

# Michigan Farm News

Vol. 38, No. 12

38th Year

DECEMBER 1, 1960

Published by Michigan Farm Bureau

## Farm Bureau Goal for 1961 is 72,105 Families

### They Say Farm Issue Helped in Election

What do the men who were elected to the House of Representatives in Congress from farm districts think were the reasons for their election?

U. S. News and World Report, a national news magazine, asked a number of them for their opinions.

John B. Anderson, new Congressman from the 16th Illinois district, said, "Kennedy's farm program had no appeal for farmers."

Said Ralph Harvey, former member of the House Agriculture Committee who won election in the 10th Indiana district after having lost in the 1958 election: "Farmers were opposed to Mr. Kennedy's farm program."

Fred Schwengel, who represents the 1st Iowa district, said, "We exploited the weakness in Kennedy's farm program."

In North Dakota newly elected Congressman Hjalmar C. Nygaard said he "strenuously endorsed sound fiscal policies and a sound farm program along with my Congressional running mate, Don Short."

Ohio's Delbert Latta, a member of the House Agriculture Committee who was re-elected in the 5th district, said he attributed his 2 to 1 edge to "the services rendered constituents and to the fact that Kennedy's farm program — which my opponent supported — would be extremely detrimental to farmers."

Other farm area winners cited fiscal responsibility as an important issue.

### Some Measure a Nation By the Kind of its Citizens

J. DELBERT WELLS  
Manager, Family Program Division of MFB

Two related statements have come to my attention recently which I would like to elaborate on in this column on Citizenship.

The 1960 Farm Bureau Policies reads, "Nations may live or die, but nations that live by the great principles of Christianity can be expected to endure. The true measure of a nation is not found in the size of its cities, the yields of its crops, nor the strength of its armies, but in the kind of people it has as citizens."

This is certainly a challenging statement and one on which we should concentrate some thought, especially in view of the fact that the last 30 years has seen much change in our citizens thinking.

Our thinking has changed about our citizenship responsibilities, about the government's role in our personal security, and about our dependence on government in many aspects.

Christianity puts supreme emphasis on individual faith in God and on Self - Reliance, not on reliance in government. Government being a vehicle of man and instituted mainly as an instrument of force can become seductively oppressive and it can get there through the welfare state approach of attempting to be "all things to all people."

People lose self-reliance when they become dependent on government. People become subservient to government as they accept more government handouts (which actually the government took away from them or their neighbors first by force).

These actions change the "kind of people who made up the nation." In most cases the individual becomes a weaker type of individual and the roots of

our representative republic are weakened through that approach.

The other statement which I would like to quote comes from one of the Harding College films we are using. It says, "Love of Country is one of mankind's greatest virtues." You don't appreciate a home until you don't have one, and you don't appreciate a homeland until you don't have a homeland.

How many persons would use every conceivable means—even to death—to defend their home and family against someone who would destroy it.

Yet many people willingly sell our homeland Nation and its basic systems and ideals down the river to our enemies and to socialist ideals, because to them a nation is just so much geography and so many people.

Where on this earth would you go to live that you could have the advantages you do here in America? Forty percent of the earth is under Communist rule and free men don't last long in that atmosphere.

Most other nations have drifted so deep into state socialism that their citizens are very badly in contrast to ours in both income and opportunity. Yet many people in the United States would take our great country down the same road.

Many people in foreign lands have great pride in their country, even though it hasn't given them the opportunities or the high living standards that we have. How much more pride we should have in America.

Truly, "Love of Country is one of mankind's greatest virtues." What are you doing to uphold it?

the Board of Directors to succeed Blaque Knirk, retired. Other Directors re-elected: Ward Hodge, Elton Smith, Dale Dunkel, Allen Rush, Albert Amrhein, Tom Koning, Charles Gotthard, William Bartz.

The Board re-elected officers: Tom Koning, president; Allen Rush, vice-president; Jack McKendry, secretary; Leon Monroe, treasurer.

**This Edition 72,677**  
copies of the Michigan Farm News were mailed to subscribers.

### Award for Distinguished Service to Agriculture to Jack Yaeger



**JACK YAEGER** (seated) who retired as Executive Secretary and General Manager of the Michigan Farm Bureau and affiliated companies in 1958, was one of four men given the Michigan Farm Bureau's Award for Distinguished Service to Agriculture at the 41st annual meeting.

Others honored with the Award for Distinguished Service to Agriculture were Stanley Johnston, Research Professor of Horticulture and Superintendent of the South Haven Experiment Station, George S. McIntyre, Director of the Michigan Department of Agriculture, and Marshall Wells, Farm Editor of WJR. See page 4 photos.

In this picture are (left) President Walter W. Wightman, who presented the Awards at the Farm Bureau banquet at Kellogg Center, Michigan State University, the evening of November 9, Mr. Yaeger, former MFB President Carl E. Buskirk, and former MFB President Clarence J. Reid.

### Michigan Farm Bureau's 41st Annual Meeting Nov. 9-10-11

## No Farm Mandate in Election

### Farm Bureau Pledges Cooperation, but Has Reservations Regarding Farm Program

The Michigan Farm Bureau Board of Delegates at their 41st annual meeting at Michigan State University November 9-10-11 pledged cooperation to the administration of President-elect John F. Kennedy in a resolution which said also:

"We believe that the closeness of the election results does not provide a mandate for the new Administration to embark on new agricultural programs which do not have the support of the majority of farmers speaking through their own organizations."

"Programs involving the licensing of farmers and increased government controls do not offer answers to solve the farmers' problems."

"Thirty years of experimentation in this field should indicate that less government, not more, can offer us better opportunities to develop a rewarding and dynamic agriculture . . ."

"Our competitive enterprise system with government fiscal policies that do not encourage inflation will best serve our entire Nation."

**Constitutional Convention.** Upon this subject the delegates said: "Approval by the voters November 8 of Proposal No. 3, the so-called Con-Con amendment, has set the stage for a period of much confusion in public affairs in the months ahead."

"The amendment provides that automatically the question of calling a Constitutional Convention under drastically changed provisions will appear on the April 1, 1961 election ballot. . ."

"The new plan of apportioning delegates is intended to result in complete metropolitan domination in any future Con-Con. . ."

"Seven of the State's counties would elect a majority of the 144 delegates, leaving seven of the State's counties with less than one-half of the delegates. A bloc of three contiguous counties would have so close to a majority that it would be simple for their delegates to dominate the convention. . ."

"We delegates strongly urge that all Farm Bureau members vote 'NO' in April, 1961 on the question of calling a Constitutional Convention, and that they urge others to vote 'NO.'"

**State Finances & Taxes.** See resolutions on State Affairs on page 6 for recommendations by the MFB Board of Delegates.

**Elections.** The Board of Delegates elected to the MFB Board

of Directors for two year terms: District 2—Wilbur H. Smith of Burlington. He succeeds Blaque Knirk of Quincy, who retired. District 4—Elton R. Smith of Caledonia, re-elected. District 6—Ward G. Hodge of Snover, re-elected. District 8—Lloyd Shankel of Wheeler was elected to succeed Kenneth O. Johnson of Freeland, who retired. District 10—Eugene DeMatto of West Branch, re-elected.

Robert E. Smith of Fowlerville and Herbert Fierke of Saginaw were re-elected as Directors-at-large.

Miss Esther Robinson of St. Johns was elected to the Board to represent Michigan Farm Bureau Young People.

The 41st annual meeting brought together over 700 voting delegates from 71 County Farm Bureaus to represent a membership of 70,680 farm families.

They heard and approved the annual report of Clarence E. Prentice, secretary-manager of the Michigan Farm Bureau.

The delegate body considered



### Vice-President

**ROBERT E. SMITH** of Fowlerville, Livingston county, was re-elected Vice-President of the Michigan Farm Bureau for his third term by the Board of Directors November 22, 1960. He is engaged in general farming on 265 acres, specializing in production of grain crops and seed and eggs. Director of Michigan Farm Bureau seven years. Active in Farm Bureau 22 years. Started in Young People of Farm Bureau.

### Note of Thanks From Jack Yaeger

To Members of Michigan Farm Bureau  
I appreciate very much the recognition and honor given me at the 41st annual meeting of the Michigan Farm Bureau on Wednesday evening, November 9.

