



MICHIGAN FARM NEWS

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"WE GIVE THANKS — for the abundant harvest of this land . . ." This prayer will be echoed throughout America as families pause to express their gratefulness on Thanksgiving Day. In Michigan, with its fruited plains and fields of waving grain, Farm Bureau families take pride in the part they play in producing this great agricultural abundance. To highlight this contribution, Farm Bureau Women have combined talents to author a "Country Kitchen Cookbook."

THE EYE-APPEALING — Country Kitchen featured in our photo will cover the 128-page book which contains product promotion for each of 43 commodities and over 300 family-tested recipes. Included is a salute to Michigan agriculture and an explanation of Farm Bureau. Release date is planned for the Michigan Farm Bureau annual meeting, November 9-10-11, to enable cooks to include some of the unusual and "extra-special" recipes in Thanksgiving menus.

THAT FARM PROGRAM

The new four-year farm bill adopted by the Congress shortly before adjournment already shows likelihood of not lasting four years.

"The new farm bill carries a fantastically high price tag — more than \$18 billion — and this is a little steep even for an Administration embarked on the biggest spending spree in history," said AFBF President Charles B. Shuman, speaking in Cedar Rapids, Iowa.

The conference report of the bill differs in several respects from the measure as passed earlier by the House and by the Senate. Further uncertainty results from the wide discretion given to the Secretary of Agriculture, making it impossible to predict how the programs will be operated.

The eight titles of the bill cover dairy, wool, feed grains, cotton, wheat, cropland adjustment, miscellaneous provisions, and rice.

The Secretary of Agriculture is authorized to use "projected yields" in place of "normal yields" in figuring payments on all farm programs.

"Action-Packed Annual"

The action-packed 46th annual meeting of the Michigan Farm Bureau will begin with delegate registration in the Auditorium of Michigan State University, East Lansing, Tuesday morning at 8:30 a.m.

Included in the three-day program November 9-10-11 will be a "new look" with a number of major changes slated, among them a move to the Lansing Civic Center for the traditional main banquet, held this year on Wednesday evening, November 10.

Busload arrangements are planned by many county Farm Bureaus to take advantage of the expanded banquet facilities at the Center, and an unusual chance for members and leaders to hear a major address by American Farm Bureau president, Charles B. Shuman.

Other annual meeting highlights will be the President's Message, scheduled for 10:50 a.m., Tuesday; special sessions for Farm Bureau Women, Young People and Commodity Groups Tuesday afternoon, and a "first time" open session of the Resolutions Committee slated for Kellogg Center at 8:00 p.m. on this first day.

Other "firsts" will be a "President's Banquet" for state board members, for county presidents and their wives. Featured will be an address by Charles Mayfield, Secretary of the Illinois Farm Bureau. A "Young Farmer's" banquet will be addressed by T. C. Petersen of the American Farm Bureau.

Special commodity-interest programs will be held for Dairy, Poultry, Field Crops, Livestock, Fruits and Vegetables. Slated to appear on the various commodity

programs are such outstanding specialists as Leyton Nelson, Ray Hoglund and Alvin Rippen, all of Michigan State University; Dr. Charles French of Purdue; J. Stanley Sherman of the Michigan Elevator Exchange and R. H. Walton, of the Michigan Livestock Exchange.

The Secretary-Manager's report by Clarence E. Prentice is scheduled for Wednesday morning, November 10. Consideration of a slate of resolutions will begin shortly thereafter and continue through Thursday, November 11.

The convention will conclude with the election of directors in the "odd-numbered" districts along with the Director-at-large and a Women's and Young People's Committee representative.

See page three for more program details.

ON THE INSIDE:

46th Annual Meeting Schedule Page 3

Capitol Report Pages 4-5

"Life of an Agent" Page 7

Discussion Topic Page 14

DAY-BY-DAY at the MFB Annual Meeting!

TUESDAY — NOVEMBER 9

Registration of Voting Delegates to the 46th annual meeting of the Michigan Farm Bureau is scheduled for 8:30 a.m. Tuesday, in the basement of the Auditorium at Michigan State University, East Lansing. Women's and Young People's delegates will also register at this time.

The meeting will be called to order at 10:00 a.m., with a welcome extended to delegates and guests by John A. Hannah, Michigan State University president.

"Structured for Success" will be the theme of Michigan Farm Bureau president, Elton Smith, as he delivers his annual address at 10:50 a.m.

Following the morning session, the Farm Bureau Women will adjourn to Kellogg Center's Big Ten Room for their luncheon and annual meeting, while those attending Commodity programs will meet at the Union Building Ballroom. Farm Bureau Young People will hold their business session, talent find, and discussion meet in the auditorium of Kellogg Center.

Mrs. Litta Roberson, former director of the Ohio Farm Bureau Women, and recently returned from "Literacy Villiage," India, will be the keynote speaker at the Women's meeting.

Special Commodity programs will be held following a joint luncheon, for Field Crops, Dairy, Poultry, Livestock, and Fruit and Vegetables. An impressive line-up of speakers is scheduled to appear on all commodity sessions.

On Tuesday evening, a number of activities are scheduled, including an exclusive "President's Banquet" at Kellogg Center for state board members and county presidents. A Young Farmers' Banquet will be held at the Union Building and will feature T. C. Petersen, program development director for the AFBF.

A unique feature of this year's annual meeting will be an open session of the Resolutions Committee, scheduled for 8:00 p.m. at the Kellogg Center.

WEDNESDAY — NOVEMBER 10

The Honorable George Romney, Governor of Michigan, will appear before the Farm Bureau voting delegates and guests during the morning session on Wednesday. His appearance will be a highlight of the day's activities which begin at 9:00 a.m.

The annual report of secretary-manager, Clarence E. Prentice, and comments by affiliate company managers will precede the resolutions session on the morning program. This year's Resolutions Committee is under the chairmanship of Kent county farmer, Gerald Waldeck.

The voting delegates will continue the consideration of resolutions throughout the afternoon until 4:00 when caucus areas will be assigned for nomination of directors in Districts 1, 3, 5, 7, 9 and 11.

Lansing's huge Civic Center will be the site of the Michigan Farm Bureau banquet on Wednesday evening. The banquet program, which is expected to attract more than 2,500 Farm Bureau people and guests, features an address by American Farm Bureau president, Charles B. Shuman.

To add a touch of beauty and festivity to the big evening affair, the 1966 Farm Bureau "Queen," chosen from a field of some 50 candidates, will be crowned. This replaces the former Miss Farm Bureau contest, and for the first time, young married women were eligible to enter.

The annual presentation of distinguished service to agriculture awards will be another highlight of the program. Add to this already impressive agenda an array of outstanding talent and you have an event well worth attending.

County Farm Bureaus are urged to provide bus transportation for members to attend this banquet.

The move to the Lansing Civic Center for the annual banquet is a part of the "New Look" of this year's meeting. The annual meeting committee, under the direction of chairman, Mrs. Wm. Scramlin, and J. Delbert Wells, staff chairman, has aimed toward the goal of "Largest — Best — First!"

THURSDAY — NOVEMBER 11

A continuation of the resolutions session will be the first order of business on Thursday, final day of the three-day meeting.

Busy delegates will take time from their heavy agenda to pay tribute to those who have given their lives in the service of our country. The Veteran's Day observance is scheduled for 10:55 a.m.

Election of directors in the "odd" numbered districts, one director-at-large, Women's representative, and Young People's representative will take place during the morning session.

Following luncheon, the delegates will return to the important task of discussion, adopting or rejecting the policy recommendations from the 71 County Farm Bureaus.

High on the list of resolutions issues will be improved marketing, personal property tax relief, highway legislation, water rights, farm labor, legislative apportionment and labor laws.

Michigan Farm Bureau President, Elton Smith, points out the importance of member attendance at the state annual meeting:

"This is the most vital membership meeting of our Farm Bureau year. Everything of importance to come in Farm Bureau achievement begins here and with the action of the members in setting the course.

"We cannot, as members, stand passively aside and merely ask, 'What has Farm Bureau done?' What it has done was the work of yesterday and the fruits of others' purposes and labors. But what it will do is your concern. You must become a part in what it will do in tomorrow's agricultural world.

"Farm Bureau is one of the few organizations where members set the course of action in meetings like this convention of our County Farm Bureau delegates. Members who are not delegates should also come to this annual meeting and see not only how they do it, but what course is set for our working future."

COOPERATIVES EXAMINE THEIR FUTURE

SERVICES, MAFC ANNUAL MEETINGS

The findings of "Project 80" and implications for Michigan Cooperatives was a main subject of the annual meetings of MAFC and Farm Bureau Services at Kellogg Center, East Lansing, October 4 and 5.

Along with reports of officers and staff, the group at the Farm Bureau Services meeting on Monday morning took a look at what the future might hold for their organization.

In his report, Manager, M. D. Brownlee presented some suggested areas for the expansion of services to Michigan farmers. Taking into consideration the reduction in numbers of farmers, he pointed out that these farmers will require more, not less services, and these will come in larger orders which will be more economical for the local cooperative and Farm Bureau Services to handle.

He told members that all cooperatives must give serious consideration to how best they can serve the needs of this bigger customer. Having decided on these needs, the concerned cooperative must move rapidly to fill them.

Guest speaker at the noon luncheon was marketing expert Dr. Robert Kramer of Michigan State's Agricultural Marketing and Utilization Center. He told the group that the "Project 80" results indicate that the farmer of the future will become more a manager and less a laborer. "He will spend more and more effort and thought on marketing while maintaining his present high level of technical skill in production," Kramer said.

Monday evening, Edgar A. Guest, Jr. (Bud) of WJR entertained a joint banquet of FBS and MAFC with his stories of newspaper business and family. After Bud's talk, the various cooperatives showered he and Mrs. Guest with a wide assortment of products. After the flood subsided he looked over the group and muttered in an awed voice, "Did you ever see the like?"

Members of the Michigan Association of Farmer Cooperatives explored areas which will require changes in their methods if the conclusions of "Project 80" come to pass. A. K. Johnson, vice president of the St. Paul Intermediate Credit Bank, told the group that they must start now to prepare to serve the needs of the bigger farmer of tomorrow. He suggested one of the areas of expansion will be in medium-length credit for production of crops or products which will require financing for several years instead of months.

