is a W.S.C.S. officer, assistant Sunday School teacher and sings in her church choir. She is past officer of the White Shrine and secretary of a community club. Her Farm Bureau activities include county women's chairman, Citizenship Committee chairman, and member of the Legislative Committee. She has been secretary and committee woman of her community group.

She is sponsored by the Clinton County Farm Bureau Women.



Mrs. Eugene DeMatio

Mrs. Eugene (Louise) DeMatio, Ogemaw county, is a candidate for the office of women's state vice-chairman. The DeMatios operate a dairy and poultry farm near West Branch.

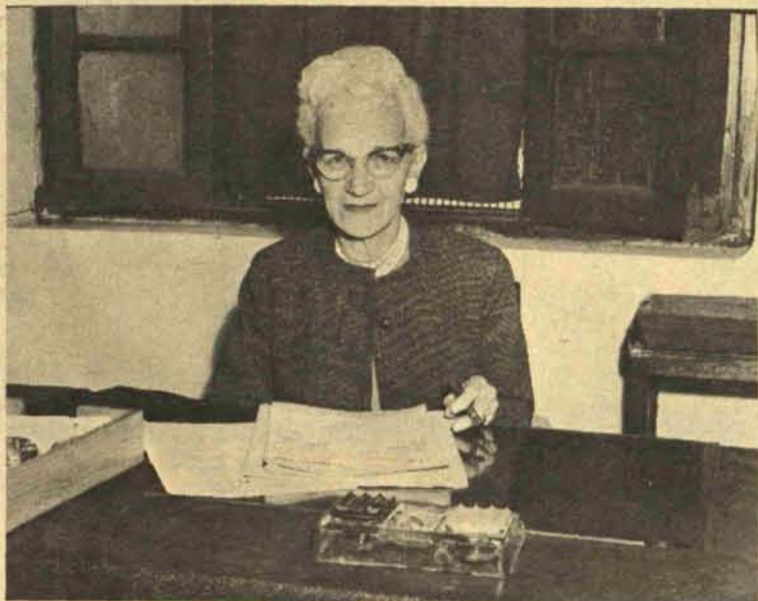
Mrs. DeMatio has been active in the work of the American Cancer Society for 16 years, is a 4-H leader, and helped organize the county Blood Bank of which she is currently recruit chairman. Her Farm Bureau activities include her present position as district women's chairman and state Safety Committee chairman. She was Information Committee chairman, county women's chairman and vice-chairman.

She is sponsored by the Ogemaw County Farm Bureau Women.



VERMONT VISITORS were interested in such Michigan Farm Bureau Women's projects as the commodity-cookbook soon to be released. Shown reading about the various projects are: (seated) Mrs. Beverly Miller, chairman, Vermont Farm Bureau Women, Mrs. "Happy" Maxham, vice chairman, with some of their Michigan hostesses (standing), Mrs. Oren Semans, Shiawassee; Mrs. Raymond Mayers, Clinton, and Mrs. Edmund Miller, Eaton county.

INDIA! - Living and Learning!



LITTA K. ROBERSON — shown here at her desk at Literacy Village, Lucknow, India, will be the featured speaker at the Farm Bureau Women's annual meeting.

"Literacy Village" Topic of Women's Program Guest

Litta K. Roberson, former Ohio Farm Bureau women's director who went to India to carry out a health education program at "Literacy Village" will be the main speaker at the Farm Bureau Women's annual meeting, November 9.

Appropriately, the topic of Mrs. Roberson's talk will be "Living and Learning in India."

Well-known to Michigan women through their support of Literacy Village, Mrs. Roberson will have a story to tell that will be of interest to everyone who attends. To give added dimension to her report, she will use slides which will highlight some of her experiences.

Prior to her 16 years of work with the Ohio Farm Bureau wom-

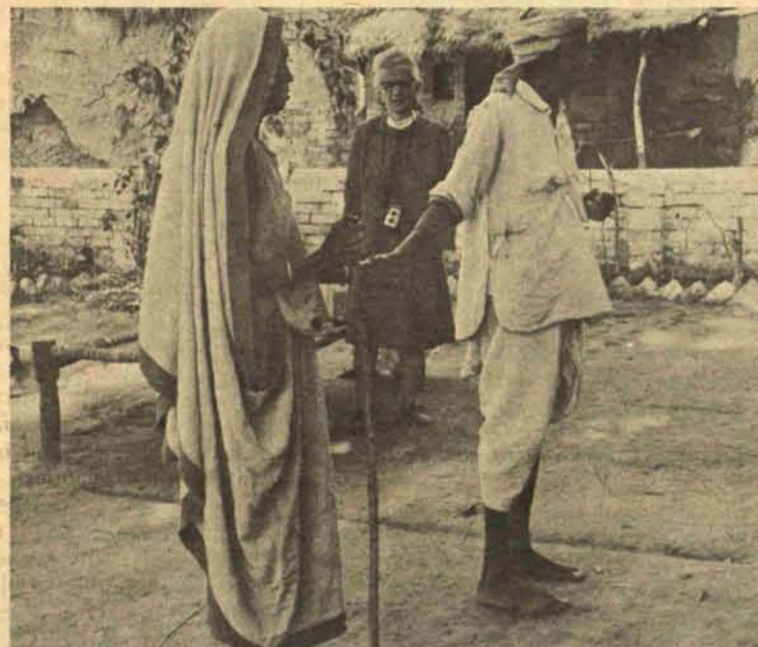
en, Mrs. Roberson was a teacher — starting out in a one-room school house in Illinois where she taught all eight grades, and climaxing with service as visiting professor for the Ohio State University.

Throughout her teaching career, she was active in health education, and continued her efforts while with the Ohio Farm Bureau.

Under her direction, many county Women's Committees sponsored programs for better health in their schools and communities.

Mrs. Roberson has one son who is a guidance counselor in the Molokai High School in Hawaii and a grand-daughter who attends Bowling Green State University in Ohio.