Unhappily, I could not adequately respond and express my thanks at the meeting. I appreciate the opportunity to thank the Farm Bureau membership through the columns of the Michigan Farm News.

Sincerely,  
Jack Yaeger

### FB Services at Seed Trade Meet

Richard W. Brown, manager of Farm Bureau Services' Seed Department attended the American Seed Trade Association's convention at Kansas City, Mo. on November 11 and 12. At this session the seed buyers and sellers met to determine the market demands and the available supply of seeds for the 1961 season.

Mr. Brown is compiling the reports gathered at the session and evaluating them as to their effect on the Michigan seed market.

## Roll Call Week is January 3 to 7

### Workers Want to Invite Every Farmer Who is Not Now a Member to Join And Share in the Benefits

Several thousand men and women will carry the invitation to Farm Bureau membership to farmers in the 1961 Roll Call starting January 3.

The state goal is 72,105 family members, an increase of 1,200 over 1960.

The Roll Call workers will be selling their organization on a variety of benefits available through membership in Farm Bureau.

These include legislation, social and educational programs, and business services from Farm Bureau Companies.

Some 6,000 new memberships will be sought this year. Nearly 900 memberships have been signed since August 31. Nearly 27,000 memberships have been renewed for 1961.

We urge every member to cooperate in the renewal-by-mail campaign in November and December. Mail your dues to your County Farm Bureau secretary.

Today 63,668 families in Farm Bureau participate in one or more Farm Bureau service programs.

47,250 members have Blue Cross - Blue Shield prepaid hospital - medical - surgical service on the group plan through Farm Bureau as the group. The group plan provides far more benefits and longer benefits than does the individual contract for Blue Cross - Blue Shield.

Farm Bureau owners of 61,000 automobiles and trucks enjoy the best of automobile insurance at low rates through the Farm Bureau Mutual Insurance Company. Extra coverages have been added to the policy without further charge.

Farmers Petroleum Cooperative supplies a full line of motor fuels, heating oils, motor oils, greases, tires, and batteries as a service to Farm Bureau members.

Farm Bureau Services Inc., provides high quality fertilizers, seeds, feeds, and other farm supplies. It has an important influence throughout the state on the price for these commodities.

Roll Call Managers for County Farm Bureaus for 1961 follow:

<b>SOUTHWEST REGION</b> Allegan—Otto Chase, Fennville, R-2. Barry—Garth Floria, Hastings, R-5. Berrien—Wesley Prillwitz, Eau Claire, R-1. Cass—Harold Shannon, Marcellus, R-1. Kalamazoo—Carroll Jansen, Augusta, R-1. St. Joseph—Mrs. Gerald Bohm, Mendon, R-2, and Mrs. Walter Timm, Mendon, R-2. Van Buren—Mr. and Mrs. Earl Morehouse, Decatur, R-2, and Mrs. Pansy Drake, Bangor, R-2.	<b>SOUTH CENTRAL REGION</b> Branch—Wilfred Miller, Sherwood, R-1. Calhoun—To be announced. Eaton—Lloyd Bacon, Muliken, R-1. Hillsdale—LaVerne Kramer, Reading, R-1. Ingham—Ben Arend, Jr., Mason, R-4. Jackson—George Crisenberry, Jackson, R-3. Lenawee—Carl Rieve, Tip-ton, R-1.	<b>SOUTHEAST REGION</b> Genesee—Ulysses Dieck, 10368 McEnroe, Swartz Creek. Livingston—William Taylor, Howell, R-4, and Donald Brinks, 2310 Dutcher Road, Howell. Monroe—Alvin W. Yarger, 12150 Strasburg Road, Erie, R-1. Oakland—Mrs. Marion Sutton, 10565 Millford Road, Holly, R-3. Washtenaw—Robert Telft, 1880 Textile, Ann Arbor, R-5. Wayne—Roy Schultz, 7854 Lilly, Plymouth.	<b>WEST CENTRAL REGION</b> Kent—Merlin Kraft, 7378 Ten Mile Road, Sparta, R-1, and Marvin Wiersma, 7805 South Di-	<b>CENTRAL REGION</b> Clinton—Mrs. John Watling, Bath, R-1. Ionia—Herbert Crosby, Portland, R-2. Montcalm—Herbert Stressman, 5989 Maple Road, Howard City, R-1. Shiawassee—Wyman Luchembill, 3543 Durand Road, Durand, R-1. <b>EAST CENTRAL REGION</b> Bay—Mr. Shirley Nitschke, Auburn, R-1. Clare—Walter Ehle, Harrison, R-2. Gladwin—George A. Weir, Gladwin, R-1. Gratiot—Carew LeBlanc, Ithaca, R-2. Isabella—Richard Dean Taylor, Blanchard, R-1. Midland—Leonard Varner, 1244 Olson Road, Midland, R-5. Saginaw—Frank Blessing, Birch Run, R-3. <b>THUMB REGION</b> Huron—Carl Ritter, Bad Axe, R-3, and Theodore Leipprandt, Pigeon. Lapeer—Mrs. Horace Davis, 3550 Davis Lake Road, Lapeer, R-3. Macomb—Ellsworth Zuehlke, 13955 27-Mile Road, Washington. Sanilac—Milford Robinson.
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(Continued on Page 7)



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Einar E. Ungren, Editor

## Michigan Farm Bureau

President ..... W. W. Wightman

V.-Pres. .... R. E. Smith, Fennville

Sec'y-Mgr. .... C. E. Prentice, Okemos

DIRECTORS BY DISTRICTS

1-Max K. Hood, Paw Paw, R-1  
2-Wilbur H. Smith, Burlington, R-1  
3-Alex F. Russell, Lake Orion, R-1  
4-Eaton R. Smith, Caledonia, R-1  
5-Dale Dunkel, Williamston, R-1  
6-Ward G. Hodge, Snover, R-1  
7-Thomas Hahn, Rodney, R-1  
8-Lloyd Shankel, Wheeler, R-1  
9-Eugene Roberts, Lake City, R-1  
10-Eugene DeMatio, W. Branch, R-1  
11-Edmund Sager, Stephenson

DIRECTORS AT LARGE

Herbert Fierke, Saginaw, R-4  
Robert E. Smith, Fennville, R-4  
Walter Wightman, Fennville, R-1

Representing

WOMEN OF FARM BUREAU

Mrs. Alex Kennedy, Fennville, R-1

Representing

FARM BUREAU YOUNG PEOPLE

Miss Esther Robinson, St. Johns



## PURPOSE OF FARM BUREAU

The purpose of this Association shall be the advancement of our members' interests educationally, legislatively and economically.

## President's Column



MR. WIGHTMAN

Elections seldom solve any problems. They sometimes create some. The past election is no exception as far as farmers are concerned.

There have been some reports to the effect that since the most important agricultural producing areas didn't show a preference for the incoming administration in Washington, that they need not expect any help from them.

Whether this is true or not remains to be seen but it could be good news for agriculture. We have had too much help from the government in the past. Most of our troubles have been caused by government intervention. So it could be good news to farmers if we could have less of it for the next four years.

There will be little comfort in this, however, when we consider who will probably be appointed to the cabinet posts and the effect that their influence will have on the problems that already face us as producers. If we have any more favorable attitude toward labor unions and their activities, it is not going to help farmers with any of their problems.

Monopolistic practices of labor are just as harmful to our society as monopolistic practices of industry and should be controlled by just as strict restraining laws.

Such laws would be as much protection to the laboring man as to the rest of the economy. Unrestricted activity of labor unions promoted by labor leaders is bound to hurt the working man even more than is does the other interests of our economy. He is the one that is supposed to be helped by these activities.

Agriculture is the most important segment of our economy but represents only about 10% of the total population. Therefore it represents fewer voters at the polls when important national decisions are made.

For all of these reasons it becomes more important that the farmers stick together and have an efficient, powerful organization to represent them.

It seems evident that farmers will be drawing closer together for their own protection.

If we don't support a voluntary farm organization, we could well be forced to join an organization that could not do us any good. There are several interests that would like to do this for us now. They have even laid their plans as to how they intend to do it. This would spell the doom of free agriculture in America. Not only that, it would endanger all the freedoms we have in America.