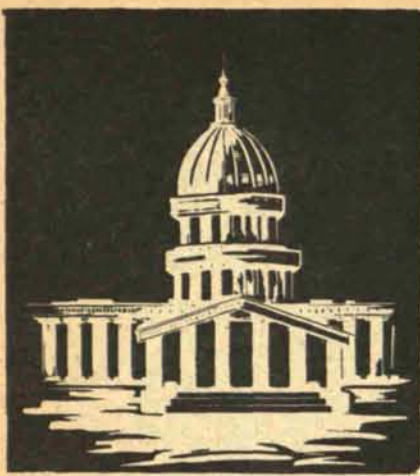
Breaking into groups after lunch on Tuesday, the participants discussed the opportunities within their particular interest areas such as livestock financing, services needed and new services becoming available.



REGISTERING FOR THE MEETING of Farm Bureau Services and Michigan Association of Farmer Cooperatives are Future-Farmer members from Chesaning; Walter Barta, Chapter president (left), and Ed Hemker, Chapter secretary. Registering them are staff members: (left to right) Mrs. Kay Mowry, Elden Smith and Mrs. Gwen Zischke of Farm Bureau Services.



SURROUNDED BY MICHIGAN FARM PRODUCTS and donors, Mr. and Mrs. Edgar A. Guest, Jr. look with awe at the huge pile of "loot" given them by the member cooperatives of the Michigan Association of Farmer Cooperatives. Guest was speaker at the evening banquet of Farm Bureau Services and MAFC where he was overwhelmed by a flood of gifts.



capitol report

AUTUMN LEGISLATIVE REPORT

By Robert E. Smith
Legislative Council

The fall session of the Legislature began on September 14. It required nearly three weeks to agree on the 32-item agenda.

The main reason for the session was not considered. That was the bi-partisan tax reform program developed during the summer recess by dedicated leaders of both parties. The Senate made it part of its agenda, but the House did not agree.

The \$135 million surplus in the general fund no doubt gives a sense of security. However, "tax reform" to most people means "tax equity" and not "tax increase." An effort was made in the House to put the question of the graduated income tax on the 1966 ballot. Most observers described this as merely a "delaying tactic."

Those of both parties supporting tax reform said that "equity can't wait" . . . "let's start on the road to complex tax reform now!"

It should not be forgotten, however, that progress has been made during the 1965 legislative session. Increased state aid for schools amounted to an average of 2½ mills of property tax. Several changes in the welfare laws will result in increased state support of local direct relief, including the payment of all direct relief costs after the county has expended an amount equal to one mill on its equalized valuation. Merger of state and local welfare departments can mean savings in some cases.

Sixty-one counties have already done this; 18 others are near completion. Other welfare legislation, such as changes in nursing home benefits for those over 65, will cost the state from \$½ million to \$6 million each year, but will also mean more money to the county. Whether or not increased state aid for schools and welfare costs act to relieve property tax burdens depends on local government leaders.

There have been reports that some school districts are not levying all the millage that has been voted. In other cases, the increased state aid will delay the need for voting more millage. While it is indirect, it is tax relief nonetheless.

State spending was increased an estimated \$17 million to \$45 million or more, depending on whether or not the 1965-66 and 1966-67 budgets are considered together. In addition to the welfare bills, other spending included legislation to refund to renters who are totally disabled or over 65 years of age, a portion of their rent. The cost will be over \$6 million.

It is expected that the administration of this bill will be expensive for local government, because rented rooms or apartments will have to be assessed separately.

Disabled veterans and their widows will receive increased tax exemptions at a cost of \$4½ million.

As a result of a meeting last spring at Farm Bureau Center, an amendment to this bill, introduced by Representative Marshall, provided tax relief for those people who lost their homes and other real and personal property in the Palm Sunday tornado or other natural disasters.

The Senate removed the amendment. The House refused to accept the Senate version and sent it to conference, but the amendment was lost. Representative Buth said that victims of the tornado will soon be receiving tax statements on homes and other property that no longer exist. It appears that people with real needs are soon forgotten.

Lower tolls for the Mackinac Bridge would have been a reality if the Senate had followed the lead of the House, but the Senate Highway Committee shelved it until next session.

The Senate passed the Farm Bureau supported "snow removal" bill that was passed by the House last spring. Counties in the Upper Peninsula can now legally contract to remove snow from private roads and driveways.

Workmen's Compensation — Farm Bureau members have been asking many questions of the effect of the law on farmers. The fact is that many questions cannot be answered. As yet, no regulations have been formulated by the Workmen's Compensation Department.

Senator Levin and Representative Mattheussen are chairmen of special committees to study the problem with the possibility that changes can be made in the law at the next session.

The law, as far as farmers are concerned, does not take effect until May 1, 1966. The act was amended during the fall session to exempt those employing household domestic help such as handymen, maids, etc. less than 35 hours a week for 13 weeks.

The sections of the bill requiring farmer employers to buy Workmen's Compensation were amended by adding the words "by the same employer." This clarifies the law somewhat, and answers some technical questions by preventing what is known as "tacking."

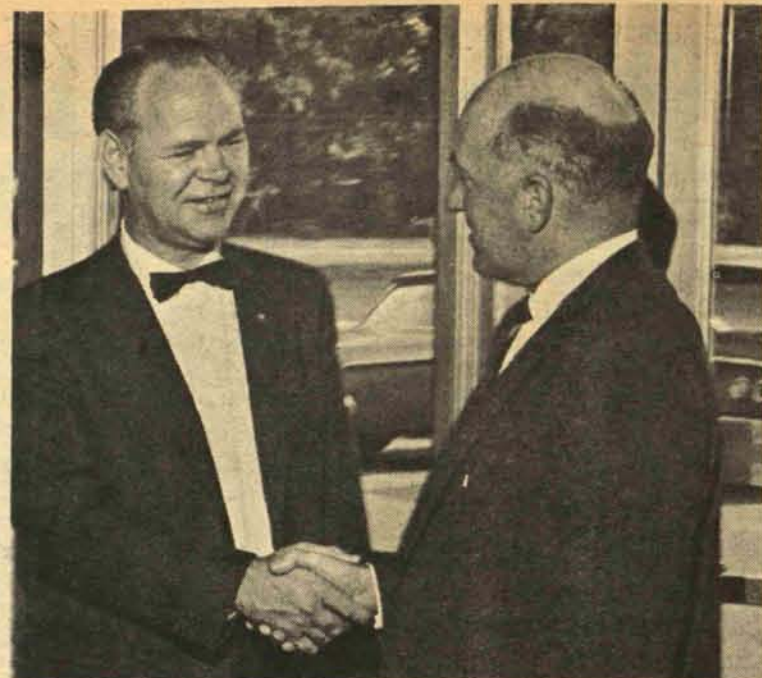
The real problem is the fact that farmers will suddenly feel the full impact of the law for the first time, including all the new added costs, whereas industry and others have adjusted to the law over a long period of time.

The biggest problem is the cost. Present conditions, in many farm areas, will make the \$8.35 per \$100 of payroll with the \$234 minimum premium a real hardship. Farm Bureau members should talk this problem over with their legislators between now and the January session.

Unfair trade practices (anti-monopoly) milk bill — Farm Bureau members and other supporters of H. 2165 did a good job of letting their Senators know how they felt about the monopolistic practices in the dairy industry. Some needed votes were picked up. Twenty votes are needed to take a bill from the table.

Farm Bureau and other supporters believed there would be 21 or 22, but when the vote came there were only 19 — one short on a second try there were only 18 — two short.

Many Senators simply did not vote; they did what is known as "take a walk," that is, they just didn't "happen" to be on the floor when the voting was going on. The vote, or lack of it, was bi-partisan. In such case, to be present and not vote, is the same as voting "no." H. 2165 still lies on the table and is still alive, like tax reform. A sort of living death!



REPRESENTATIVE E. D. O'BRIEN (D. Detroit) arrives at Farm Bureau Center to meet with leaders of Farm Bureau, Michigan Elevator Exchange and MACMA. The topic: "How can Michigan increase its exports of Michigan farm commodities?" Legislative counsel Bob Smith is the greeter.

"Exports Essential"

"More farm export markets are essential to Michigan's economy." That's the opinion of Representative E. D. O'Brien, Chairman of the House of Representatives' committee on Economic Development.

Other committee members are Representatives Anderson, Conlin, DeMaso, Folks, Karoub, Kelsey, Sharpe, Suske and Tierney.

Hearings held by the committee indicate that growth and expansion of such Michigan ports as Port Huron, Saginaw and Muskegon will depend on expanding exports of farm products. For instance, about 90% of all shipping out of Saginaw is farm produce.

Presently, Michigan bean and wheat farmers must depend on the foreign market for nearly half of all sales. Feed grains, fruit and vegetable products, and dairy and livestock products are also marketed overseas. No one understands this better than Representative O'Brien.

He recognized that nearly 30% of all jobs in Michigan stem from agriculture. It is his opinion that Michigan's future growth depends to a large degree on expanding foreign markets for agriculture.

Legislative counsel Bob Smith testified at a hearing of the committee held in Lansing, and told of Farm Bureau's export marketing program through the American Farm Bureau's trade office in Rotterdam, The Netherlands, the Michigan Elevator Exchange grain terminals at Saginaw and Ottawa Lake, and MACMA. All of these have been developed through farmers' willingness to invest their own money in marketing.



PARTNERS IN GROWTH...

Michigan, one of the world's greatest industrial areas is also an agricultural leader. A fine example of industry-agriculture cooperation is the MICHIGAN BEET SUGAR INDUSTRY. Progressive farmers and efficient industrial food processors provide consumers with a product of which it can truly be said: None Finer in All The World . . . MICHIGAN MADE PURE SUGAR. Remember MICHIGAN MADE PURE SUGAR when you shop. Ask for it by name . . . PIONEER or BIG CHIEF SUGAR, grown, processed, and sold in Michigan.



BEET SUGAR INDUSTRY OF MICHIGAN

'Colorful as a Rose Garden'

By Don Kinsey

They are neat as a pin, clean as a frau's kitchen and colorful as a rose garden. Apples, peaches, pears, plums, grapes—fruits in season—spread an irresistible fragrance through their glowing white salesrooms. You want to buy. They are the Michigan Certified Farm Markets.