"I am eagerly looking forward to meeting with all of the Michigan Farm Bureau Women and will be so glad to have the opportunity to express my appreciation personally for the fine support they have given to my work in India," said Mrs. Roberson.



WITH COMPASSION — Litta watches as a native leads his blind wife into one of the "eye camps" of which Mrs. Roberson was instrumental in establishing.



A WELCOME — is extended to Litta by the sister-in-law of Nehru.



LITTA HELPS — the doctor as he cares for patients following an eye operation. Other patients are shown waiting for attention at the eye camp.

"MAKE IT YOURSELF WITH WOOL" CONTEST

BEST SEAMSTRESS TO WIN 14-DAY EUROPEAN TRIP

By Mrs. Lawrence Boettner
State Contest Director

(Editor's Note: The Boettners have been active members of Farm Bureau for many years. Mrs. Boettner's interest in wool promotion stems from the fact that their 260-acre farm in Washtenaw County specialized in sheep.)

Girls, it's time to get your wool garments made if you plan to enter the "Make it Yourself with Wool" contest, currently in progress. The national winners will be given a 14-day European Holiday via jet to Rome, Paris, London and Ireland. The state winner will be awarded a trip to the "City of Roses," Portland, Oregon, in January to attend the national finals.

Among the awards are scholarships, savings bonds, sewing machines, luggage, tailoring books, electric cutting scissors, dress forms, subscriptions to Vogue and Butterick patterns, wool wardrobes in yardage, wardrobes of gloves, jewelry, stockings, slacks and wool handbags, travel sewing kits and sewing aids.

The sewing contest is open to any girl between the ages of 10 through 21. Each contestant will construct a garment made of 100 per cent wool loomed, knitted or felted in America.

There are three divisions: (1)

Sub-Deb Division — 10 to 13 inclusive may make skirts or jumpers. Blouses in Sub-Deb division need not be wool; (2) **Junior Division** — 14 to 16 inclusive, and (3) **Senior Division** — 17 to 21 inclusive. Juniors and Seniors may make dresses, coats, or coats and dresses, or coats and suits.

The contestants must model their garments when it is judged at district, state and national contests.

There are 11 districts in Michigan.

District 1: Director — Mrs. George Buckham, 1921 N. 9th St., Kalamazoo, 49001. *Contest date:* November 13. *Counties:* Berrien, Branch, Calhoun, Cass, Kalamazoo, St. Joseph and Van Buren.

District 2: Director — Mrs. Donald Whelan, 3940 Wheland Rd., Tipton. *Contest date:* contact state director. *Counties:* Hillsdale, Jackson, Lenawee, Monroe, Washtenaw.

District 3: Director — Mrs. Carroll Wells, 1917 Shaytown Rd., Vermontville, 49096. *Contest Date:* contact state director. *Counties:* Allegan, Barry, Eaton, Ionia, Kent, Muskegon, Ottawa.

District 4: Director — Mrs. James Cretcher, 3436 Jolly Rd., East Lansing 48823. *Contest date:* November 20, Anthony Hall, M.S.U. *Counties:* Clinton, Genesee, Ingham, Livingston, Shiawassee.

District 5: Director — Mrs. Frank Williamson, Sr., 1121 Bielly Rd., Pontiac, 48054. *Contest date:* November 20. *Counties:* Lapeer, Macomb, Oakland, St. Clair, Wayne.

District 6: Director — Mrs. Don Swindlehurst, R#1, Rosebush, 48878. *Contest date:* contact state director. *Counties:* Gratiot, Isabella, Mecosta, Midland, Montcalm, Saginaw.

District 7: Director — Mrs. Fred I. Balck, Jr., 8964 Vanderbilt Rd., Fairgrove 48733. *Contest date:* November 27. *Counties:* Arenac, Bay, Huron, Sanilac, Tuscola.

District 8: Director — Mrs. Mack Lawrence, Sears. *Contest date:* November 20. *Counties:* Clare, Gladwin, Lake, Mason, Newaygo, Oceana, Osceola.

District 9: Director — Mrs. Gordon Bugai, Cedar, 49621. *Contest date:* November 27.

Counties: Antrim, Benzie, Charlevoix, Emmet, Grand Traverse, Kalkaska, Leelanau, Manistee, Missaukee, Wexford.

District 10: Director — Mrs. Albert Nickels, Ossineke, 49766. *Contest date:* December 4. *Counties:* Alcona, Alpena, Cheboygan, Crawford, Iosco, Montmorency, Ogemaw, Oscoda, Otsego, Presque Isle, Roscommon.

District 11: Director — Mrs. Nels Eskola, South Range, 49963. *Contest date:* November 13. *Counties:* Alger, Baraga, Chippewa, Delta, Dickinson, Gogebic, Houghton, Iron, Keweenaw, Luce, Mackinac, Marquette, Menominee, Ontonagon, Schoolcraft.

The state contest is December 11 at the Union Building, Michigan State University, East Lansing. The top Junior and Senior of each of the 11 districts will be modelling their garments at the state style show contest.

The "Make it Yourself with Wool" contest is the only sewing contest which has been on the approved list of the National Association of Secondary School Principals for ten years. It is sponsored by the Women's Auxiliary of the National Wool Growers Association, the American Wool Council, and the Michigan Sheep Breeders Association.

Any girl interested in entering the contest may write to any of

the district directors or to the state director at 9319 Austin Rd., Bridgewater, 48115, for more information and entry forms.

ACTIVE MEMBER . . .

Mrs. Lawrence Boettner, director of the "Make it Yourself with Wool" contest, has a long history of Farm Bureau service to her credit. She has been vice chairman of the Washtenaw County Women's Committee, project chairman, legislative committee member and Women's representative of the Kossel Community Farm Bureau group, which she and her husband helped organize.

The Boettners have one daughter, Mary Ann. They live on a 260 acre farm in Bridgewater Township where they raised Registered Suffolk sheep before their retirement.