Farm Bureau, both state and national, has always stood for these freedoms. It is a free choice organization the same as religious affiliation is free choice. This, we believe, is as it should be. But, we will have to work for it and even sacrifice for it if we expect to preserve these freedoms.

Dante said the hottest place in hell is reserved for those who remain neutral in time of crisis. This is a time of crisis. Some very important decisions must be made in the near future.

It could be hell-on-earth if some of the present proposals should happen to agriculture. It doesn't appear that the American farmers are ready to buy them, but we are challenged as never before in the history of the nation.

of Branch county, \$1,207; and Bernie Sullivan of Huron county, \$1,204.

Farm Bureau Life now has \$108 million of life insurance in force on the lives of 29,000 policyholders.

## Low Value Farms Have Higher Taxes

Michigan farmers in low income brackets pay a bigger percentage of their earnings in state and local property taxes than do farmers in higher income brackets, according to Claude Bitner, former Michigan State University agricultural economics researcher now at Texas A&M College.

Several ways exist to lighten the regressive impact of farm property taxation, Bitner believes.

For example, assessment could be based more nearly on income-producing ability where that is the best measure of market value.

The present farm personal property exemption could be increased. Property taxes could be lessened and provisions made either for the use of non-property taxes by local units of government or for an increase in state aid to counties, townships and schools.

## Fertilizer Men at Research Meeting

On November 9, 10 and 11, four of Farm Bureau Services fertilizer managers attended the American Farm Bureau Research Association's annual fertilizer meeting at Turkey Run State Park in Indiana. Heads of all of the midwestern cooperative fertilizer producers gathered at the park to discuss distribution and manufacturing problems.

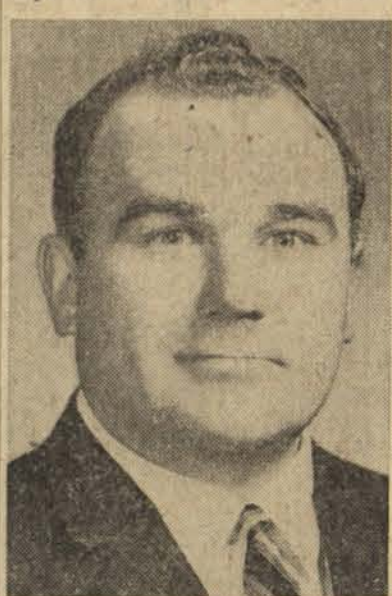
The college of hard knocks has a larger alumni than all the institutions of learning.

## FB Insurance Adds to Claims Organization

N. L. Vermillion, administrative vice-president for Farm Bureau Insurance, has announced an expansion and organization of the insurance claims organization.

Headed by Howard Brown claims manager the claims division now has a staff of 29 men.

Effective immediately, two new positions of regional claims supervisors have been created.

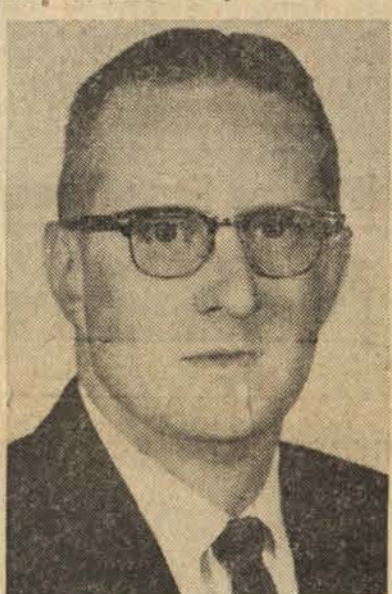


KENNETH BAUR

Appointed to these positions are Duane Hartgerink and Kenneth Baur. Both men have had extensive experience in insurance claims work.

Hartgerink joined Farm Bureau Mutual as an adjuster in 1950 and was promoted to Kalamazoo branch manager in 1954. Baur served as an adjuster from 1951 until 1956 when he was named Saginaw branch manager.

Hartgerink's region will take in the Kalamazoo, Grand Rapids and Traverse City branch of-



DUANE HARTGERINK

ices; Baur's region will include the Saginaw, Lansing and Saline branch offices. Both men will be responsible for supervision of the branch offices in their respective areas as well as maintaining liaison with the home office in Lansing.

sing.

Other changes include the transfer of Marv Haskins from the Grand Rapids office to become branch manager at Traverse City; transfer of Marion DeBie from Grand Rapids to Kalamazoo; and transfer of Frank Kolasa from the Traverse City office to branch manager at Saginaw. Other branch managers are Leonard Heath at Saline; Joe Tukew at Grand Rapids; and Gilbert Rossetter at Lansing.

Mr. Vermillion pointed out that the expanded claims organization is designed to keep pace with the growth of Farm Bureau Insurance in Michigan. Farm Bureau Mutual now has over 100,000 auto, farm liability and fire policies in force.

Within the past year the Company's own claims organization assumed responsibility for handling all fire claims. This was previously handled by an independent adjusting organization.

Farm Bureau serves its policyholders through six branch claims offices located at Lansing, Kalamazoo, Saline, Saginaw, Grand Rapids and Traverse City. A total of 22 Farm Bureau adjusters work out of the six offices.

Completing the claims team are Harold Purcell, assistant claims superintendent; Jack Cote, bodily injury supervisor; Dick Briggs, fire claims examiner; and Orney Taylor, fire claims supervisor.

## MSU States Water Problem

Michigan's water problem is not one of shortage but one of not enough water at the right

place, in the right quantity, at the right time and at a reasonable cost, say Michigan State University agricultural economists.

## Give Meat For Christmas

WARD COOPER  
Market Development Division

What can I give a person on my Christmas list who seems to have everything? This year the Livestock Advisory Committee of Michigan Farm Bureau says, "Give meat for Christmas."

What could be more useful and appreciated than a ham, Canadian bacon, or good cuts of meats?

Ionia and Lenawee County Farm Bureaus are cooperating with the National Livestock and Meat Board on a gift certificate program. The certificates are made available to retail stores for sale to customers. It's a handy way to give your favorite person a gift of meat. He or she can get any cut desired.

It's good for livestock producers and the meat industry. What could be better than to increase the consumption of meat?

If you live in Ionia or Lenawee county, plan to make use of the gift certificates for meat. Let's all consider giving meat for Christmas.

MICHIGAN FARM NEWS  
December 1, 1960

## Today in Farm Bureau

ROGER N. FOERCH

Manager, Organization Division, Michigan Farm Bureau

As we go to press for this issue, our membership figure stands at 27,477 of which 875 are new.

Plans for the 1961 campaign are well on the way toward completion. All that remains is the information meetings for workers, and they will be held during December.

Michigan Farm Bureau's 12th Institute has arrived. This year our theme is built around citizenship and how Farm Bureau members can become active in the political party of their choice. The following committee chairmen have been invited and will receive instruction concerning their duties and responsibilities: Citizenship, Community Group, Public Relations, and Legislative. Also, the County Secretaries and full Executive Committees are invited.

The program this year will feature such persons as John Clay, executive secretary of the Wyoming Farm Bureau; and Kenneth Ingwolson, Americans for Constitutional Action. As some of you read this issue of the Michigan Farm News, this meeting will be history.

On December 9, 65 Farm Bureau members will be headed toward Denver, Colorado, the site of the 1960 American Farm Bureau Federation annual meeting December 11 to 15. We'll have a report for you next month.

This year 1960 has been an active one in Farm Bureau at this end. And I'm sure you have been as busy at the county level.

As we close this year, we are winding up our preparation for

another membership campaign. I sincerely hope each one who reads this article appreciates the issues that face agriculture. The only way we can solve them is to ask our neighbors to join with us as we search for the solutions. Then stay with the organization as its employees work with our legislators in Lansing and Washington.

Join your County Farm Bureau membership team and let's put Michigan Farm Bureau and your County Farm Bureau on the map with a large united voice for agriculture.

My next article will be after Christmas, so I would like to take this opportunity to wish you all a Merry Christmas and a Happy New Year from the Organization Division.