At-the-farm selling of farm products is as old as agriculture. You may find farm sales being offered at the roadside from a counter made of planks set on barrels, from small booths or, in some places, from attractive and well-ordered salesrooms.

Successful farm marketing today calls for higher standards of merchandising than the barrel and plank market. There is much competition from the produce counter in the modern supermarket.

A short time ago, many of our better farm marketers discovered that farm markets were getting a "black eye." Such markets as presented a slipshod appearance, carelessness about product quality or honest pack had been giving all farm markets a poor reputation.

Farmers who operated a better class of markets wanted to act to restore public confidence and to build sales on a sound basis. A group of them decided to do something about it. They organized the Michigan Certified Farm Markets Association, which became a division of the Michigan Agricultural Cooperative Marketing Association.

The aim of these farmers was to bring distinction, customer recognition and professional high standards to the farm markets they operated. They wanted customers to recognize that "there is a difference," and that a certified market means cleanliness, quality of product and honesty of pack.

Members of the Michigan Certified Farm Market Association are working to develop their association into a statewide marketing group. 1965 has seen the addition of member farm market operators in the western fruit areas of Michigan.

Everyone enjoys the sights and smells of the fruit displays at the fair. You can get the same enjoyment just by making a visit to one of these markets. Watch for the Michigan Certified Farm Market sign—and STOP IN!

Something new and exciting is happening to the old roadside stand



CIDER, PUMPKINS, APPLES are offered Halloween customers by Roger Porter and son, Raymond. The Porter Orchards are at Goodrich, Michigan. A large cider press is seen through the door. Storms forced Roger to offer hail-damaged McIntosh apples at half-price in an effort to recover costs.



PARKING IS CONVENIENT for customers at the J. W. Erwin Farm Market at the corner of Novi and Ten Mile Roads near Detroit. Salesman Armon Barton greets a customer who has responded to the attractive market at the country crossroad. Fruit moves from the controlled-atmosphere storage to the counters.

"MICHIGAN CERTIFIED" FARM MARKETS

Most of the organizers of "Certified" were in the metropolitan area of southeast Michigan. Customers are concentrated in this area. But the movement is spreading westward across the state around other centers of population.

The farmers who organized "Certified" set high standards of eligibility for membership. You can't join just because you sell from the farm.

Anybody can buy fruit and produce wholesale and sell it second-hand. But members of this Association must raise most of what they sell. Merchandise sold must meet high quality standards and give honest measurement—with pack well-filled. No false advertising would be tolerated.

Members must be willing to stand regular state and Association inspection to assure these standards. Then, if they are maintained, the farm marketer can join and display the sign of a Michigan Certified Farm Market.

When J. W. Erwin, at his market south of Novi, was asked whether inspectors actually called, he replied, "You are a bit late. There were two of them in here earlier today." He didn't seem worried.

Customers, galore, pass "J. W.'s" market at the junction of Novi Road and 10 Mile Road in Oakland County. J. W. spreads broad displays to their view as they drive along both fronts of his market. It is like a showcase that attracts the eye of the passer-by.

He moves fruit! From 15,000 to 18,000 bushels of apples, alone are sold from his market each year. Ah, yes—and cider—about 500 gallons a week.

Most "Certified" markets concentrate on fruit. Why not more vegetables? J. W. answered the question.

"If I made room for vegetables, I would have to expand the salesroom. Tax assessment rates are the problem. Every expansion scales your tax assessment higher. Maybe vegetables would pay, but fruit volume keeps me going now. I'll keep the produce and vegetable idea as an 'ace-in-the-hole' and move that way if it becomes necessary."

J. W. says that he is doing all right, even with nine other fruit markets within two miles of him. Three of those nearby markets are owned by fellow members of the Michigan Certified Farm Markets Association. There's Bob Spicer, Vernon Grimes and "Mac's Berry Patch."

J. W. Erwin has been retailing at his location for six years. The market opens with the peach season and closes April 1. In the meantime, fruit moves to the counters from his controlled-atmosphere storage, as it does in many of the other Michigan Certified Farm Markets. Some of J. W.'s crop is sold wholesale and some to processors through MACMA.

As you drive west out of Romeo, in Macomb County, three and a half miles on 32 Mile Road appears a sign. "Stoney Creek

Orchards" it announces. At number 2965, the mail box reads "Lorne Ross."

Stop and see the Ross's attractive salesroom. It is a showcase of color. Spotless white fruit display stands and pastel green walls add glow to the reds and yellows of apples and peaches. Lorne built the salesroom himself.

Lorne's market is rather new—only a couple of years in operation. Nature wasn't kind this year. Frost destroyed over 95% of Lorne's peach crop.

"The peaches helped bring customers," says Lorne. "The crop failure cut down trade considerably. But we have a three year plan to build trade and we hope to get going strong in that time. I've got some young orchards coming along."

The Rosses are moving from 5,000 to 6,000 bushels of fruit a year over their counters. Lorne has colorful "tote bags" in which the fruit is sold—similar to those in other "Certified" markets. Lorne brings his fruit out of refrigeration only as sales pace the flow. At the first sign of wither in any fruit it goes into cider or other disposal.

Roger Porter is the affable president of the Michigan Certified Farm Marketeers. His market lies shortly east of Goodrich near Flint. He has much of the local farm fruit market to himself, for there are few others in the area.

Roger's market is expansive and features an "on-the-scene" cider

press. Ten thousand gallons of cider are sold. If it doesn't all move—well, sell vinegar, and that moves, too.

Roger might have plenty of cider in 1965. His apple crop suffered 60% hail damage this summer. That's the way the ball bounces for farmers.

Customers can buy hail-damaged apples for half price, if they want them. But, mind you, they are sold as damaged goods. And the price is right. Roger says that it may help him to recover some of his costs, at least. In

Roger's salesroom one also finds popcorn packaged by a local F.F.A. chapter—a popular item.

Members of the Association are supplied with information on markets. They pool purchasing of market supplies. And every member is eligible to display the proud sign of the "Michigan Certified Farm Markets"—inside and outside.

Watch for that sign. If you see it, stop and enter. There is a cavalcade of color, a tantalizing fragrance and lots of good eating on those display racks.



SALES SHELVES GLOW with colorful bags of Jonathon and Snow apples at the Stoney Creek Orchards of Lorne Ross, three miles west of Romeo. Mrs. Ross presents a giant-size "Wolf River" apple to visitor Don Kinsey.

A BUSY DAY IN THE LIFE OF AN AGENT!

"Man on the Scene"

By Roland F. Self
Farm Bureau Insurance Group

An insurance representative, to most of us, is a man who always seems to be carrying a brief case and a large book full of figures. He is the man "on the scene" when there is an auto accident or a barn fire. And, he is the man you see at the County office or at any number of Farm Bureau functions.

But what is he really like?

To find out, let's spend a day with an Agent.

Let's say you have an appointment to meet Don Brinks—Career Agent in Livingston County—at his farm home near Howell, this morning. You pull into the driveway, and just as you step out of the car—he bursts out the front door and says, "Sorry to rush you, but I've got to get going. I have an appointment at 8:30 with Mr. Ruttman. Hop in the car—I'll drive."

You arrive at the Ruttman Brothers' Long Creek Farms, where Don spends about thirty minutes reviewing the casualty insurance program he had set up previously for the Ruttman's—a *Farmowners* policy.

From the Ruttman's, you drive to Pinckney where Don has an appointment with the school superintendent, Mr. Wesley Reader—to deliver a *tax-sheltered annuity*. Don explains that employees of certain organizations, including public schools, are eligible to invest in annuity and/or life insurance retirement programs with non-taxed income.

During the noon meal, you learn that Don attended Michigan State University, majoring in Agriculture and, from 1949 to 1956, farmed with his father. In 1956, he purchased a dairy farm near Howell and moved his family there.

Two years later, Don was chosen the *Outstanding Young Farmer in Livingston County*. The same year, and again in 1960, he and his wife were chosen the *Outstanding Dairy Couple for the district by the Michigan Milk Producers Association*.

In 1961, Don sold his dairy herd and became a full time representative for Farm Bureau Insurance. In his own words, "I liked farming, but I *really* like insurance. I have more freedom than I ever had as a dairy farmer. I enjoy working with rural people, and I like the idea of being able to provide a vital service such as insurance protection."

After lunch, you jump back into the car and drive to the Livingston County Farm Bureau office in Howell, where the insurance headquarters are located.

From the County Office, you drive to the farm of Mr. John Osborne, to deliver a *Farmowners* policy. Don reviews the policy with Mr. Osborne, making sure the coverages on the dwelling and farm personal property have been written to Mr. Osborne's specifications. The three of you have a short discussion about wheat and fertilizers—then you and Don leave for the Emerald Valley Turf Nursery.

There, Don writes up an application to insure a new \$18,000 truck which Farm Bureau Insurance had just purchased for the nursery.

You learn that Farm Bureau insures all 25 units in the Company's fleet, and had recently replaced one of the units following an accident during which a truck was rendered a total loss.

Three hours and forty-three miles later, you return to the Brinks home where his family is waiting to greet you. There is Kathy, Kristy, Brian, Barry and Don's wife, Shirley. *Supper is ready.*

At the table, you ask Don what he likes best about insurance. "I guess I get the most satisfaction from what we call *Estate Cases*. By setting up a certain form of Life Insurance program, a farm estate can be guaranteed to stay in the family—while all children who want to leave the farm are provided for."

You get back into the car. Don drives to the home of Mr. L. Roy Glover, to talk about a *Life Insurance* plan.

You meet Mrs. Glover and the two children, and everyone sits down in the living room. After detailed discussion of the family's future financial requirements and goals—Don recommends an insurance program that will provide funds for the children's education and give protection against the financial loss which always accompanies the untimely death of a breadwinner.

Mr. and Mrs. Glover talk over the idea and finally tell Don they want to go ahead. They fill out the application.

Don Brinks, a member of the Township Board, an Elder of his church, a family man—and a professional insurance representative like 215 other men who represent Farm Bureau in Michigan—is finally calling it a day.