Mrs. Boettner's civic and community activities include work in 4-H, Home Extension Study group, the Home Economics Department of the Saline Community Fair, and the United Church of Christ.

The hobbies of this busy woman are sewing and rug hooking — with wool — naturally!

TRAVEL-Entertaining-Educating

World's Fair "Trippers"

Michigan Farm Bureau visitors at the New York World's Fair, nearly 40 strong, found the world's largest city even drier than Michigan. One got water in the restaurants only by asking.

Southern Michigan was dry at that time, but drinking water was plentiful. It brought home forcibly to the visitors the need for a strong water resources program at home.

Leaving Detroit early on a Tuesday morning, August 24, in a special railroad car, the tourists rolled across southern Ontario, much of the time through rolling, lush fields and pastures. All were surprised to see luxuriant fields of tobacco and many small, gas-heated curing barns. Fine fields of corn and soybeans reminded many of the rich Thumb and Saginaw Valley areas of Michigan.

Wednesday, bright and early, a special bus gathered up the group and whisked them to the Fair through what is reputed to be the world's worst traffic. Once at the Fair, each tourist set out on his own with a marked map and his own personal plan of attack for seeing all of the fair which covers a whole section of land.

By nightfall, some were already footsore and tired in the heat of a late, arid summer. Most continued to visit the almost innumerable exhibits until the fireworks at 9:30 marked the close of another day of the fair. In the days to follow, most of the group tried at least one new dish on one of the many strange and exotic menus from the exhibitor-countries.

On Sunday all boarded the special railroad car for a day of exchanging notes on sights seen and bargains bought as the train rolled along the beautiful Hudson Valley back toward home and friends.

In Detroit again came a glad reunion with families, promises to new-found friends to write, and pleas of "Won't you come by to see us when you are out our way?"



LOADED WITH CAMERAS, gifts and luggage—members of the Michigan Farm Bureau World's Fair Tour group wait for the train at the Grand Central Station in New York. After four full days of the Fair and sightseeing around New York, the foot-weary group looks forward to a leisurely daylight train trip up the Hudson River and across Ontario to Detroit.

FOR THE FUTURE

Michigan Farm Bureau tourists have touched both oceans already this year with a group going to the Pacific Northwest and another going to New York and the World's Fair. Now two other tours are available before Christmas.

The first of these tours is a trip to Hawaii leaving on October 22. While the rest of Michigan shivers in the first cold of winter, the tourists will loll on the white sands of the Hawaiian beaches and swim in the warm, azure waters of the Pacific.

In December comes the 10-day Farm Bureau tour of Mexico City and the surrounding area. On Friday after Thanksgiving, November 26, big jets will whisk the group from Chicago's O'Hare airport straight into Mexico City.

The first three days of the trip will be devoted to a side trip to see agricultural developments around Queretaro. On this trip several hours will be spent visiting dairies, farms and new plants built to process agricultural products. These plants will include one belonging to Michigan's giant Kellogg company.

After returning from Queretaro, the tour will visit in the Patzcura

area where several agricultural organizations will be open for inspection. From here on the trip is devoted to the usual tourist sights with the last day free to tour Mexico City.

For the travelers who wish to see more of Mexico, there is available a three-day extension of the tour for a visit to the fabulous resort city of Acapulco.

The American Farm Bureau Federation annual meeting in 1966 will be in Las Vegas, Nevada. If enough interest develops, there will be a tour to the convention with plans including a swing into California.

Farmers Take Time to Travel

Members of the Cheboygan County Farm Bureau had a treat in store for them as they boarded the U. S. Coast Guard Cutter MACKINAW on August 22. A two and a half hour cruise through the Straits provided them with an experience they will not soon forget, reports regional representative Ray Askins.

The Farm Bureau outing was arranged by Tom Baker of Cheboygan, and response from members required that the group take the cruise in two shifts. Tours throughout the massive facilities of the icebreaker—known as "Mighty Mac"—were set up by their host, Captain George Lawrence.

The MACKINAW was built as part of the war effort during World War II.

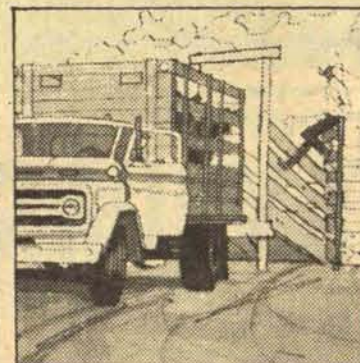


SHIP AHOY!—Members of the Cheboygan County Farm Bureau enjoyed an outing on the U.S. Coast Guard cutter "Mackinaw" in August. The cruise was arranged by Tom Baker (right), shown enjoying the view of the Straits with his companion, Earl Green. The "Mackinaw" is the world's largest icebreaker.



HEADED FOR THE GREAT NORTHWEST—is this group of Michiganders on Farm Bureau's Northwest Caravan tour of Glacier National Park, Lake Louise and other points of interest in the Pacific Northwest. They are (left to right): Mr. and Mrs. Milton Hergert, Jonesville; Mr. and Mrs. Warren Dobson, Lansing; Mr. and Mrs. Charles Warren, Ovid, and Mr. and Mrs. Fred Finkbeiner, Caledonia.

Here are other things you get from PCA besides low cost loans!



Realistic Repayment—Instead of "You pay when we say," PCA fits your repayment schedule to your ability to repay.



One-Stop Convenience—For budget loans or complete line of credit. No running back and forth. No burdensome paper work for you.

These extras don't cost you one extra penny. Is it any wonder then, that more and more responsible farmers in this area are coming to PCA when they need money?

Incidentally, PCA loans cost less, too. If you can't come in, call us. We'll send a man out to talk with you.



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FIRST IN FARM CREDIT

"FARM BUREAU AT WORK" BROADCAST SCHEDULE

Check this current listing of Farm Bureau's weekly broadcasts for your favorite station. Tune in, and let them know you appreciate this fine Public Service.