## Farm Bureau Mutual Offers New Farmowners Policy

N. L. Vermillion, administrative vice-president for Farm Bureau Insurance, has announced introduction of the Farmowners Policy, first of its kind offered to Michigan farmers.

The Farmowners is a new concept in farm protection. It combines four coverages—home and contents, farm liability, farm personal property, and barn and outbuildings—into one policy with one premium. It provides savings of approximately 20% over the cost of the same protection now written in separate policies.

Michigan Insurance Commissioner Frank Blackford approved Farm Bureau's new Farmowners on November 22 and issued a news release to all newspapers in Michigan announcing the policy as first of its type in the state.

"Michigan farmers can now enjoy the same conveniences and economy with the Farmowners that city people have enjoyed for some time with the Homeowners policy," Mr. Vermillion said.

"With a Farmowners policy, a farmer can now combine all coverages necessary on his farm into one convenient, low cost package. It makes it easier for him to be sure that he has all of the coverages he needs."

Introduction of the Farmowners is expected to revolutionize the farm fire insurance business in Michigan. The broad protection for fire, wind, liability, theft, and other perils, coupled with the convenience of one policy at 20% savings, will make the Farmowners first choice with Michigan farmers.

Farm Bureau insurance agents will have complete details on the Farmowners early in December.

## Delegates to AFBF Annual at Denver

Six Directors of Michigan Farm Bureau will represent the organization as voting delegates at the annual meeting of the American Farm Bureau at Denver, December 12 to 15. They are: Walter W. Wightman, Robert E. Smith, Max Hodge, Allen Rush, Wilbur H. Smith and Lloyd Shankel.

President Wightman is a member of the national resolutions committee.

Alternate voting delegates are these Directors: Ward Hodge, Edmund Sager, Eugene DeMatio, Eugene Roberts, Dale Dunkel, Herbert Fierke.

Secretary-Manager C. E. Prentice, several members of the state staff, and members make up a state delegation of 65 to the convention.

## No Farm Mandate in the Election

(Cont. from Page 1)

and adopted resolutions on State, National and Michigan Farm Bureau affairs. This edition we start publishing on page 6 the resolutions adopted on State Affairs.



Today's farms are modern food and fiber factories. Like factories, farms need modern financing.

## Today Federal Land Bank Loans Work for 14,730 Michigan Farmers

Federal Land Bank Associations Deliver Low Cost Farm Loans Geared to Needs

By: Albert Mohr, Manager  
Federal Land Bank Association, Charlotte, Michigan

Many of America's biggest corporations run their business on borrowed capital. And the biggest business of all, farming, borrows money from the Federal Land Bank for many of the same reasons.

New machines, new plants, expansions, refinancing, getting ready for the season ahead or the year ahead, that's why business borrows. New machinery, new buildings, added acres, more livestock, farm improvement, that's why farmers borrow.

Every day, many Michigan farmers get agricultural loans from their Federal Land Bank Associations. It's the Land Bank that offers long term loans at low rates, no closing fees, payment dates set to fit your peak income periods, full pre-payment privileges without penalty.

Modern lending policies like these have helped Michigan farmers obtain more intermediate and long term loans from the Land Bank than any other lender.

If you need money, visit your Land Bank Association at once. It exists for one reason, to work for you.



Land Bank loans provide cash for many reasons: new buildings, home improvements, personal needs.



Livestock, land improvement, new machinery—are all good reasons for Land Bank loans.

**VISIT THE LAND BANK OFFICE IN YOUR COMMUNITY**

**LAND BANK ASSOCIATION OFFICES IN MICHIGAN**

ALBION 3601 E. Jackson Rd. ANN ARBOR 2221 Jackson Ave. BAY CREEK 108 So. Fort Crescent BAY CITY 3600 Garfield St. BAYVIEW 108 S. Lake St. CARO 651 N. State St. CHARLOTTE 415 S. Cochrane Ave. CLARE P. O. Box 26	ESCANABA 602 Livingston St. GAYLORD P. O. Box 317 HUNTSVILLE 405 1/2 North GRAND RAPIDS 468 Kinney Rd. N.W. HART Box 194	HILLSDALE W. Canton Road HUNTSVILLE 405 1/2 North LANSING 211 N. Depot St. LANSING 328 N. Saginaw St. LANSING 67411 Main St. ST. JOHNS 108 South St. ST. JOSEPH 222 Port St. THREE RIVERS M-50 & U.S. 131, By Pass
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**THE FEDERAL LAND BANK ASSOCIATIONS OF MICHIGAN**

## "Dear Santa..."

All over America, boys and girls are eagerly awaiting the coming of Christmas... looking forward to the toys for which they've asked in their letter to Santa. It's a big job for Santa—keeping all these boys and girls happy—but he has a big helper in the trucking industry. The hundreds of thousands of trucks and trailers that all year long bring Americans everything they eat, wear, or use are kept extra busy at Christmas-time. From factory to showcase to Santa's pack, the toys and other gifts that bring so many happy smiles on Christmas morning depend on trucks to get where they're going... Merry Christmas, everyone!

Michigan Trucking Association  
Fort Shelby Hotel • Detroit

**HURRY, SCURRY CHRISTMAS!**

What with presents to purchase, parties to plan, good things to bake, decorations and the tree to attend to, and greetings to send, the rhythm of life steps up around Christmas.

At a crowded time like this, what a joy to have the telephone... for the time it wins you... for the breath it saves you... for the way it gets things done.

We hope that your Christmas is going to be one of the best ever and we hope that the telephone will help to make it so. Merry Christmas!

**MICHIGAN BELL TELEPHONE COMPANY**



join

# FARM BUREAU



## The world's largest farm organization... MEETING TOMORROW'S FARM PROBLEMS!

*Proud of the Past . . . . . Confident of the Future*

### Farm Bureau has . . .

- Protected the legislative voice of rural Michigan by fighting for fair representation in our Legislature.
- Gained for farmers exemption on fuel taxes where fuels are used in field work (both State and Federal).
- Continued to fight for farmer exemption on the Sales Tax on farm production supplies.
- Fought through laws to bring farmers true value in the quality of feeds and seeds.
- Gained a special low-cost rate on farm truck and pick-up licenses.
- Placed Michigan in high quality standards in fertilizers—high food content per ton.
- Made available insurance at cost, tailored to fit the farmer's needs.

### Farm Bureau assures that . . .

**You** will have a voice in your local, state and national affairs.

**You** and your family are eligible for complete Blue Cross and Blue Shield coverage.

**You** may apply for low-cost insurance protection.

**You** will find quality advantages and savings in Farm Bureau supplies and petroleum products.

**You** will be welcomed by your Farm Bureau neighbors.

**We need every farmer behind a CONSTRUCTIVE PROGRAM for Michigan agriculture**

*We invite you to join hands with your neighbors in your County in solving the new and increasing problems of Agriculture*



**ROLL CALL JANUARY 3-7**



# Activities of Women of Michigan Farm Bureau

## District 1

Mrs. Lee Cook, Chairman  
Kalamazoo R-1

The fall meeting was held at the Presbyterian church at Centerville. District Chairman Mrs. Fred Foster presided. Mrs. Arthur Muir, our new state vice-chairman, had charge of the county reports.

Mrs. Byron Eley conducted the installation of officers: Chairman, Mrs. Lee Cook, Kalamazoo county; 1st Vice-chairman, Mrs. Norman Harvey, Cass county; 2nd vice-chairman, Mrs. Wm. Hoxie, Van Buren county. Mrs. John Gray of Kalamazoo county was appointed as District secretary and treasurer. Roll call showed 87 present. Mr. Delbert Wells from the Family Planning Division of the Michigan Farm Bureau, showed a film on "Ten Nations and the U. S."

**Berrien County.** The November meeting was held at the Youth Memorial Building. Mrs. Alma Foster installed officers: Chairman, Mrs. Robert Burandt; vice-chairman, Mrs. Robert Knuth; secretary & treasurer, Mrs. Lloyd Zech.

It was decided to give \$150 to the girl we are helping in nurses training. Reports on the State Farm Bureau Convention were given. We gave \$7.10 to buy a case of jelly for CROP, Church World Service. We gave \$10 to the Retarded Children Ass'n. The next meeting will be on mental health.