BUSY DAY BEGINS—as Don stops to say "Hello" at the Hickory Ridge Farm Dairy to the father-son partnership of Norman and Gordon Topping. Don has coverage through a *Farmowners* policy on the Toppings' 200-cow dairy herd, some of the dairy buildings and the vehicles.



AVID LISTENER—Mr. Wesley Reader, Pinckney school superintendent, listens as Don explains Mr. Reader's *tax-sheltered annuity* policy. The policy allows Mr. Reader to realize a tax-savings on his annuity. Don has five other such policies in force at the school.



LIFE INSURANCE is the topic as Don explains one of the plans available to Mr. and Mrs. L. Roy Glover of Webberville. Mr. Glover purchased a policy to aid his family's future.



PAPERWORK PROBLEMS—Don completes an auto change form while Agency Manager, Max Bixler, signs a memo at the Livingston County Farm Bureau office, located in Howell.



UNILITE

THE QUALITY STEEL POST

NOW **BONDERIZED** FULL LENGTH. Nationally known non-metallic rust inhibitor provides better finish, adherence, appearance. Vastly superior posts.

REFLECTIVE CODIT CREST was originated in 1958; repeatedly improved. More weather-resistant; brighter at night. Imitated but never equalled by cheap "beads on paint."

SUNSET RED ALKYD RESIN ENAMEL is double baked; first for enamel, again after crest is applied. You buy two Co-op products, paint and enamel.

LARGEST AREA TRIPLE RIVETED ANCHOR PLATE lends stability to UNILITE rail steel posts.

BUY UNILITES!

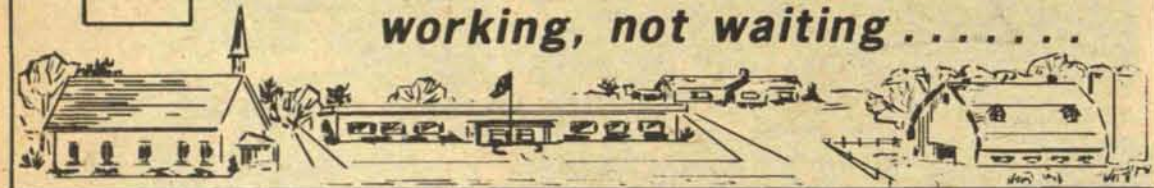
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working, not waiting



"THE IMAGE OF AGRICULTURE"—is discussed by Richard Arnold, former Chairman of the Michigan Farm Bureau Young People's Committee, and now Radio-Television Farm Director for Michigan State University. Arnold has been a leader in urging increased rural use of the electronic media. His talk climaxed the two-day meeting.

"INFORMATION—UNDERSTANDING"

"ON THE SPOT"

If you are a leader in public life, you are certain to find yourself "on the spot" occasionally. To be called on for comments or statements in public groups is inevitable—but a "tough spot to be in."

District Farm Bureau Women's chairmen and vice-chairmen agreed on this point at their two day Communications Seminar at Camp Kett, October 7 and 8. But they bravely took a fling at it. They gave impromptu speeches — on the instant, with no preparation — in one of their varied workshop sessions. The results exceeded the confidence of the speakers, much to their surprise.

The Communications Seminar was an opening project of a new Farm Bureau Women's committee — the "Committee on Public Information and Understanding." Its objective is to close the gap in understanding that exists between farm and non-farm people, to the advantage of both.

The arts and skills tackled by these women leaders are not of the "snap-of-the-fingers" variety. None of them are accomplished without ambition, dedication and personal self-discipline.

The obligation to give a speech at a formal gathering of farm and city people calls for careful preparation. Information must be gathered, organized and developed. Effective expression must be practiced to give it punch. The speech must be good. It must move the audience with the speaker. A workshop was devoted to the art of preparing for a speech.

But, since a message develops far more punch when reinforced with "things seen," illustrations were given of the use of visual aids — slides, charts, flash cards and colorful objects relating to the subject content. "Show and Tell" beats only "Tell."

And, since discussion among people is more effective for some occasions than a speech, the art of conducting discussions was

demonstrated in another workshop.

Time was devoted to the proper writing of articles and news releases for publication. The need for occasional appearances on radio and television marked the approach to another study session. And since effectiveness here depends upon proper relations with news media, counsel was given on "diplomatic relations" with the public news media.

Richard Arnold, farm editor of WKAR at Michigan State University, told the ladies that farmers have abundant opportunity to work for a proper image of agriculture through radio and television. Arnold said that broadcast stations want and need more materials on farm affairs.

"The pressing need is for you to address your message to consumers," said Arnold. "Farmers spend too much time talking to themselves — to other farmers. Stations have to have stories that reach the public."

Visit to Ireland— Brings New Friends

"Thou has made me known to friends whom I knew not. Thou has given me shelter in homes not mine own. Thou has brought the distant near and made brother of the stranger."

This quote from an Indian poet was made by Mrs. Aroti Dutt, India, incoming president of the Associated Country Women of the World, at the 11th Triennial Conference, held September 14-25 in Dublin, Ireland.

Mrs. Wm. Scramlin, Holly, who represented the Michigan Farm Bureau Women at the world conference, feels this quote expresses very well the attitude of the A.C.W.W.

"There are many differences between Holly and Dublin, but I learned that the hearts of women the world over are pretty much the same," said Mrs. Scramlin.

The Michigan Farm Bureau Women's state chairman brought back many interesting reports from Ireland, but the one she is most anxious to share is the acceptance of Michigan's invitation to hold the next A.C.W.W. conference here in 1968. She reports that the meeting, hosted by the Michigan Farm Bureau Women, Extension Clubs and Farm and Garden Clubs, will be held at either Michigan State University or in Detroit.

There were nearly 1,800 women at the triennial conference, including 200 from the United States. Mrs. Scramlin explains, "The A.C.W.W. is a multi-million team of women on five continents. The purpose of the meeting is to get to know each other and to plan projects for the coming three years which will enable us to help each other."

The representatives of 40 different countries were treated royally by the Irish people, Mrs. Scramlin reports. "Sometimes the schools were let out, or they would have bands out to meet us. We were treated like royalty."

Ireland's Prime Minister and his wife gave a reception for visitors, held at the Royal Dublin Society building. Another special function was a tea for the American delegates given by the American Ambassador. This was held at the American Embassy in Phoenix Park.

"Phoenix Park is a beautiful place," Mrs. Scramlin said. "It is reported to be one of the largest parks in the world. One thing about it seemed rather strange to us, however. An old Irish law allows farmers to use the park for pasture six months of the year, so there are cows wandering all over!"

She learned a little about the image of the United States in other parts of the world during conversations such as one with a lady from South Africa. Upon learning that Mrs. Scramlin was from Michigan, she inquired about Cranbrook and explained that her daughter is presently studying textile design there. She expressed her motherly concern when she said, "We thought a long time before we consented to let our daughter go to that wild country alone."

Mrs. Scramlin enjoyed Ireland and the tours through old monasteries, churches and castles. And what did Ireland think of the Michigan Farm Bureau Women's representative? — "That American woman wants her tea clear!"

Very peculiar perhaps, to their way of thinking, but they found, as Mrs. Scramlin did, that though tastes, customs and problems may vary — the heart is the same.

"Cead Mile Failte"

By Mrs. Wm. Scramlin, Chairman
Michigan Farm Bureau Women

This is the traditional Irish greeting, "A Hundred Thousand Welcomes," which I heard so often while attending the A.C.W.W. meeting in Dublin, Ireland.

I should like to repeat this welcome to all Farm Bureau Women of Michigan to attend their state annual meeting to be held at Kellogg Center, East Lansing, November 9, starting with a 12:00 noon luncheon.

It would be wonderful to have a good crowd at our meeting and I hope you plan to come early for the opening of the general sessions at 10:00 a.m. at the Michigan State University Auditorium. This will enable you to hear President Smith's address, which I know will challenge you.

Try to interest others in attending this year's annual meeting. Perhaps you can get enough to make up a carload — or even a busload — to come to the big banquet on Wednesday, November 10, at the Lansing Civic Center, featuring our American Farm Bureau Federation president, Charles B. Shuman. This is planned to be a really "bang-up salute" to the Michigan Farm Bureau, the state's largest farm organization.

Plan now to attend. You will be given "Cead Mile Failte."



EXCHANGING IDEAS on public relations approaches in their districts are these Farm Bureau Women's officers. In such groups they talked over how best to make use of speaking and writing areas with groups back home.



THE DISCUSSION APPROACH fits many meetings better than any speech, says instructor Don Kinsey, as the Farm Bureau Women study methods of conducting better group discussions. Here they learn how to run a "Buzz Session."

Farm Women Attend State Safety Meet

The Michigan Farm Bureau Women were among the state's 41 women's organizations that participated in a traffic safety conference, September 20-22, at Michigan State University.

Governor George Romney invited state, district and county safety chairmen of the major women's groups to take part in this third Michigan Women's Conference on Traffic Safety.

Mrs. Wm. Scramlin, state chairman of the Farm Bureau Women, and Mrs. Eugene DeMatio, state safety chairman, were on the steering committee for this year's conference. Also attending were: vice-chairman Mrs. Jerold Topliff, women's coordinator Miss Helen Atwood, and members of the state safety committee, Mrs. Nelson DeGroot, Mrs. Don Root, and Mrs. Harland Welke.

While presiding over one session of the meeting, Mrs. DeMatio told the women, "You are highly respected people in your communities—and you can be the power house for traffic safety. We all have to believe in something before we can sell it. The fact that you are at this conference is proof that you do believe in this cause."

In addition to outstanding participation in the meeting, the Michigan Farm Bureau representatives received recognition for their "homework." These assignments, designed to promote a better understanding of local and

state traffic problems, were mailed to the delegates prior to the conference. If they came to the meeting with their homework completed, awards were given. The Farm Bureau Women scored 100 per cent as all participants received their awards.

The homework included interviews with school administrators, driver education teachers, and traffic law enforcement officers.

The conference dealt with the moral, psychological, economic and legal aspects of traffic safety, the role of women in traffic safety and driver self-improvement programs for members of the organizations.

Special attention was given to the status of legislative and administrative programs designed to help cut Michigan's highway accident rate.

"I know the delegates went home from this conference with a feeling that they had a story to tell, a job to do, and they were going home to tackle it," said Mrs. DeMatio.