Adrian; Dial 1490 WABJ Saturday 12:15 p.m.	Detroit; Dial 760 WJR Announced Locally	Kalamazoo; Dial 1360 WKMI Farm Bureau Featurettes Monday thru Friday 5:45 a.m.
Albion; Dial 1260 WALM Thursday 6:15 a.m.	Dowagiac; Dial 1440 WDOW Saturday 12:15 p.m.	Lapeer; Dial 1230 WMPC Monday 6:00 p.m.
Alma; Dial 1280 WFYC Saturday 6:45 a.m.	East Lansing; Dial 870 WKAR Saturday 10:30 a.m.	Lapeer; Dial 1530 WTHM Wednesday 2:45 p.m.
Alpena; Dial 1450 WATZ Monday 6:30 a.m.	Gaylord; Dial 900 WATC April-September Thursday 6:00 a.m. October-March Thursday 1:15 p.m.	Ludington; Dial 1450 WKLA Saturday 7:00 p.m.
Ann Arbor; Dial 1290 WOIA-FM Thursday 6:07 a.m.	Grand Rapids; Dial 1570 WFUR Saturday 6:15 a.m.	Marine City; Dial 1590 WDOG Saturday 12:15 p.m.
Ann Arbor; Dial 1050 WPAG Thursday 7:20 a.m.	Grand Rapids; Dial 1410 WCRD Saturday 6:30 a.m.	Marinette, Wis.; Dial 570 WMAM Tuesday 6:40 a.m.
Battle Creek; Dial 930 WBCK Farm Bureau Featurettes Monday thru Friday 12:35-1:00	Greenville; Dial 1380 WPLB Saturday 12:45 p.m.	Menominee; Dial 1340 WAGN Saturday 6:15 a.m.
Battle Creek; Dial 1400 WKFR Sunday 7:30 a.m.	Hancock; Dial 920 WMPL Announced Locally	Midland; Dial 1490 WMDN Saturday 6:45 a.m.
Bay City; Dial 1440 WBCM Saturday 12:15 p.m.	Hastings; Dial 1220 WBCH Wednesday 12:45 p.m.	Munising; Dial 1400 WGON Saturday 6:45 a.m.
Bay City; Dial 1250 WXOX Announced Locally	Hillsdale; Dial 1340 WCSR Saturday 9:45 a.m.	Owosso; Dial 1080 WOAP Monday 12:45 p.m.
Benton Harbor; Dial 1060 WHFB Tuesday and Thursday 12:45 p.m. Saturday 12:15 p.m.	Houghton Lake; Dial 1290 WHGR Monday 12:30 p.m.	Rockford; Dial 810 WJPW Friday 12:45 p.m.
Big Rapids; Dial 1460 WBRN Tuesday 12:30 p.m.	Ionia; Dial 1430 WION Saturday 6:10 a.m.	Rogers City; Dial 960 WHAK Friday 12:00 noon
Caro; Dial 1360 WKYO Saturday 6:15 a.m.	Iron River; Dial 1230 WIKB Monday 8:30 a.m.	Saginaw; Dial 1210 WKNX Saturday 12:40 p.m.
Charlotte; Dial 1390 WCER Saturday 6:00 a.m.	Jackson; Dial 1450 WIBM Saturday 6:30 a.m.	Saginaw; Dial 1210 WNEFM-FM Saturday 8:00 a.m.
Cheboygan; Dial 1240 WCBY Friday 1:05 p.m.	Jackson; Dial 970 WKHM Announced Locally	Sault Ste. Marie; Dial 1230 WSOO Saturday 11:45 a.m.
Clare; Dial 990 WCRM Friday 12:45 p.m.	Jackson; Dial 1510 WJCO Announced Locally	St. Johns; Dial 1580 WJUD Saturday 11:15 a.m.
Coldwater; Dial 1590 WTVB Saturday 6:15 a.m.	Kalamazoo; Dial 1420 WKPR Friday 5:45 a.m.	Sturgis; Dial 1230 WSTR Announced Locally
		Three Rivers; Dial 1510 WLKM Saturday 1:30 p.m.



"TWENTY YEARS OF DISTINGUISHED SERVICE" — that is the record of WJR-Radio broadcaster, Marshall Wells. A citation for service was presented to the popular farm reporter by Michigan State University president, John A. Hannah (right), for continuous weekly public-service broadcasting from the campus.



**"What would I do
without my extension phone?
I'd run my head off!"**

"Run to the house to take a call from the feed store. Run to the house to make a call to the vet. Run to the house to take a call from the county agent. Run . . .

"Oh yes, I could get along with-

out my barn extension phone. But I'd just as soon try mowing the back 40 with a hand scythe!"

Try an extension phone in your barn. See if you'd ever want to do without it.

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Workmen's Comp Law in Effect

As a farmer, do you have three or more regular employees? Or one or more employees working at least five weeks at a time?

Are you a business or professional man with one or two employees?

Are you a housewife with full time domestic help — or an employed mother who hires a babysitter-housekeeper by the week?

If so, you are now (or soon will be), subject to Michigan's newly revised Workmen's Compensation Act — and you will be required to provide compensation insurance protection for all employees.

Michigan's revised Workmen's Compensation Law became effective September 1. Formerly, the Act applied only to employers of three or more persons, with farm and household employers specifically exempted. Now, it affects all employers of one or more persons, including domestic help as of September 1. Farmers are included beginning May 1, 1966.

There are two provisions of the Act regarding agricultural employers. A farmer who employs three or more persons for 35 or more hours a week for 13 or more weeks within a one year period is subject to the full Compensation Law. The farmer who employs one or more persons for 35 or more hours per week for five consecutive weeks must provide the medical care required by the law.

For all except farmers, the definition of an employer under the new Compensation Act is anyone who employs one or more persons, at least one of whom is employed for 35 or more hours per week for 13 or more weeks — within a one year period.

Failure to comply with the Law could bring an employer a fine for every day of noncompliance. Failure to have Workmen's Compensation Insurance could result in a severe financial problem or even bankruptcy from an employee claim for work injury under the New Compensation Law.