**Kalamazoo County Women's** Committee met at the County Center Building. Bergetta Thompson outlined the program for the coming year. Mrs. Faun Cook reported on District meeting. Rillie Higgins reported on the Regional Jamboree held at Paw Paw. Mr. and Mrs. Kenneth Wagar from Kalamazoo county won the District award, Farm Bureau Cooperator Family for this year.

**Van Buren County Women's** Committee met at the home of Mrs. Carl Buskirk, Paw Paw. Plans were made for the county wide visit of the Red Cross Bloodmobile. Mrs. Waldo Dick of Lawrence is chairman. Mrs. June Sherman, director of Volunteer Services at the Kalamazoo State Hospital discussed the programs now offered the mentally ill. We voted \$25 to help build on Inner Faith Chapel at the hospital. Mrs. Lee Cook, District Chairman, was a guest.

**St. Joseph County Women's** Committee met at Centerville. A variety program was presented by the members. This was followed by a lesson in cake decorating. It was announced that a training school for all officers will be held. A report of roll call for Farm Bureau memberships was read urging the county to go over the top.

Members were also urged to sell buttons for Camp Kett project. The next meeting will be a Christmas program and White Elephant gift exchange. Each member will donate 50 cents toward a gift for the Fairview hospital.

**Cass County.** Thanksgiving dinner was served at the Norman Harvey home with eleven groups represented. Hope Spencer gave



For Distinguished Service to Agriculture

a book review on "The Naked Communist." It was voted to place a copy of the book in each of the five high schools in the county. Each member is asked to bring 50 cents to the December meeting for gifts for patients at the County Hospital. Historical pictures of Cass County will be shown by Mr. Fox.

## District 2

Mrs. George Crisenbery, Chmn.  
Jackson R-8

**Branch County Farm Bureau** Women's Council met at the Methodist Church in Coldwater. The business meeting was conducted by the new chairman, Mrs. Olney.

Mrs. Newell told us of the need of volunteer workers at the Coldwater State Home and Training School. She explained the number of patients at the school and also the different activities going on there.

**Calhoun County Women's** Committee met at Battle Creek Community Building November 1. Mrs. Robert Huntington, Jr., is our new vice-chairman.

Mrs. Sheratt of the Battle Creek Police force told of her work during the last 18 years with neglected and underprivileged children.

**Hillsdale County.** December 1 is set as open house for the new office with the officers serving as the committee. A suggestion was made to get a cupboard for the conference room.

Mrs. Lida Voorhees of Addison gave a report on the book "The Naked Communist."

The District officers training meeting was held November 29 at the 4-H Building at Hillsdale.

**Jackson County Women's** Committee won first place in the state "Program of Work" contest. It was announced at the annual meeting in Lansing.

Mrs. Dale Crouch of Grass Lake is our new chairman.

The next meeting will be a Christmas party at the County Building December 6. All Farm Bureau women are invited.

**Lenawee County.** At our November meeting Mrs. Clinton

**AT THE 41st annual meeting** of the Michigan Farm Bureau, President Walter W. Wightman (left) presented the Farm Bureau's 1960 Award for Distinguished Service to Agriculture to four men: Professor Stanley Johnston (left), George S. McIntyre (center), Marshall Wells (right) and Jack Yaeger (see picture on page 1).

**STANLEY JOHNSTON**, Superintendent of the South Haven Experiment Station, received the Award for 40 years of service to Michigan's fruit industry as a breeder of new varieties. The development of the Halehaven, Kalhaven, Redhaven, and Fairhaven varieties of peaches, the cultivated blueberry, and new varieties of apricots have been largely through his work and study.

**GEORGE S. MCINTYRE** received the Award for outstanding public service to farmers and consumers as Director of the Michigan Department of Agriculture the past seven years, and for his contributions as Deputy

Faler was elected secretary to fill the vacancy created when Mrs. Don Buell resigned.

We voted to give \$700 to the county board to pay on the Farm Bureau Building.

The new crop film "Sounds of the Earth" was shown. October 24 we had a family night sponsored by the Farm Bureau women. The meeting was held in the Consumers Bowers Building with 140 in attendance. Dan Reed conducted a "Know Your Candidate" discussion. Candidates from both parties for county and state offices were present to express their opinions.

## District 3

Mrs. William Scramlin, Chairman  
Holly R-1

Our District officers' training school was held at Plymouth, October 31. It was well attended and the officers seemed very pleased with the type of information given to them.

Your District chairman feels it was a great privilege to represent you on the State Resolutions committee. I wish it were possible for more people to come in contact with this part of Farm Bureau and work with people from different parts of the state and to have a closer association with the State Staff. I was amazed at the dedication to their farm organization and true American citizenship by all.

**Livingston County Women's** Committee met November 4. Russell Hartzler from the Christian Rural Overseas Relief Programs, said CROP is asking help to provide 150,000 underprivileged children with food in Hong Kong.

One daily meal of rice is about \$4, per child, per year. He showed the film "Sounds of the Earth," filmed in Hong Kong where three million people live in only 391 square miles of land.

**Macomb County Women's** Committee met November 2 at the County Farm Bureau office.

We decided to carry out a Christmas project on needs felt by different community groups.

**Oakland County Women's** Committee met November 1 at Walled Lake. We elected a delegate from the group to meet with the County Consumer Marketing Council.

A check is being sent to Dr. Ethel Calhoun to be presented at the open house of her unit at Pontiac General Hospital for polio and disabled patients.

The speaker for the day was from the County Social Security office. He spoke on the benefits for different groups of people.

Installation of officers closed the day's activities.

## Salt

In centuries past, very often the salt shaker was the most valuable and ornate thing on the family table. Salt was scarce, valuable, thus highly valued.

Director for seven years.

**MARSHALL WELLS** received the Award for outstanding services to agriculture in the fields of information and public relations as farm editor of radio station WJR at Detroit the past 19 years.

**JACK YAEGER** received the Award in recognition of 24 years of devoted leadership in building the Michigan Farm Bureau and affiliated companies. He took over the membership of 3,782 in 1935, built it up to 40,000 in ten years through a state-wide organization of volunteer membership workers. When he retired in 1958 the membership was 71,453 families.

Mr. Yaeger entered the business management in 1945 as Asst. Executive Secretary. He was promoted to Executive Secretary and General Manager Aug. 1, 1952 when Clark L. Brody retired from the management. Jack Yaeger was a leader in Farm Bureau in years of great growth.

## District 4

Mrs. Clare Barton, Chairman  
Plainwell R-2

**Allegan County.** Ladies of the Gun River Community Farm Bureau Group entertained for our November meeting. Meeting was held at the community room of the Plainwell bank with 16 groups represented.

Lewis Nooney showed pictures of Ireland, Scotland and England, which were outstanding.

Mrs. Max Radecsek was appointed chairman to assist with dinner for Farm Bureau Day in January at Griswold Auditorium in Allegan.

**Barry County Women's** Committee met jointly with the regular county annual meeting October 18 at the Parish House in Hastings. The group is planning a fund raising dinner during the coming year. They are saving green stamps to help get kitchen equipment for the proposed Farm Bureau building.

Supervisor Earl McKibben, Lloyd Hoffman and Rep. Carroll Newton presented a panel discussion at the September meeting on the proposed amendments to the Michigan Constitution.

**Kent County Women's** Committee met at Grand Rapids Y.M.C.A. November 2, 1960 for luncheon. Mrs. Enoch Carlson and Mrs. Francis Campau presented the program for the year. Mrs. Wesley Huyser gave the safety report and Mrs. J. Edward Brown the Farm Bureau Information report.

A luncheon was planned for the December meeting. Sandra Finkbeiner, from Calcedonia high school, an exchange student to Germany, showed many beautiful and interesting slides of her trip and answered question about her experiences there.

**Ottawa County.** The November meeting of Ottawa County Farm Bureau Women was held in Nunica Methodist Church with the Spoonville group acting as hostesses. Each lady present answered to roll call by giving number of children and grandchildren.

Discussion was held on various methods of raising money to help with the building program of the Ottawa County Farm Bureau which has been started at Allendale.

Mrs. Melvin Klooster, legislative chairman, gave an interesting report on voting Mrs. E. Busman also urged voting as a duty we must perform if we value our liberty.