TIME FOR FELLOWSHIP is enjoyed by this group of Farm Bureau women who attended the recent Dist. 6 camp. A total of 80 participated in the annual event which featured a presentation on "Marketing is a Family Affair." Each county was responsible for a section of the outstanding two-day program.

EXCELLENT FALL CAMP

The District Six Women's fall meeting, September 28-29, attracted 80 persons, including six men, to Camp Kett, Lapeer county, with 25 women present, was awarded the attendance gavel.

Mrs. George Southworth, district chairman, reports that an outstanding feature of the two-day camp was a presentation by Earl Hill, Jackson Consumers Power Company, on "Putting the Tune in Opportunity."

"Marketing—A Family Affair," a slide-tape presentation by

Larry Ewing, of the Market Development Department, was well received by the audience and prompted many questions on Farm Bureau's role in the field of marketing.

All counties of the district 6 area participated in some part of the meeting. Lapeer county held

a Memorial service; Sanilac was in charge of the flag raising and lowering ceremonies; Tuscola presented entertainment in the form of a humorous skit, "Paw Can't Pay the Mortgage on the Cow;" Huron handled the recreation, and St. Clair gave the Salute to the Flag.

An evening program took the campers on a colorful tour of Paris with Maribelle Reid and of Western United States with Miss Helen Atwood.

Mrs. Southworth sums it all up as a "very successful camp."

ABOUT FARM BUREAU PEOPLE AND PLACES

DEATH TAKES FRIENDS

MRS. HARRY SHELTON

The untimely death of Mrs. Harry Shelton, the former Virginia Lee (Gini) Smith, daughter of Michigan Farm Bureau's president Elton and Mrs. Smith, came as a shock to all, October 2, 1965.

She was the youngest of two daughters (28 years old). She died as the result of an unsuspected heart condition while attending a Detroit theater.

Mrs. Shelton was a graduate of Western State Teacher's College. She was presently working on her Masters Degree at Wayne State in Detroit, and would have completed her studies in December, with a degree in Elementary Art.

A teacher, writer and illustrator of children's books, Mrs. Shelton had just completed her second volume—"A Very Special Shortcut." She taught in the Schofield School system in Warren, Michigan. A Memorial Fund has been established in her name by pupils of the school.

The Sheltons had been married five years. There were no children.

C. F. OPENLANDER

(A tribute by Dan E. Reed)

Charles F. Openlander, Clinton County farmer and Farm Bureau leader, died October 12, 1965 at St. Johns. He was stricken while attending the Clinton County Farm Bureau annual meeting, where he was honored and given an award for "Distinguished Service to Agriculture."

Charlie had served Michigan Farm Bureau as District Representative from 1931 to 1949, when he retired. He then represented the newly-organized Farm Bureau Insurance Company until 1961.

Born in Clinton County in 1884, Charlie married Deone Lee in 1910 and together they built the home on the farm where they since lived.

Always a kindly but persuasive leader, Charlie provided guidance, advice and hard work in developing Lansing Dairy Company, a farmer cooperative now merged with McDonald Dairy. He was also a Past Master of Wacousta Masonic Lodge and Past Patron of the Wacousta Eastern Star and had served his school district as director for 30 years.

Memorial services were held at Wacousta Methodist Church, where Charlie had served as treasurer for 38 years.

For seven years, it was my privilege to have served on the Farm Bureau staff with Charlie. It was also my privilege, to have had a small part in the program honoring his Distinguished Service to Agriculture. The years between gave opportunity for only short visits, but my deep respect for Charlie as a fellow-worker and a friend remain.



C. F. Openlander

"CRUSADER" AWARD

A distinctive honor was paid to Mrs. "Lou" DeMatio, Chairman of the Farm Bureau Women for District 10 East, October 6 at the Lansing Civic Center. Mrs. DeMatio was given the American Cancer Society's "Top Crusader" Award at the Society's state-wide meeting.

The DeMatios live on a dairy and poultry farm southwest of West Branch in Ogemaw County. They have been leaders in Farm Bureau for many years. Eugene DeMatio is a former member of the Michigan Farm Bureau board of directors.

Mrs. DeMatio has been active in the American Cancer Society for sixteen years, serving as Crusade Chairman, Education Chairman and Volunteer Chairman at various times. The award is granted for distinctive service to the Society.

Mrs. DeMatio wears the gold and red enamel "Crusader Sword" pin of the Cancer Society proudly, and Farm Bureau takes pride in her service.



ADMIRING A TABLE DECORATION at the Ingham County Farm Bureau annual meeting are: (left to right) Mrs. Virginia Launstein, Ingham County Women's Chairman; Mrs. Jerold Topliff, Vice-chairman Michigan Farm Bureau Women's Committee and baker of the centerpiece cake; Mrs. Walter Bissell and Mrs. Arthur Whitley.



NINETEEN YEARS—of service as a County Farm Bureau secretary, that is the record held by Mrs. Harry King, Secretary of the Calhoun County Farm Bureau. She holds the longest service tenure for such a position in Michigan. Mrs. King took the job of County Secretary into her farm home in Eckford Township in the fall of 1946. The Kings continued farming, and still do, in spite of the fact that "Lena" is busy every day at the County Farm Bureau office in Marshall. The Michigan Farm News salutes Lena King and honors her for the "top job" she has done for her County Farm Bureau during these past nineteen years.

SCHOLARSHIP RECIPIENT NAMED

Alger F. Van Hoey of Birmingham, Michigan has been awarded a scholarship in the College of Agriculture at Michigan State University. The scholarship, provided by the Michigan Farm Bureau, was given this year for the first time to a transfer student from a community college. Van Hoey has transferred to Michigan State University from Macomb Community College in Warren, Michigan.

The son of Mrs. Dolores Van Hoey of Birmingham, Alger is a graduate of the University of Detroit High School.

PROJECTS IN LOCAL UNDERSTANDING

CHIPPEWA HOSTS CHARLEVOIX

By Mrs. Cleve Lockhart

Sixty-five women registered for "Guest Day" at the Pickford Community Building on October 13, when the Chippewa County Farm Bureau Women entertained the Charlevoix County Women.

Following a coffee and get-acquainted hour, and a short business meeting, Karl Larson, county extension agent, took the group on a tour of Chippewa County by way of slides. He showed the various types of farming, industry, and recreation carried on in the county.

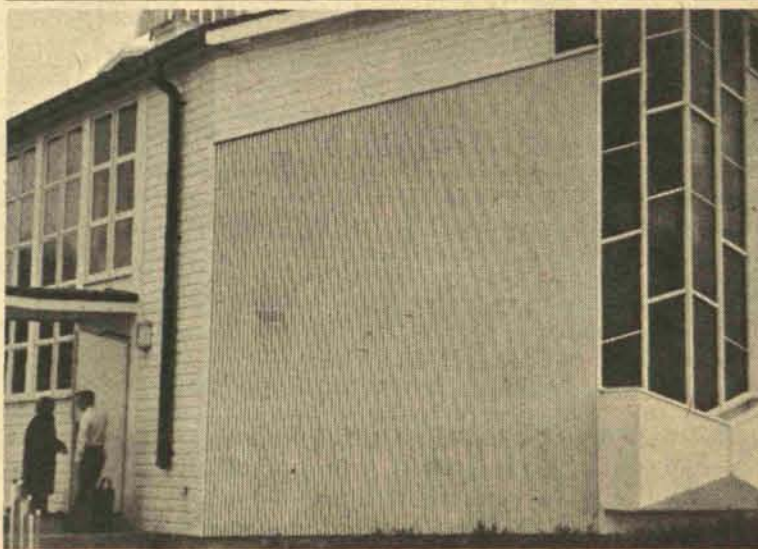
A potluck luncheon was served with tables decorated in the fall theme of colored leaves, fruits and vegetables. Souvenirs were provided for each guest with free samples of cheese from the Rudyard Cheese Company, pens from the Rudyard Cooperative, and Soo Locks place mats.

Following devotions, 48 of the women boarded a school bus loaned to them by the Pickford Township Schools. They traveled to the Kincheloe Air Force Base where the group was met by a guide who took them through the base housing to the Sentry Dog Kennels. A half-hour sentry-dog show was presented and this proved to be the highlight of the tour.

A visit at the chapel with a talk by one of the chaplains, a tour of the operational area and an explanation of the different planes and their uses proved very interesting as well.



SENTRY DOGS put on a show for the Chippewa and Charlevoix County Farm Bureau Women as they visited the Kincheloe Air Force Base recently. The show was a highlight of the "Guest Day," sponsored by the Chippewa Women.



THE CHAPEL at the Kincheloe Air Force Base was another interesting tour stop. The Chippewa and Charlevoix women enjoyed a talk by one of the chaplains here, prior to a guided tour of the base's operational area.

OTTAWA HOLDS "RURAL-URBAN"

By Mrs. Edward Langeland

On a beautiful, windy Autumn day, September 21, two busloads of Ottawa County Farm Bureau Women with their urban guests drove to the Arnold Schaefer and Sons Orchards in the northeastern part of the county. There they saw the 300 acres of orchards, and Mr. Schaefer gave an interesting talk on controlled atmosphere, and the proper handling, storage and packaging of apples.

The group was interested in the airplanes which are used for the spraying of apples in the spring. The Schaefers treated the ladies to chilled apple juice and assorted cookies and before leaving, each was presented with delicious, juicy apples, as a memento of this visit.