Anyone who may be subject to the employer requirements of the revised Law should contact their local Farm Bureau Insurance Group Agent. All of Farm Bureau's representatives can answer questions you may have regarding the new law and its implications.

The Farm Bureau Mutual Insurance Company of Michigan has been licensed by the State Insurance Department to provide Workmen's Compensation Insurance for Michigan residents.

No figures are available on how many people will be affected, either as employers or as employees by the September 1, application to small business and household employment — or the May 1, 1966, application to farm employment.

AGRICULTURE IN ACTION AROUND MICHIGAN

APPLE SMORGASBORD



TEMPTING FOODS—all featuring Michigan "Flavorbest" apples, are served to an invited crowd of about 300 persons, at the annual Peach Ridge Apple Smorgasbord, Sparta. Held on the farm of George and Merlin Kraft, Kent County Farm Bureau members, the noon-time program featured a talk by Mrs. George Romney.

OCTOBER IS CO-OP MONTH!



OCTOBER IS CO-OP MONTH in Michigan, according to the proclamation being signed here by Governor George Romney. Present for the signing are: (left to right) Harold Blalock, Michigan Milk Producers Association; Clarence Prentice, Michigan Farm Bureau; Alfred Roberts, Michigan Association of Farmer Cooperatives; Carl Heisler, Farmers Petroleum Cooperative; Edsel Brewer, Chesaning Farmers Cooperative; L A Cheney, Michigan Association of Farmer Cooperatives, and Robert Smith, Michigan Farm Bureau.

A.D.A. GROWTH REPORTED



NEW STAFF MEMBERS—of the American Dairy Association of Michigan listen as Don Carlson, substituting for state manager, Boyd Rice, presents to the board of Michigan Farm Bureau plans for the expansion and improvement of ADA programs in the state. Miss Janet Nickerson (left) is Home Economics specialist and DuWayne Ziegler (right) is new area fieldman.

ON THE STAFF . . .



NEW STAFF MEMBER—of the Michigan Farm Bureau, is Albert "Al" Almy (25). A graduate of Western Michigan University in Agriculture, Al earned high school and college expenses working on a dairy farm. He is married.

QUEEN AND COURT



THE "U. P." QUEEN—Miss Gloria Sager, Stephenson, (center) represented the Farm Bureau membership at this year's Upper Peninsula State Fair. Members of her court are Ann Mutula, Doris Bittner, Ellen Honkala and Linda Schwiderson.

NATIONAL MECHANICAL CORN-PICKING CONTEST



MANY THOUSANDS OF PEOPLE—are expected to attend the "National Mechanical Corn-Picking Contest" held on the Victor Knierim farm, four miles southeast of Adrian (on "Gorman" road), October 21-22. Farm Bureau will be well represented with the Michigan Farm Bureau and affiliated companies

planning a number of displays. Farmers Petroleum, Farm Bureau Insurance, Farm Bureau Services and the Michigan Farm Bureau will be located in prominent positions. They welcome guests to rest and visit. Upwards of 50,000 people are expected to attend.

SAGINAW - A POWERFUL PICNIC!

WET WASH

TOOTING GOOD TIME



PICNICS ARE FUN — especially when there's a watermelon-eating contest. Here Saginaw County Farm Bureau picnic-goers compete for honors in a race where nobody really loses. Highlight of the picnic was the Bean Queen Contest to select the candidate for state-wide competition. On Labor Day, Diane Foster, Tuscola County, was selected Michigan Bean Queen.



A KITCHEN BAND was part of the fun at the Saginaw County Farm Bureau picnic held at Frankenmuth in August. The 1965 Saginaw County Bean Queen was crowned at the annual affair. She is Miss Karyn Bitterman, daughter of Mr. and Mrs. Arthur Bitterman, St. Charles. She later competed in the Michigan Bean Queen contest, where she was selected first runner-up.

FARM BUREAU MARKET PLACE

SPECIAL RATE TO FARM BUREAU MEMBERS: 25 words for \$2.00 each edition. Additional words, 10 cents each. Figures such as 12 or \$12.50 count as one word. NON-MEMBER advertisers: 15 cents per word one edition, two or more editions, 10 cents per word. Copy deadline: 20th of the month.



1 AUCTIONS

MISSOURI AUCTION SCHOOL. Free catalog! 1330-50 Linwood, Kansas City, Mo. 64109. (2-Tf-10b) 1

6 DOGS

REGISTERED ENGLISH SHEPHERD—three year old male, \$50. Crusader Bloodline. Tri-color. Discontinuing raising dogs due to illness. Mrs. Homer Johnson, Marshall, Michigan. Phone 781-7035. (Calhoun County) (10-1t-25p) 6

10 FARMS FOR SALE

295 ACRE FARM—235 acres tillable, good clay soil, river on property, black top road, large house and two barns \$13,500.00. Also, 160 acre farm—80 acres tillable, 80 acres woods, creek through farm, 3 bedroom house with bath \$5,000.00. Terms available on both farms. John S. McDonald, Pickford, Michigan. Phone 647-5211. (Chippewa County) (10-1t-52p) 10

14 FOR SALE

PONY OF AMERICAS, the 46 inch to 54 inch Pony with Appaloosa color and characteristics. Championship stock for sale at all times. Ideal for pleasure, profit and 4-H Projects. Jim Bicknell, Michigan Farms, Box 67, Clare, Michigan. Phone 386-2196. (Clare County) (10-2t-39p) 14

FOR SALE—Used Grain Dryer . . . American, dual fan, 290 bushel, 440 volts, three phase, natural gas. \$500.00. Farmers Elevator, Concord, Michigan. Phone 524-8906. (10-8t-23b) 14

STEWARTS' HAMPSHIRE SALE

THURSDAY, OCTOBER 21, 1965—7:00 P.M., C.D.T.