Ray DeWitt, regional representative, showed the film, "Communism on the Map" which traces the growth of Communism from 1917 to the present time.

## Personality

If you have a pleasing personality, you don't need much else; if you don't have it, nothing else you may have will help much.

## District 6

Mrs. Bruce Ruggles, Chairman  
Kingston R-1

We had a very thrilling experience at the 41st annual convention. Bruce and I won the State Cooperator of the Year Award. We have always enjoyed working with Farm Bureau people and we have found Farm Bureau products very satisfactory. We hope to be able to work for Farm Bureau many more years.

Those who won County Awards in District 6 were: Huron, Mr. and Mrs. Ted Leiprandt; Lapeer, Mr. and Mrs. Robert Rees; Sanilac, Mr. and Mrs. Frank Merriman; St. Clair, Mr. and Mrs. Merrill Hazelton.

**Huron County.** Twenty-three groups met at Bad Axe October 28. Robert Quinn of the sheriff's department gave a lesson on mouth to mouth respiration. Never stop trying to revive a person before the doctor arrives. The police and sheriff's departments are always ready to help. Call on them when you have a need.

The group voted to give a donation to the Retarded School Center at Kilmanauh.

**Lapeer County.** Officers for next year are: Chairman, Mrs. D. A. Phipps; 1st vice-chairman, Mrs. Horace Davis; 2nd vice-chairman, Mrs. Leona McQuinn; secretary - treasurer, Mrs. Edward Preisel.

Mrs. Kerr Stewart and Mrs. Harry Whittaker, the retiring officers were presented gifts.

George Yoshihara showed movies of vegetables being harvested and prepared for market. Also movies of the ladies when they visited the farm last August and the Dryden Ski Area.

Carl Kentner gave an illustrated talk on parliamentary procedure.

Mrs. Kerr Stewart represented the Women's Committee on the county resolutions committee.

Yates Memorial Clinic appointments are still being made by Mrs. Harry Whittaker.

Thirty-four Farm Bureau women attended the 41st annual convention.

**Tuscola County.** 4-H Agent Ed. Schrader told of 4-H work in the county and showed slides of 4-H Clubs and projects.

Suzanne Garner, one of ten award trip winners to Chicago, said she enjoyed 4-H because she could work with her family in completing her projects.

Twelve ladies attended the annual convention.

**St. Clair County.** Thirty-six women representing 12 groups met for a potluck dinner at the home of Mrs. Nora Hazzard. The chairman, Mrs. Christina Welser, gave an interesting report of her recent trip to Scotland.

Mrs. Dickinson showed slides and told of the benefits of Social Security.

## District 7

Mrs. Walter Harger, Chairman  
Stanwood R-2

Next month about the time I should be getting out this news letter, my husband and I will be on our way to New Jersey to visit our eldest son, his wife and daughter. Needless to say, we are very anxious to see our only granddaughter. As most Women's Committees have Christmas parties, December is a good month to play hooky.

**Mason County Women's** Committee. In October Mrs. Paul Hansen announced the committee chairmen: Citizenship, Mrs. C. Mavis; safety, Mrs. R. Brandt; legislative, Mrs. E. Slagle; FBI, Mrs. Mavis; publicity, Mrs. H. P. Anderson; health, Mrs. L. Peterson; representative on County Board, Mrs. D. Barclay.

At our November meeting, D. Van Notter of the Manistee State Police Post, showed a film on reckless driving and answered questions. Mrs. Peterson urged everyone to take advantage of the free diabetic tests to be given that week.

**Mecosta County.** The program for the year was adopted. The state annual meeting was reported upon by Mrs. Geo. McLachlan and Mrs. Kenneth Johnson. Appointed to committees are: Safety, Mrs. T. Platt; citizenship, Mrs. K. Boyd; legislative, Mrs. Chester Hope; FBI, Mrs. G. McLachlan. Each member will give 50c at the December meeting to be divided between two charitable organizations.

**Montcalm County.** Membership kick-off breakfast is December 1, with Mrs. Edna Kehler as chairman. Later in the day the Women's Committee will have their Christmas party.

**Muskegon County.** Mrs. Lawrence Lee, newly elected chairman of the Muskegon Farm Bureau Women, reported the annual meeting at Lansing November 9. It is most important that

we finish the sale of Camp Kett buttons. Mrs. K. Proctor reported on CROP. Committee Chairmen are: Citizenship, Mrs. K. Proctor; legislative, Mrs. C. Anderson; safety, Mrs. M. Reska.

**Newaygo County** Committee chairmen are: Safety, Mrs. J. Maynard; FBI, Mrs. A. Kunnan; citizenship, Mrs. K. Powers; legislative, Mrs. E. Smith; finance, Mrs. Jackson, Mrs. Hamp and Mrs. A. Boes; program, Mrs. Chesbro, Mrs. Derks and Mrs. Oetzel. Jim Walker spent 8 weeks in Germany under the student exchange program. He told of his experiences and showed slides.

**Oceana County Women's** Committee has elected these officers: Chairman, Mrs. Fred Weirich; vice-chairman, Mrs. Carl Reed; secretary-treasurer, Mrs. Russell Tate. The film, "Communism on the Map," is being made available in the District by Ray DeWitt, and was to be shown November 15 in Oceana County.

**Oseola County.** Mrs. Ruth Nordeen, Oseola county clerk, spoke November 1, giving the duties of the judge of probate, prosecuting attorney, sheriff, register of deeds, treasurer and clerk. Mrs. Elizabeth Myers told of the duties of the township clerk. We made a donation to CARE.

## District 8

Mrs. Kenneth Kapplinger, Chmn.  
Farwell R-2

**Arenac County Farm Bureau** women met at the home of Mrs. Swaffield, November 2. The program was discussed. We shall meet with Mrs. Koelsch on December 13, with potluck lunch and \$1 gift exchange. January 3 will be husband night at the Adams Township Hall.

**Bay County.** A lovely luncheon was given the Women's Committee by the Bay County Chapter of American Cancer Society in appreciation of work done in their behalf and the loan closet. Mrs. George Palmer spoke to the group on the way the local chapter operates. Mrs. Earl Noel gave a short talk on services, education and research of cancer carried on by the American Cancer Society.

At the next meeting two baskets will be packed for the needy. A \$1 gift exchange will be held December 6 at the home of Mrs. A. Wagner. Gifts will be wrapped at the meeting for the infirm patients and the Kiwanians dress drive.

**Clare County Farm Bureau** women met at Greenwood town hall on November 1. District rules were discussed. Clare county rules were reviewed and two amendments made.

**Grafton County Women's** Committee met October 25 with Mrs. Ralph Cumberworth.

Don Baker, superintendent of the Ithaca high school, was guest speaker for the afternoon. Mr. Baker explained the three amendments on November 8 election ballot.

Our recipe Corner will continue another year in the Grafton County Herald.

Mrs. Witter was unanimously elected as 2nd vice-chairman for the year 1960-61.

Ruth Hooper announced the need for material remnants to be given to the Grafton County Women's Hospital Auxiliary for making "VIP's" (Very important puppets) which are given each child admitted in the hospital.

**Isabella County Women's** Committee met October 25. Mr. Russell Hartzler, State manager for CROP of Lansing showed film of Hong Kong and how CROP is needed there.

Committees were appointed: Legislative, Mrs. Edmond Wonsley; safety, Mrs. Lois Graham; citizenship, Mrs. Walter Chaffin; Farm Bureau Information, Mrs. Pearl Wilson; sick committee, Mrs. Ernest Klump; Mrs. Otto Larson, Mrs. Clyde Forbes and Mrs. Elsie Methner.

**Midland County Women's** Committee met at the Midland Restaurant, November 1 for luncheon. Mrs. Phillip Stark reported that Miss Wolfe, the county nurse, also a member of the County Health Department told her of a needy family in the county. At the next meeting each one is asked to bring some article such as bedding, towels, toilet soap, etc., for this family.

**Saginaw County.** Women's Committee entertained their husbands at the Bridgeport School October 25.

A collection of \$13.66 was taken for Saginaw and Bay County Mental Health Society.