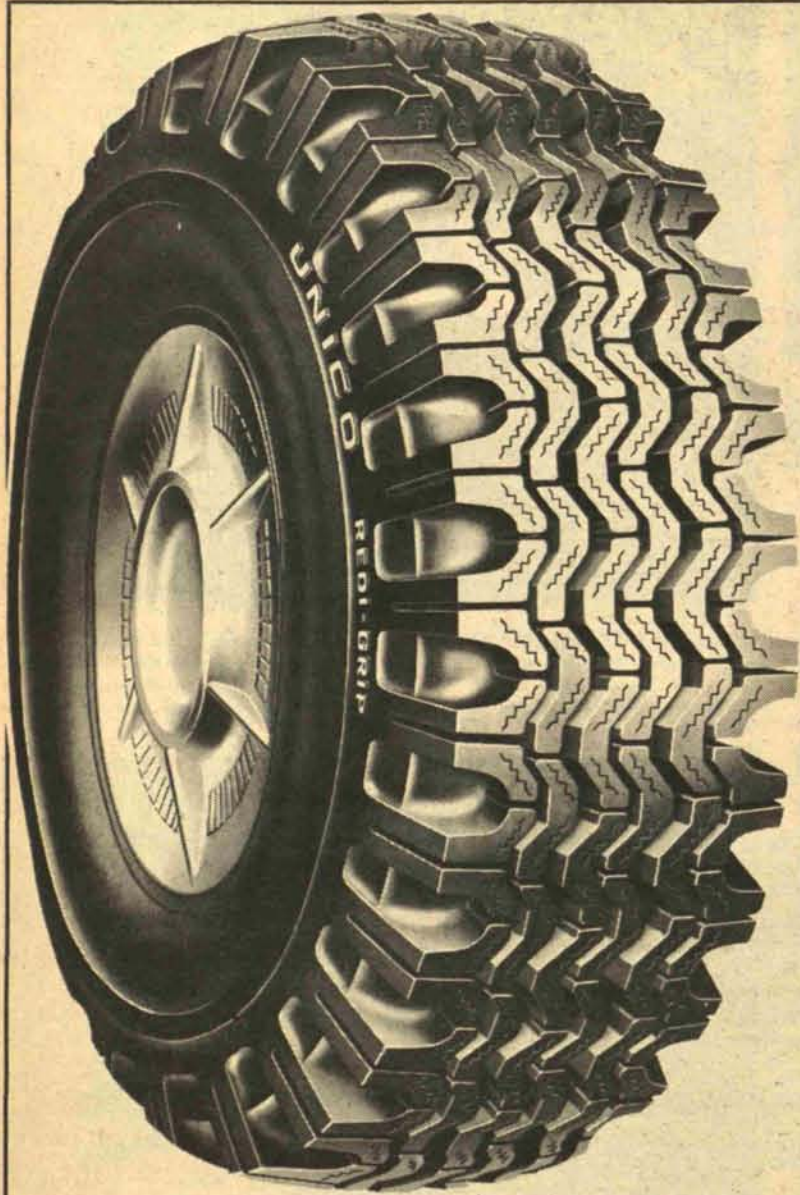
The second stop was at the Russell Sall farm in Allendale. Here the group saw how celery was washed on a big revolving wheel, how it was cut to proper size, and then put into various size crates. Mr. Sall presented some interesting facts on the planting and growing of celery.

At the Harry (Bob) Aldrink dairy farm, the women inspected the new four-stall milking parlor where 75 cows are milked daily. Everything is done automatically, from the time the cows are milked to the time it is pumped into the bulk tank trucks. The group was impressed with the spotlessness of the milk house.

A buffet style luncheon was served at the Allendale Town Hall at 1:00 p.m. and included "turkey roll," which is processed by Ottawa County Farm Bureau members, the L. W. Timmermans.

Following the luncheon, Mrs. Ben Bosgraaf, Women's Committee chairman, presided at a short program. She told the ladies and their guests about the Farm Bureau Women's committee members' activities. Charles Burkett, regional representative, gave a condensed report on what Farm Bureau is, its aims, its accomplishments, and what Farm Bureau members expect and want from their organization.

Mrs. Hilbert Holleman gave an account of what Farm Bureau is doing along Legislative lines, and listed some of the activities Michigan Farm Bureau has provided for active and interested members.



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AWARD FOR AGRICULTURAL SERVICE is presented by MAFC to Howard Wolfe of WKNX radio and TV, Saginaw. Making the award is Alfred Roberts, Pigeon, chairman of the Michigan Association of Farmer Cooperatives. Interested spectator is Edgar A. Guest, Jr.



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A PERSONAL MESSAGE— ON "MEDICARE"

From Michigan Blue-Cross Blue Shield

If you are over 65, or nearing that age, you've probably been reading a lot about "Medicare." A recent survey shows that nearly all people over 65 are aware of the federal "Medicare" program but, only 11 per cent of them fully understand the provisions of the new law.

Blue Cross and Blue Shield are presently developing programs to complement "Medicare" coverage to provide you with greater protection against the cost of illness. Your Farm Bureau will notify you about these new complementary Blue Cross and Blue Shield coverages.

Keep in touch with your county secretary. The Farm Bureau is arranging to keep her up-to-date to help you.

Of course, the Social Security Administration is the official source of information on "Medicare" and any questions should be referred to this official government agency.

SOME HELPFUL TIPS

— The "Medicare" program is divided into two parts; Part "A" provides hospital benefits and is automatically available to all who are covered by Social Security. Part "B" is the "voluntary medical insurance" portion of "Medicare" which provides doctor care benefits. You must sign for Part "B" and make a monthly payment of \$3 for these doctor care benefits.

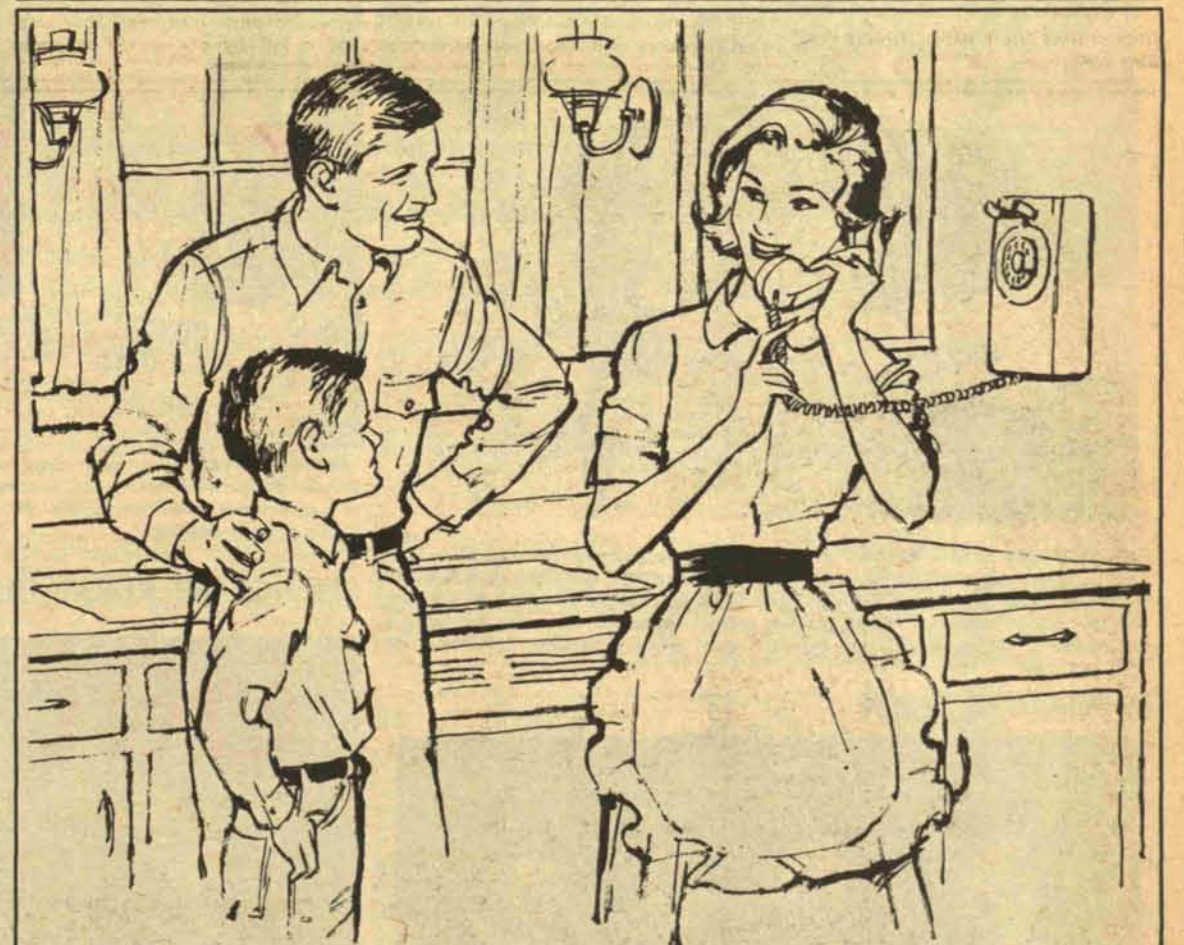
— If you are presently receiving Social Security benefits, you will automatically be covered for Part "A" and will receive a card for enrollment in Part "B". However, check your eligibility for "Medicare". Even though you may never have been covered by Social Security in the past, you may be eligible for "Medicare".

— You may be eligible for "Medicare" benefits even though you are presently employed. There is no "means test" or income limitation under the new program.

— Be sure to sign up for Part "B", the "voluntary medical insurance" portion. Those who do not enroll for this program by March 31, 1966, will not have another opportunity until October 1, 1967.

— By all means, keep your present health care coverage in effect until at least next July, when "Medicare" goes into effect.

Farm Bureau members who do not presently qualify for group coverage may now enroll at any time for a non-group Blue Cross-Blue Shield contract.



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Farm families like yours depend even more than most folks on the telephone.

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AGRICULTURE IN ACTION AROUND MICHIGAN

MONTCALM "QUEEN"



A QUEEN WAS CROWNED at the Montcalm County Farm Bureau annual meeting, October 13. She was Mrs. Gordon Anderson, shown here with her court: Mrs. Arvid Crane, Mrs. Donald Draper, Jr., Mrs. Lewis Perkins and Mrs. George Ravell. The opening of the Farm Bureau Queen contest this year to married women brought a pleasing response from Montcalm, where all candidates were "Mrs."

IT'S TURKEY TIME!



"EAT MORE TURKEY"—the National Turkey Federation urges consumers in an early fall promotion to help stabilize prices for harvest-holiday movement. Turkey for Thanksgiving and Christmas has long been a tradition in most American families.

EATON CANDIDATE



REPRESENTING EATON COUNTY at this year's state Farm Bureau Queen Contest will be lovely Janet Hill (center), daughter of Mr. and Mrs. Lloyd Hill, Vermontville. Members of her court are Miss Linda Grier (left), first runner-up in the Eaton Farm Bureau contest, and Mrs. Phillip Conklin, second runner-up. The state winner will be named at the Michigan Farm Bureau annual meeting banquet, November 10.