50 BOARS—50 REGISTERED OPEN GILTS
150 COMMERCIAL OPEN GILTS

Featuring boars sired by the two greatest boars of the breed, LONG TIME CMS and MAGNIFIER CMCMS. Our last offering sired by MAGNIFIER, the breed's most influential herdsire. Feed conversion—carcass information—backfat probe.

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14 FOR SALE

FOR SALE—Dunbar Popcorn and Peanut Wagon complete as new. \$4,000.00. W. H. Knapp, P.O. Box 593, Monroe, Michigan. Phone CH2-1420. (10-1t-22b) 14

"EVERLASTING"—Sourdough Starter and Sourdough Bread Recipe. "Over" 100 years old. (25¢) B. Parsons, 3187 Morganford, St. Louis, Missouri 63116 (8-4t-20p) 14

18 HELP WANTED

WANTED—Couple to manage Infirmary. Reference required. Write P.O. Box 960, Lansing, Michigan. (Montcalm County) (8-3t-14b) 18

20 LIVESTOCK

FEEDING HOGS? Use salt free, high analysis Perfect Balancer 8% phosphate mineral feed in your hog feed. Mix one pound of Perfect Balancer with each 100 lbs. of ground feed. You can eliminate bone meal by using Perfect Balancer. Get Perfect Balancer at your elevator. The Gelatin Bone Co., Box 125, Emmett, Michigan. (tf-50b) 20

WISCONSIN CO-OP HIGH QUALITY FEEDER PIGS—uniform, healthy fast-growing crossbreeds. Castrated, wormed, ear tagged and vaccinated. Purchase by weight. Approval on delivery and ten day guarantee. Russell McKams, R#1, West Unity, Ohio. Phone—924-5361. (12-12t-36p) 20

YOU NEED CORRIEDALES for more profit with sheep. Contact Walter Goodall, Secretary, Michigan Corriedale Breeders Association, Cass City, Michigan, for location of breeders nearest to you. (2-9t-26p) 20

20 LIVESTOCK

DAIRYMEN—Use Perfect Balancer 8% phosphate mineral feed. Mix one pound of Perfect Balancer to every 100 lbs. of ground feed. You can eliminate bone meal by using Perfect Balancer. Get Perfect Balancer at your elevator. The Gelatin Bone Co., Box 125, Emmett, Michigan. (tf-40b) 20

CATTLE FEEDERS—Feed high analysis Perfect Balancer 8% phosphate mineral feed. Feed free choice. Put plain salt in one container and Perfect Balancer Mineral in another container. The animal knows which one he needs. Get Perfect Balancer mineral at your elevator. The Gelatin Bone Co., Box 125, Emmett, Michigan. (tf-47b) 20

RAMS FOR SALE—Hampshire and Columbia. Good breeding. All ages available. Also ewes and ewe lambs. Evenings after six or weekends. Arthur Cook, 3342 S. Fowlerville Rd., Fowlerville, Michigan. Phone CA3-9939. (Livingston County) (9-2t-30p) 20

OCTOBER 18—12:30 P.M.—Complete dispersal of high producing guerneys, 17 registered cows, 13 heifers, 7 grade cows and 5 heifers. All calfhood vaccinated, T.B. and Bangs tested. Siefert and Wegner, R#1, Sturgis, Michigan. (St. Joseph County) (10-1t-32p) 20

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26 POULTRY

KLAGER'S DeKALB PROFIT PULLETS—Sixteen weeks and older. The proven Hybrid. Raised under ideal conditions by experienced poultrymen. Growing birds inspected weekly by trained staff. Birds on full feed, vaccinated, debeaked, true to age, and delivered in clean coops. See them! We have a grower near you. Birds raised on Farm Bureau feed. KLAGER HATCHERIES, Bridgewater, Michigan. Telephones: Saline, HAZEL 9-7087, Manchester Garden 8-3034. (Washtenaw County) (tf-72b) 26

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POULTRYMEN—Use Perfect Balancer, 8% phosphate mineral feed in your ground feed. Eliminate soft shelled eggs. Mix 3 lbs. per 100 lbs. feed. The Gelatin Bone Co., Box 125, Emmett, Michigan. (tf-25b) 26

34 WANTED

ATTENTION FARMERS—Get good money for your old live cows and horses, "up or down," we pay \$10—\$50. We feed to milk only. You are safe when you sell to Fur Farms Food, Inc., Richmond, Michigan. We pick up everyday in all counties east of M-27 and 127. We also pay for your phone call to: 727-9765. (Macomb County) (3-65-tf-58p) 34

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DISCUSSION TOPIC

PREPARED BY THE
EDUCATION AND RESEARCH DEPARTMENT
MICHIGAN FARM BUREAU

It was a Special Meeting to consider a special action. The delegates came from every organized county in Michigan. They came to decide Farm Bureau's future.

Even before they came to this meeting, there were other gatherings with much discussion and pondering of facts, problems and alternatives. The delegates did not come to their special meeting to face the problem "cold."

You might have heard them talking it over wherever two or more of them met—this way and that. For many weeks the subject took precedent over other matters.

Came August 16th. They settled the matter. The vote to move toward an expanded Farm Bureau program and a broader financing through dues was decisive. The majority favoring the action was large. The dues were to be advanced to \$20 per year beginning with 1966.

It was not a "snap decision." There were problems to be met. Already programs were stalled because funds had run out. And the job needed more than a mere "balancing of the books." The delegates faced facts.

More than 60% of the County Farm Bureaus operating offices were "in the red." The same problem existed in 40% of the non-office counties. More than half of all the County Farm Bureaus in the state were facing deficit financing. Cash reserves were vanishing. The deficit rate averaged 50¢ per member on an all-county basis. This does not build programs.

Operating costs across the board had been boosted for a considerable time by inflation at a rate above 2% per year — politically built-into the economy. County Farm Bureau expenses for 1964 were 6% higher than for 1963. The direction was to continue upward.

The situation had become much the same at the Michigan Farm Bureau level.