Delbert Wells of Michigan Farm Bureau showed a movie of "Ten Nations and the United States."

I would like to thank all the ladies for their co-operation and attending the District Training meeting. It was wonderful to see such a large attendance.

## District 9

Mrs. Dwight Duddles, Chairman  
Lake City R-1

**Manistee County's** November meeting was a family night supper. An educational film was shown with entertainment following. November 18 the film strip "Communism on the Map" was presented at Farr Center.

**Kalkaska County Women's** Committee met with Mrs. Laverne Ryckman November 15. Mrs. Earl Hendricks gave a report on Camp Kett. They have collected \$50 on their sale of pins.

Their program for the coming year was presented and adopted. "Ten Nations and the U.S.A." a film strip was shown at the high school.

**Missaukee County Women's** Committee held its monthly meeting November 8 at the home of Mrs. Tys Koster.

Mrs. Ralph Brinks, vice chairman, presented the program for the next year and it was accepted.

Rev. Harvey, from the Fal-mouth Reformed Church, compared the first Thanksgiving Day with ours today, and told us that in addition to being thankful for material things we can be thankful for our privilege of freedom, of voting, of religion, and the privilege of working with God.

**Wexford County Women's** Committee, with Mrs. Howard Nixon as hostess, met November 1.

Charles Neblock, our new regional representative, attended our meeting.

Hearing tests soon to be given in Cadillac were announced by Mrs. Proctor.

Mrs. Floyd Whaley made the motion that the name of their group be given to Dr. Saran, Director of Health of District 1, for a project. Motion carried.

Reports were given by safety chairman, Mrs. Stoddard, and legislative chairman, Mrs. Marine.

**Benzie County Women's** Committee had a luncheon with Mrs. Grace Bankston, November 1.

Mrs. Rockwell, citizenship chairman; Mrs. Morse, safety chairman; Mrs. LaRue, legislative chairman; Mrs. Nugent, Farm Bureau Information chairman, all gave very good reports.

Our operating rules were read and it was agreed that some slight changes be made.

## Statue of Liberty

The light atop the Statue of Liberty, New York Harbor, has 25,000 times the brilliance of a full moon.

## WOMEN OF FARM BUREAU

## Offer Three Day Trip To Washington Feb. 26

Women of the Michigan Farm Bureau are sponsoring a three-day trip by plane to Washington, Sunday, Feb. 26, 1961 through Wednesday, March 1, at \$98.75 per person.

The trip is for Farm Bureau families. The cost of \$98.75 per person is based on a minimum of 25 people (required for the trip), and includes the following:

- 1—Round trip air transportation from Metropolitan airport, Detroit, by Northwest airlines, 1st class, to Washington, and return, including tax, and complementary meal service.
- 2—Sharing twin-bed room at the Hotel Continental for three nights.
- 3—Meals: luncheon furnished Monday, Feb. 27, and evening dinner, Tuesday, Feb. 28.
- 3—Transfers by motorcoach from airport to hotel and return.
- 4—Choice offered those in group of several sightseeing trips in Washington.

**NOT INCLUDED** in the above cost are breakfasts, lunch Tuesday and Wednesday, evening meal Monday. Transportation from

## Reservation Form

Enclosed please find check for \$..... for reservations at \$10 each for trip to Washington Feb. 26 through Mar. 1, 1961, at \$98.75 per person. Sponsored by Women of Michigan Farm Bureau. From Metropolitan Airport, Detroit, to Washington and return to Detroit, as described in Michigan Farm News December 1, 1960. Reservations must be at Lansing by February 15. Full payment must be made at Lansing before boarding plane. If party is too small by February 15, trip will be cancelled and reservations returned. Make checks payable to Michigan Farm Bureau.

Name ..... RFD No. ....  
Address .....  
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## A New Book You'll Want to Read!

## Clark L. Brody's In the Service Of The Farmer

My Life in the Michigan Farm Bureau  
1919 - 1959

IN THE SERVICE OF THE FARMER is the history of the Michigan Farm Bureau. It is the autobiography of a man, Clark L. Brody, and an organization, the Michigan Farm Bureau. The story of one is inseparable from the other.

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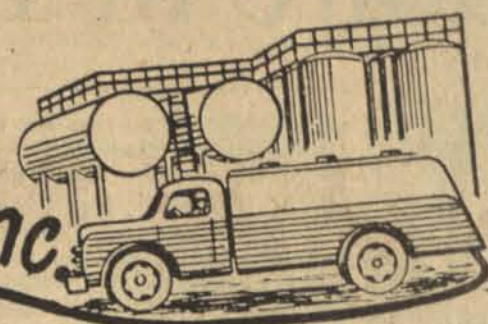
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## Farmers Petroleum Cooperative, Inc.



4000 NORTH GRAND RIVER • LANSING 4, MICHIGAN  
TELEPHONE IV-7-5911

To Farm Bureau Members:

I wish that somehow it would be possible for me to visit with each of you personally. If it were possible, I would explain exactly what this Farm Bureau Oil Company has done since it started—and more important what we can do for you. For example:

First let's take *Quality*. Just five years ago, total dollar sales were \$4,500,000. This past year it was over \$7,941,000. This is an increase of over 76 percent. Surely no company could compile such an impressive sales growth unless its products stand up to the highest quality specifications.

How about *Service*? I am sure you will agree with me that while quality products were necessary to achieve the above growth, service was also a great factor. Dependable, friendly, service I mean. The above sales growth does not only imply quality and service, but it is testimony that Farmers Petroleum sells good products and gives good service.

*Savings*? Certainly. Farmers Petroleum Cooperative, Inc. is in the process now of distributing over \$186,767 in allocated patronage refunds to its stockholders. Each year since it was organized, patronage refunds have been made. The continued rise in farm operation costs is not news to you. However cutting the cost is always good news. Farm Bureau through its subsidiary—Farmers Petroleum—can cut your petroleum costs.

*Service, Quality, and Savings*. Aren't these what you are interested in? It is exactly what this cooperative can offer you. How about it? May Farmers Petroleum Cooperative, Inc. serve you?

Sincerely,

FARMERS PETROLEUM COOPERATIVE, INC.

*Thomas Koning*

Thomas Koning, President

P.S. I would be most happy to send you a copy of Farmers Petroleum's current Annual Report which contains in detail this year's operations, at your request.



# Farm Bureau's Proposals to the Legislature in 1961

## They State MFB Program for Year

We present resolutions on state affairs adopted at the 41st annual meeting of the Michigan Farm Bureau at Michigan State University, East Lansing, Nov. 9-10-11, 1960. The resolutions are Farm Bureau policy and program for 1961.

Resolutions were adopted also on national affairs. They become recommendations to the American Farm Bureau resolutions committee and to voting delegates representing Michigan at the AFBF convention to be held at Denver, Colorado, December 11 to 15. Major resolutions, national affairs are summarized in this edition.

The resolutions approved by the AFBF convention become Michigan Farm Bureau's policy on national matters.

We expect that the text of the national resolutions will appear in your copy of the Nation's Agriculture for January 1.

Another section of the MFB Resolutions deals with resolutions for the good of the Michigan Farm Bureau organization. The News plans to publish them after we have published the resolutions on state affairs. Here are the resolutions adopted on state affairs:

### State Finance, Taxes

With the passage of Proposal No. 2 permitting the Legislature to raise the sales tax from 3% to not exceed 4%, it appears that our state finances should be in fairly good shape for some years to come, provided our State government is wisely managed.

It should be remembered that the so-called emergency taxes levied by the Legislature in 1959 imposing or increasing levies on corporations, telephone service, liquor, beer, cigarettes and other tobacco which have been bringing in approximately \$50 million dollars annually are scheduled to expire on June 30, 1961.

It is reported that the Civil Service Commission will soon announce a substantial increase in salary and wage rates for all state employees in the classified service.

The \$50 million dollar Veterans' Trust Fund was cashed this year for about \$41 million dollars net. Not only is this a "one-shot" emergency relief measure, but actually it is worse than that because the legislation authorizing the liquidation provided for direct appropriations from the General Fund of about \$1,400,000 annually to finance the program which had previously been paid for from the interest on the Veterans' Trust Fund and it also required the re-establishment of this fund on a piecemeal basis during coming years.