BASIC BELIEFS



"FREEDOM PYRAMID"—constructed by Dwight Burton of Eaton county, is used to explain our American system at a Young Farmer meeting.

B. DALE BALL



GEORGE S. MCINTYRE



BALL NAMED HEAD

CONGRATULATIONS—to two well-qualified Michigan farm leaders who have assumed new responsibilities. George S. McIntyre, former Director of Agriculture, resigned that post and is now Associate Director of Cooperative Extension Service, M.S.U. B. Dale Ball served as Deputy Director for 12 years and was named Director by the five-member Agriculture Commission. He has had a life-long association with agriculture, born on a farm and working his way through Michigan State by milking cows in the college dairy barn.

MINIATURE FARM



A FARM HOMESTEAD — complete with pond, and built by Charles Delamarter, was selected as first prize table decoration at the recent Ingham county annual meeting. From left, those pictured are: Mr. and Mrs. Delamarter, and Mr. and Mrs. Earl Leonard, all of the "Pioneer's" Community Group.

SERVICE TO RURAL HEALTH . . .



AWARD TO FARM BUREAU—for outstanding service in areas of rural health, is made by Dr. S. D. Steiner, president of the Michigan Health Council, Representing Farm Bureau is David Morris, board member of Grand Ledge. With him are (left) Miss Helen Atwood, coordinator of women's activities, and (right) Mrs. Morris.

YOUNG FARMERS DISCUSS PROBLEMS



"FARM PROGRAMS AND YOUNG FARMERS"—this was the topic for a panel of young farmers and farm wives at Lansing. They are (left to right): Mrs. Stanley Fay, Ingham county; Richard Seamans, Shiawassee county; Richard Woodham, Clinton; Lyle Murphy, moderator; David Dieck, Genesee; Gary Chappell, Eaton county and Mrs. Amos Weaver, Eaton.



PREPARING FOR A DISCUSSION PANEL are (left to right): Roy Buckingham, Ingham county; Mr. and Mrs. Stanley Baird, Clinton county; Mr. and Mrs. Gary Chappell, Eaton county, and Mr. and Mrs. Russell Rowe, Ingham county.

"Young Farmer" MEETINGS

"The Administration's Farm Program"—and what it means to a starting young farmer, has been the theme for a series of discussion programs held throughout Michigan in the past several months under the sponsorship of the Family Program Department of the Michigan Farm Bureau.

According to J. Delbert Wells, department head, the discussions brought out many interesting ideas from the young farmers and their wives. "Farm programs do have the effect of stabilizing farm prices to a high degree," most agreed, adding, however, that the accompanying system of marketing quotas and acreage allotments tended to limit opportunities to expand.

"Most young farmers exhibit considerable opposition to the 'certificate' methods of allocating farm income, in that they felt them too vulnerable to manipulation of values," Wells said. "Most groups agreed that some farm programs work better than others, and that farmers would probably be better off in the long pull to depend on 'markets' rather than on 'government.'"

The problems of credit were generally discussed at all meetings. In most groups, the need for available credit was stressed, with a background of warning about the dangers of too much "easy credit," especially that offered through government agencies.

Most group members agreed that since we live in an age of government programs, work should be done by farmers to make these as "non-suppressive" as possible, and with more regard paid to a "market" economy and less to a "regulated" economy.

Also featured were reports by high school students who took part in last summer's Young People's Citizenship Seminar at Camp Kett. Another program highlight was the election in "odd numbered" districts of representatives to serve on the Young People's state committee.

Invited to attend were younger members of Farm Bureau families and young farm couples who have begun farming as a life vocation. The meetings were held in each Farm Bureau district under the leadership of the State Farm Bureau Young People's Committee.

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.

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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, Michipoo Farms, Box 67, Clare, Michigan. Phone 386-2196. (Clare County) (10-2t-39p) 14

WINSLOW TRUCK SCALE—34 feet long. Scale will weigh 30 tons. Gillette Sand and Gravel, 7595 Beard Rd., Shaftsburg, Michigan. Phone Lansing 339-2394 or Perry 625-3390. (11-2t-26b) 14

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"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. (11-1t-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

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FOR SALE—20 Holstein Heifers, vaccinated, 550 lbs.—\$100.00. Also, 350 gallon stainless steel bulk milk cooler, 3 years old—\$800.00. Ed Tanis, Jenison, Michigan. Phone MO 9-9226 (Ottawa County) (11-2t-27b) 20

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

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

22 NURSERY STOCK

FOR SALE—Asparagus plants in commercial quantities. Inquire now. Rudolph Szweczyk, R#3, Paw Paw, Michigan. Phone 657-5003. (Van Buren County) (9-3t-17p) 22

FREE! Stark Bro's 150th Anniversary Catalog. Spectacular big full-color display of apples, peaches, pears, cherries from Dwarf, Semi-Dwarf, Standard Size trees. Bear luscious Fruit—anywhere in your yard. Ornamentals too. Stark, Dept. 30556, Louisiana, Missouri 63353. (11-1t-37b) 22

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

26 POULTRY

DAY OLD OR STARTED PULLETS—The DeKalk profit pullet. Accepted by the smart poultryman for high egg production, superior egg quality, greater feed efficiency. If you keep records, you'll keep DeKalbs. Write for prices and catalog. KLAGER HATCHERIES, Bridgewater, Michigan. Telephones: Saline HAZEL 9-7087, Manchester Garden 8-3034 (Washtenaw County) (tf-46b) 26

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

COUNTRY KITCHEN COOKBOOK

128 pages of delicious ways to prepare Michigan-grown products. Over 300 recipes originated and family-tested in the kitchens of the state's best cooks—the Michigan Farm Bureau Women. Attractive construction with easel standard. Makes a unique and welcome Christmas gift at reasonable cost. Contact your county Farm Bureau Women's Committee Chairman, or write: Cookbook, Michigan Farm Bureau Women, 4000 N. Grand River Ave., Lansing, Michigan.

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	Percent Min.	Percent Max.
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Calcium	29.0	34.0
Mag. Sulfate	.24	
Iodine (pure)	.015	.018
Cobalt Sulfate	.01	.03
Salt	0.00	0.00

Get Perfect Balancer at your elevator. Distributed in Michigan by:

FARM BUREAU SERVICES, INC.

The GELATIN BONE CO. Box 125, Emmett, Michigan

MARKET MORE EGGS



Feed free-choice to stop cash losses from cracked, checked or soft-shelled eggs.

OYSTER SHELL PRODUCTS CO. Subsidiary of Southern Industries Corporation MOBILE, ALABAMA

DISCUSSION TOPIC

PREPARED BY THE
EDUCATION AND RESEARCH DEPARTMENT
MICHIGAN FARM BUREAU

NEW FINANCE CAN OPEN NEW PATHS

Farm Bureau members and leaders have been considering two problems in the past six months. One is the matter of overcoming financial roadblocks that have been paralyzing present programs. The other is the means of opening the way for programs to meet farmer and agricultural needs in future years.

If either of these problems was to be met, a dues increase was necessary.

A new dues level prompts many members to ask "What has Farm Bureau done?" Do you really want to know? This article devotes itself to that question.

Few members keep pace with the day-to-day action of Farm Bureau. Its present activities slip by unnoticed. If the member isn't watching the game, he misses gains being made on behalf of farmers. But the fact is that Farm Bureau efforts never cease.

Some members do not need to ask the question. They have made it a point to watch Farm Bureau's work — and they know!

One member delegate at the Special Meeting in August told his fellow-delegates — "I paid \$30 dues for each of the first three years of my membership. If those dues had been \$100 a year, every year, Farm Bureau wouldn't owe me a cent!" He had been watching the game as it went on.

Farm Bureau constantly faces problems which affect farmers. It takes action where the problems are — according to the best information and counsel it can gather. Farm Bureau must always be alert and active on the legislative front.

It is the only farm organization that is always there in the legislature. It usually stands alone. It often aids growers' commodity organizations. Few such can afford a full-time legislative counsel in Lansing when issues are hanging in the balance. Neither can the individual farmer afford to be there.

Every legislative year has continued to add to the pyramid of "minor" legislative accomplishments by Farm Bureau in the interest of farmers. In 1965, Farm Bureau succeeded in getting the passage of bills for a state uniform meat inspection and a uniform dairy inspection program.

Even these so-called minor successes have removed bothersome problems which plagued farmers and often saved them many dollars that would have been added to their costs.

People are less apt to be aware of a dollar saved than a dollar paid to them. But, either way, it is a dollar to the good.

Only certain major accomplishments seem to create a loud enough explosion to attract members' attention. These major victories are less frequent, of course. Achievements have different values.

There is a tendency for members to label some of these major "break-throughs" as past history, and brand the taking of credit for them as "shop worn."

Such a view fails to take the real situation into account.

The past achievement of Farm Bureau is like the tiling history of your farm. The actual tiling may have been done twenty years ago. But the benefits of the tile being there return to you as you farm, year after year. You can pause and ask yourself what the production of the farm would be like if the tile were not there.



IF FARM BUREAU HADN'T BEEN THERE...

Average Farm Operating Expenses	\$8,500 MORE
If Gas Taxes Were Not Refunded	240 MORE
If Sales Tax Were Paid on Farm Supplies	320 MORE
Difference Between Farm and Regular Licenses	
3,000 pound Pickup	12 MORE
7,000 pound Truck	63 MORE

What is Farm Bureau Worth?

What is Farm Bureau worth to you as a farmer? What savings have been accomplished in the past — what future savings lie ahead? Can the past and the future ever really be separated?

The sales tax exemption on farm supplies and the gasoline tax refund on farm-used fuels, for example, are not merely past achievements of Farm Bureau. It is an error to think that such benefits are "automatic and forever." We could only wish that they were locked up that tight!

Consider that farmers have realized these benefits for thirty years and more. Every time you sign a supply purchase slip for the sales tax exemption or apply for your gas tax refund you keep this benefit up to date.

But the fight to keep them is a constant struggle. Scarcely a year goes by without renewed hearings in the Legislature dealing with efforts to cut them or remove them! Such attempts have been getting more frequent lately.