Deficits continued for a number of years, draining away reserves built during years of growing membership. Dwindling balances forced a reduction in the number of field staff to help the county Farm Bureaus in program building.

The cost problem centered in many things. Taxes rose over 3% in 1964, alone. Postage skyrocketed at the Michigan Farm Bureau Center. Mailing costs for the Michigan Farm News, alone, rose \$100 a month in 1964. Printing costs increased 5%. Medicare was about to hit. The Michigan Farm Bureau must pay increased taxes for this program, among many others.

Dues to the American Farm Bureau Federation are scheduled to increase to \$1.25 per member in 1966, and become \$1.50 by 1968. This would take about \$17,000 more of the Michigan Farm Bureau budget next year, and around \$34,000 a year by 1968.

Problem. Should the delegates merely provide a dues increase to keep the Farm Bureau programs "at par"—to get "out of the red" and let it go at that? In that case, it would still mean no real programs in many County Farm Bureaus. To keep the "status quo" was to operate at a standstill.

But the delegates took the position that an organization has no reason for being if it operates just "at scratch." It can justify its existence only by building active programs to meet and serve the members' needs. If this is to be done, the action required means more than just meeting present expenses and letting it go at that.

Failing to tackle problems that are growing would mean that the problems could do just one thing — get bigger. It would cost more in the future to equip an organization to meet them than to prepare for them in advance. Farm Bureau would have to run like the deuce to catch up with them — and maybe never make it. That wasn't the way the delegates thought the situation should be handled.

Of course, the delegates knew that an increase in dues does not automatically mean an increase in finances for county and state Farm Bureaus. Members must continue to join at the new dues level. A good job must be done in enrolling them.

In a way this creates a problem very much like the old question "Which came first, the hen or the egg?" Good programs attract members. But it takes money to

DELEGATES DECIDE "We Must Move Ahead"

build these good programs. So, the hope becomes that enough members will stay loyal to help get the programs built that bring in a solid block of members in the future.

Interestingly enough, this move toward program building, after a dues increase, has brought memberships back to par or above par in other states that have increased their dues in the past ten years.

"Hats Off" to North Carolina Farm Bureau where they increased their membership in the same year that they increased their dues!

Where now, in programs? Let's be practical. Two things stand out in such a question. It takes time to build solid programs. They must be built to meet needs and problems. They have to be set up so that they can grow and change as conditions change — not frozen into solid patterns.

Money is only a means of improving opportunity for program building. The shaping of Farm Bureau's future will be a cooperative job. The delegates did not finish the job when they voted to increase the dues. Their action merely emphasized the fact that "There is work to do!" This work involves Farm Bureau leaders, members and employees.

Members can help to begin shaping Farm Bureau's future by attending their County Farm Bureau annual meetings this month. What are your program suggestions? Where should building begin? What needs of farmers should be met?

Where does the road lie that moves forward and does not simply stand still? When you think about it, this will call for some careful study and planning. After this is done, then positive action becomes a vital step. Every positive idea in the mill is a

contribution. With 65,000 minds at work, the possibilities are great!

The forecasters say that "Farm Bureau, in 1980, must make available for farmers more programs and services than any farmer will need or want." Many of the future needs listed by Farm Bureau members in 1965 meetings agree with some of the things they talk about:

Broader, farm-adapted insurance services, estate planning, tax services, counseling on mineral rights and right-of-way problems, liability and legal services, business and cost accounting, investment opportunities, maybe rental pools on new and highly specialized equipment and new forms of producer marketing contracts.

To meet such demands, Farm Bureau leaders recognize that expert help must be employed. The prediction is that farmers will be more involved in their farm business operations and much of the extra service work will have to be done by people they hire.

If such people are to be employed, Farm Bureau must meet competing salary standards or such employees will not be available, and advanced programs and services cannot be manned properly.

The right of the farmer to manage his own farm will still be an issue in 1980, they say. Farm Bureau must deal with such challenges to the agricultural enterprise. This will require expanded

work to achieve understanding and support for agriculture by other public groups. It requires a sharper emphasis on work in the field of political policy.

Farm Bureau must also help to keep local government strong with much of the governing authority still in the hands of the people. This means a call to action by farmers in tax affairs, school matters, roads, water management, community planning and zoning and local government apportionment. It demands member participation in political parties to get such jobs done.

The leaders and delegates asked for a strengthening of the Farm Bureau legislative program, more extensive work in public information and understanding, more active work with young people in leadership development and citizenship, more field help for the County Farm Bureaus in program development, vigorous expansion of marketing programs, and possible services in the field of records, accounting and farm business management.

They sought to make Farm Bureau a tool for farmers that will "be at the forefront in tomorrow's world of agriculture." They recognized that growth and advancement must be backed by dollars.

The world watches to see whether farmers will move toward strength or weakness in their farm organization. The delegates voted to move toward strength.



We Must Become A More MILITANT Minority

Late and Important Action Reports!

Elderly Tax Relief

Many elderly farm folks will no doubt qualify for tax relief under the homestead property tax exemption bill passed by the Legislature and signed into law by Governor Romney.

As originally passed it would not have become effective until 1967. However, it is expected that the present fall session will take action to make the law effective for 1966.

The following requirements must be met to be eligible for a homestead property tax exemption:

- (1) 65 years of age or over;
- (2) Resident of this state for the preceding 7 consecutive years and living in the state at least 6 months of each 12 month period;
- (3) Gross income combined with the income of spouse and co-occupant and concurrent owners of the homestead cannot be more than \$5,000;
- (4) All owned property, taxable under the general property tax, cannot exceed \$10,000 of state equalized value (this would be the same as \$20,000 actual value).

If these requirements are met, the person is eligible for exemption from taxation to the amount of \$2,500 of state equalized value. For instance, if the total tax rate on the state equalized valuation is 25 mills, the exemption would amount to \$62.50.

In order to claim the exemption, an affidavit will have to be filed with the local assessing officer between January 1 and the time of final adjournment of the board of review. All claims are open to public inspection. Anyone knowingly making a false affidavit is subject to a \$500 fine

or not more than one year in the county jail or both.