Past history? No, indeed! The fight is still Farm Bureau's, and the benefits would have vanished long since had Farm Bureau not been there.

There are numerous other instances of this kind. The increase in the amount of state-aid for school districts and the equalizing of the distribution of these funds through the increased deductible millage factor — these are Farm Bureau's after long-continued effort.

Programs and services developed by Farm Bureau have been in response to requests by the member-delegates. Marketing programs, for instance.

The Michigan Farm Bureau established the "Michigan Agricultural Cooperative Marketing Association" to assist ANY group of farm producers that wished to have its help in marketing operations. Stress that word again — ANY producer group.

One of the first groups to use MACMA was the processing apple growers. MACMA has had

outstanding success in bringing price improvement for processing apples. In both 1963 and 1964, Michigan processing apple prices were above the national average.

But this activity has created a misimpression. Some people get the idea that MACMA is ONLY an apple marketing association. Not so! Asparagus growers, pickling cucumber growers and farm market operators are operating through MACMA.

And, if MACMA is not helping to market your product, it is only because growers of your product have not united to accept MACMA's offer, or have decided to try some other approach. Any limit to the commodity growers which MACMA will serve is set by a lack of action by the growers, and not by MACMA's readiness to serve them.

Switch to fertilizer. And why in that direction? It is so easy to forget, or maybe you didn't know. During the 1940's fertilizer manufacturers made no move to free the farmer from paying for bagging, handling and shipping low analysis fertilizers. More 2-12-6 was sold than any other analysis. In 1923, the state average was only 23% plant food, and the low level continued.

Farm Bureau began producing high-analysis fertilizers in 1949, at the request of farmer delegates at the Annual Meeting. Competition was forced to enrich its fertilizer analyses. By 1964, Farm Bureau fertilizers average 42.6% plant food. The state average had followed reluctantly — to 41%. Farm Bureau also pioneered the distribution of bulk fertilizers. Figure the savings in bags, shipping and handling — and in labor. Would you have them, if Farm Bureau had not started the whole movement?

Farmers often say (and with good reason) that dollars count. O. K. So, more talk of dollars — even dollars PAID TO farmers.

No other farm organization in Michigan can match the dollars returned to farmers and their co-operatives by our Farm Bureau

Service companies. They are farmer-owned companies, too. Farmers have more dollars invested in them than in any other enterprise, except their own farms.

Farm Bureau Services (including its Farm Bureau-founded Michigan Elevator Exchange Division) has returned cash refunds totaling more than \$3,750,000 to farmers and their co-ops. And these farmers and farmer co-ops hold investments worth more than \$6.5 million in the business — much of it earned in the business.

Farmers Petroleum Cooperative has paid nearly \$2 million in refunds to farmers and their co-ops. Add \$15,696 paid in dividends on patronage reserves, \$608,833 in dividends on stock and \$387,683 in interest on debentures — mostly owned by farmers.

The Farm Bureau Insurance Group has paid over \$3.5 million in dividends to policyholders, \$259,317 in interest on investment certificates, \$35 million in casualty benefits and over \$3.5 million in life benefits in 15 years.

Our Michigan Elevator Exchange is the largest handler of grain and beans in Michigan. With channels open to the world, the "Exchange" obtains the best prices available for farmers. Close to 100 cooperatives are members of the M.E.E.

Our Farm Bureau Egg Marketing Program sets the premium producer price and the top quality standards for Michigan eggs.

We cannot forget the many fine things that members have done locally through their Farm Bureau organization. The accomplishments of the Farm Bureau Women in the fields of health, safety, and citizenship have earned them an enviable state reputation.

The whole picture blends, when you see it, to reveal a pretty big yardstick by which you can measure Farm Bureau and its contribution to farmers. But, as the boys are saying now, "you ain't seen nothing yet!"



TICKER-TAPE TELLS — up-to-the minute story of markets throughout the United States. The ticker-tape is in offices of the Michigan Elevator Exchange, division of Farm Bureau Services. There, market experts quote and sell over the phone, with complete communication the heart of the job of getting the best farm price.

Farm Bureau Dairy Calf Program*

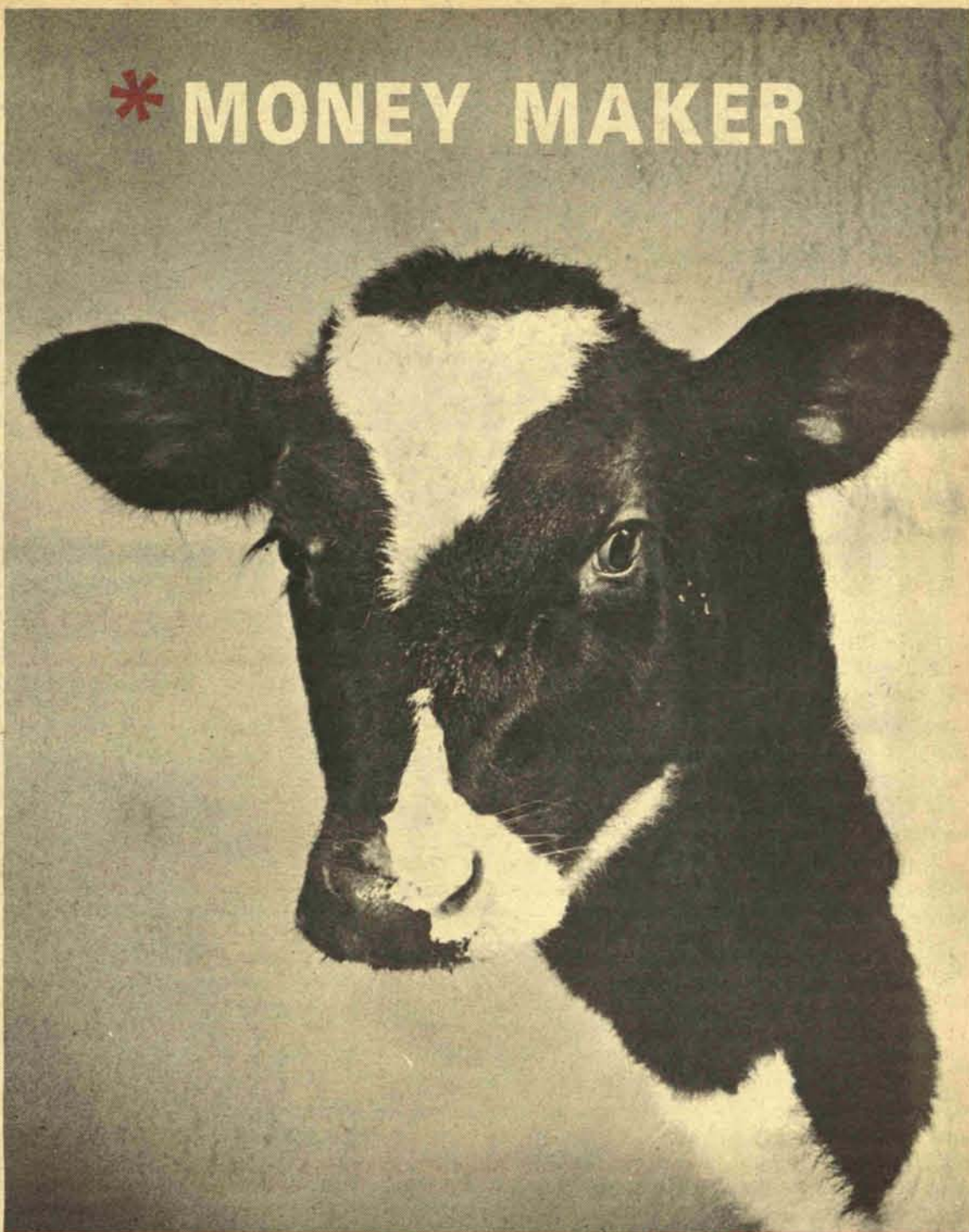
Farm Bureau announces the arrival of the NEW Milk Saver for All, available in 25 lb. or 50 lb. bags at your local Farm Bureau Elevator. One 25 lb. bag of Milk Saver for All is all that is needed for the calf's first six weeks of age. This milk replacer is a high energy product, containing readily digestible protein. It is also medicated with Aureomycin to guard against scours and other digestive problems. This Milk Saver is well fortified with vitamins and minerals to meet the calves requirements. The 25 lb. bag replaces 250 lbs. of whole milk. Using Milk Saver as the milk base means an additional \$10.00 profit per calf raised. For even greater gains, Farm Bureau recommends the use of Farm Bureau Complete Calf Ration for from 4 days of age to 6 weeks of age to help the calf take full advantage of its inherent ability to grow at a rapid rate at a young age. Small amounts of this highly palatable, coarse textured feed should be made available at 4 days of age and then fed up to 1½ lbs. per day to 6 weeks of age. This program has been tried and tested on cooperative research farms under "On the farm conditions", and is built for more profit to you Mr. Dairyman.

WANT MORE PROFIT?

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at Farm Bureau

Save when you buy . . . save as you use the product . . . get greater yields . . . save when you market . . . Farm Bureau Services quality products can help you lower your Unit Production Cost.



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Harold Aldrich of Kent County is shown in front of his new home with Farm Bureau Adjuster Herb Grosse. The family's former residence (see inset photo) was recently destroyed by fire.

ANOTHER SATISFIED CUSTOMER

On the evening of August 7, Harold Aldrich returned to find his home in ruin. A fire ignited by lightning had destroyed the interior and all furnishings — leaving only a stark, smoke-stained shell. Fortunately, no one was injured.

The next day he called his Farm Bureau Insurance representative and things started happening. Adjuster Herb Grosse inspected the loss and gave Mr. Aldrich a check for \$1000 to meet the family's immediate living expenses. After two contractors had thoroughly evaluated the extent of damage, Farm Bureau presented Mr. Aldrich a check for the full value of his home and all furnishings — plus payment to cover extra living expenses the family would incur until they were able to move into a new home.

"We were more than pleased with the settlement we got," Mr. Aldrich recalls. "I have always heard Farm Bureau gives the best claims service you can find — and now I'm convinced! I'd recommend Farm Bureau to anybody who's looking for good insurance."

And so would we.

Farm Bureau
INSURANCE
Group

Farm Bureau Mutual - Farm Bureau Life - Community Service, LANSING