"Homestead" means "a dwelling or unit in a multiple-unit dwelling, owned and occupied as a home, including all contiguous unoccupied real property owned by the person." An "owner" also includes any eligible person purchasing a homestead, as defined, under a mortgage or land contract.

"Gross income" means "the total income subject to federal income tax, combined with all income specifically excludable from such tax." (This means that all income not subject to income tax, such as Social Security payments, must be added to the taxable income as part of the \$5,000 limitation.)

This property tax exemption cannot be in addition to any other property tax exemption the applicant may now receive (for example, the veterans homestead exemption). No homestead can have more than one exemption. The exemption allowing the greater relief may be claimed and granted.

The local government unit will file a claim and be reimbursed for all exemptions from state funds.

"ANTI-MONOPOLY" DAIRY BILL

The Senate has kept its word and has placed H. 2165 on the fall agenda. The House is also expected to approve its inclusion.

Senator Johnson (D.), Marshall, and a special interim committee traveled to Wisconsin and Minnesota during the summer recess to study their dairy unfair trade laws. State officials told the committee that their laws were not "price fixing" laws but have been very successful in "maintaining fair competition and curbing vicious unfair practices." They said that below cost selling in the stores was a minor problem compared to the "under the table" practices that exist.

Passage of H. 2165 to outlaw such practices will be just as difficult this session as it was last session. The opposition, led by the chains, won't give up.

Michigan housewives may have decided that all is not as it should be in the dairy industry when they read this summer that one of the big dairies brought milk into Michigan from Wisconsin and then turned around and hauled Michigan milk back to that state, a 1,100 mile round trip! It may not have made sense to her but dairy cooperative leaders called it an "economic betrayal of Michigan dairy farmers" and an obvious effort to break the price. Farm Bureau members need to let their Senators know how they feel about H. 2165.

A.D.A. Membership Drive Supported

The American Dairy Association of Michigan is currently conducting a membership "re-contact" campaign in an attempt to enlist the support of those dairymen not now participating in the 2¢-per-hundred-pounds milk deduction program.

In encouraging all dairy farmers to support the advertising, research, public relations and merchandising programs of the American Dairy Association on a year-around basis, the board of directors of the Michigan Farm Bureau adopted the following board statement:

Michigan farmers have a proud history of cooperative enterprise. Working together, they have done much to improve their incomes and standards of living. At the heart of the great American Cooperative Movement has always been the right of farmers to join, or not, as they see fit.

It is to the credit of Michigan dairy farmers that three out of every four have now voluntarily joined hands with their neighbors in active support of the promotion programs of the American Dairy Association of Michigan, through regular milk-check deductions.

Yet even greater participation is possible, and would allow the many programs of A.D.A. to become even more effective in increasing farm incomes through milk and dairy product consumption and sales.

For this reason, the Board of Directors of the Michigan Farm Bureau heartily endorses the current statewide membership "recontact" program, asking all dairy farmers not now participating, to sincerely consider adding their support to this dairy-farmer selling program through the American Dairy Association of Michigan.

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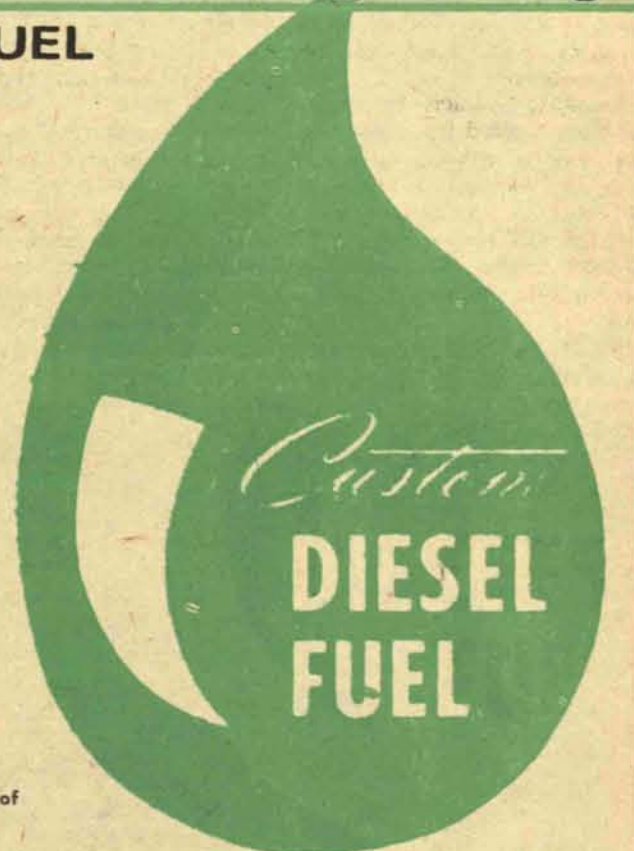
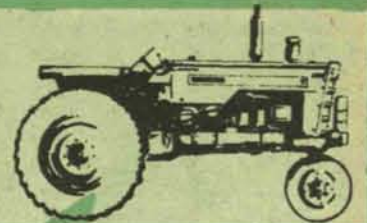


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PLANNING FOR RETIREMENT

Franklin C. Cellner of Charlevoix County is planning for the future. Like many of today's more progressive farmers, he is constantly looking for ways to modernize and improve his operation. **And, he is already planning for the day he retires.**

Earlier this year, Frank sat down with his Agent, Charles Elzinga—and set up a life insurance program which will provide the Cellners a guaranteed income for retirement. **But that's not all.** While he is investing in his future—his wife and three children are protected against the staggering financial loss which accompanies the untimely death of a breadwinner.

Mr. and Mrs. Cellner will enjoy a well-deserved, financially independent retirement. **You can, too**—if you make your plans now. Contact your local Farm Bureau Insurance Agent for information about the many retirement programs he has to offer. Also, ask him to give you the facts about the newly-revised Social Security program and its increased benefits.

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