The budget for the current fiscal year was about \$20 million dollars short of being balanced. That is, the Legislature appropriated some \$20 million dollars more than it is expected that the current State taxes will yield this year.

No one can predict what the new federal health program will cost our State in money which we must raise and contribute to match the federal funds. Neither is it known how many millions will be required to make the State Aid for Schools formula pay out. Due to the growth in our population, most State services will undoubtedly cost more.

For the past several years, many needed capital outlay programs for the State institutions, including our colleges and universities, have been deferred because of the State's stringent financial situation. These needs must soon be faced and met.

The best information which we have been able to secure indicates that all of these factors together will mean that the State will require approximately \$100 million dollars of additional revenue to balance its budget for the coming fiscal year.

Increasing the sales and use taxes by 1% would yield about \$120 million dollars. If \$100 million dollars of this would be needed to balance the State's budget for the coming year, that would leave \$20 million dollars to apply toward the reduction of the State's accumulated General Fund deficit which is expected to be approximately \$85 million dollars by June 30, 1961, the end of the State's current fiscal year, provided that the Sales Tax rate increase were not made operative during any portion of this fiscal year.

This, of course, does nothing to solve the financial problems of

local governments or to relieve the growing burden of property taxes which are especially burdensome on farm property.

We believe that the long-range solutions to these problems lie in a revision of the State and local tax structure.

Consideration should be given to the following:

1. Revenue sources should be given a broad and equitable base.
2. The tax structure must be conducive to economic growth in Michigan.
3. Other sources of local revenue must be found so that property does not carry the burden alone.
4. The tax structure should be rational, flexible and relatively simple to administer.

### Agr'l Research And Extension

In these days of unprecedented changes in the field of agricultural technology, constant research is imperative to protect and promote the interests of both farmers and consumers.

Obviously, the operations of any individual farmer are so small that it would be impossible for him to carry on any significant applied research, let alone that of the basic variety.

While research in regard to production is needed to keep Michigan agriculture competitive with other states and nations, we urge increased emphasis in the field of packaging, processing, merchandising and the development of new uses and market outlets for farm products.

Inevitably the benefits of agricultural research are not limited to producers, but are abundantly shared by the consumers of these products.

The new information resulting from the findings at the Agricultural Experiment Station are of only theoretical value until they are made available to farmers so that they may be put in practice. This is where the Cooperative Extension Service in Agriculture and Home Economics plays a vital role.

The Extension staff at the county level and regional and statewide specialists serve a tremendously important function in helping farm families keep abreast of the latest agricultural information developed through the research at the Experiment Station.

We urge that the Michigan Legislature recognize the essential and valuable contribution made to farmers and consumers alike by both the Experiment Station and the Extension Service and provide the funds needed so that these programs may go forward on a basis commensurate with their importance.

Furthermore, since these activities are distinct and separate from the academic instruction at Michigan State University, we insist that the appropriations for the Experiment Station and the Extension Service should be separate line items in the appropriation for Michigan State University for the coming year.

### Healthy Dairy Industry

Michigan dairy farmers will be

best served in the long run by a dairy industry that remains free from unnecessary governmental economic regulations.

Dairy firms should continue to compete on the basis of quality, service, and price. We would like to retain a business climate wherein the adoption of new practices of processing and distribution would be encouraged.

While we believe in competition we are disturbed by the fact that some dairy product distributors engage in practices that have the effect of destroying their competitors. Unfair trade practices are a matter of moral, ethical and economic judgments.

Legislation now exists to control unfair practices in interstate commerce. Some cases are now being tried that may further clarify the situation and give direction for future actions. These may also serve as a guide for state regulations.

In the interest of controlling unfair trade practices in interstate movement of dairy products we urge the consideration of recommendations made by the Special Subcommittee of the Select Committee on Small Business of the United States House of Representatives. The recommendations in summary are these:

- "1. Require publication of prices, discounts, rebates, allowances, commissions, loans, and gifts by all sellers;
- "2. Prohibit price discriminations which would have the effect of substantially lessening competition or tending to create a monopoly; and,
- "3. Provide for process . . . for temporary injunctive relief pending issuance of final orders in litigated cases."

We would support legislation which would prohibit sales of dairy products at prices below cost and other types of unfair trade practices. Such legislation should provide for issuance of temporary restraining orders by the regulatory authority or temporary injunctive relief by the courts pending the final disposition of litigated cases.

Any new legislation should have the effect of preserving competition to the greatest possible extent. We would oppose any legislation which would seek to fix prices, control production or restrict producers in their right to bargain.

We are opposed to additional costs in government and furthermore we believe the entire dairy industry would best be served by placing the administration of any milk marketing law in the hands of the Michigan Department of Agriculture instead of in a Milk Marketing Commission.

We are encouraged by the progress being made in the joint meetings of Farm Bureau and other interests in the dairy industry toward solving the aforementioned problems. We endorse such activities and urge the continuation of them.

### Dairy Inspection Programs

Duplicating and overlapping inspections of dairy farms, milk houses, and dairy processing plants are costly and result in a lack of uniformity, misunderstanding and confusion.

Many of the problems and shortcomings of the present milk inspection program are due to changes in the methods of procurement, processing and distribution of milk and dairy products.

We believe that the Michigan State Department of Agriculture should be charged with the responsibility of co-ordinating and directing the complete job of inspection of fluid milk and manufactured milk on a state-wide basis.

Where local units of government have inspection systems and are doing an acceptable job of fluid milk inspection, they should continue doing such inspection work in a coordinated state program.

The Director of Agriculture should be authorized to delegate to such local inspection agencies the responsibility for making the milk inspections in a specific area. This local agency could be deputized to enforce all the laws relative to milk production and handling, for the enforcement of which the Department of Agriculture is responsible.

Such a program would provide the most economical and efficient means of insuring a complete and effective job of inspecting the production and handling of milk.

Inasmuch as milk inspection is for the protection of the public, we oppose any effort to shift the cost of inspection to the producers.

### MICHIGAN FARM NEWS 6 December 1, 1960

#### Quality Dairy Products

In the interests of the Michigan dairy industry and the consuming public, we urge that every effort be extended to improve the quality of manufactured dairy products offered to consumers. Only the best quality products will maintain the demand for dairy products and assure the best returns to producers.

We urge higher standards in requirements and closer inspection of the production and processing of milk and cream processed into butter, cheese, ice cream and evaporated milk.

#### Ice Cream Standards

Federal regulations on ice cream will supercede state regulations in interstate commerce. Since the Michigan ice cream law is basically in agreement with the new Federal regulations with the exception of butterfat content, we urge the adoption for Michigan of ice cream standards not in conflict with Federal laws and regulations.

This will permit Michigan ice cream manufacturers to compete freely with those from other states, thereby protecting the market for milk produced in Michigan.

We request that the legal standards for maximum bacteria counts be lowered from 150,000 per gram to 50,000 per gram in the production and processing of all ice cream.

#### American Dairy Association

The acceptance and use of the program of the American Dairy Association by the dairy industry in Michigan and throughout the nation is a real example of what producers of farm commodities can and must do to promote the use of their products and assure themselves of a future market.

We believe that all self-help programs must embody the fundamental principles of voluntary membership and farmer ownership and control to insure their success.

We encourage all dairy farmers to support the advertising, research, public relations and merchandising programs of the American Dairy Association on a year-round basis of 2c per one hundred pounds of milk or one-half cent per pound of butterfat as an essential part of their farm business expense.

#### Hog Cholera Eradication

The Michigan swine industry should strive for eradication of hog cholera. The plan ultimately should be similar to the one which has effectively eliminated the disease in Canada.

Modification of this plan should provide for the vaccination of all live swine on a farm where an outbreak occurs. This would make possible the saving of a maximum number of animals. Michigan should prohibit imports of swine vaccinated with live virus. Moderate indemnity should be paid to those farmers sustaining a loss. The Michigan Farm Bureau should take leadership in calling the various segments of the swine industry together to study and implement this plan.

Until such a plan is worked out and adopted, we urge swine producers to vaccinate with approved vaccine and serum.

MFB Resolutions on State Affairs will be continued in our edition for January 1, 1961.

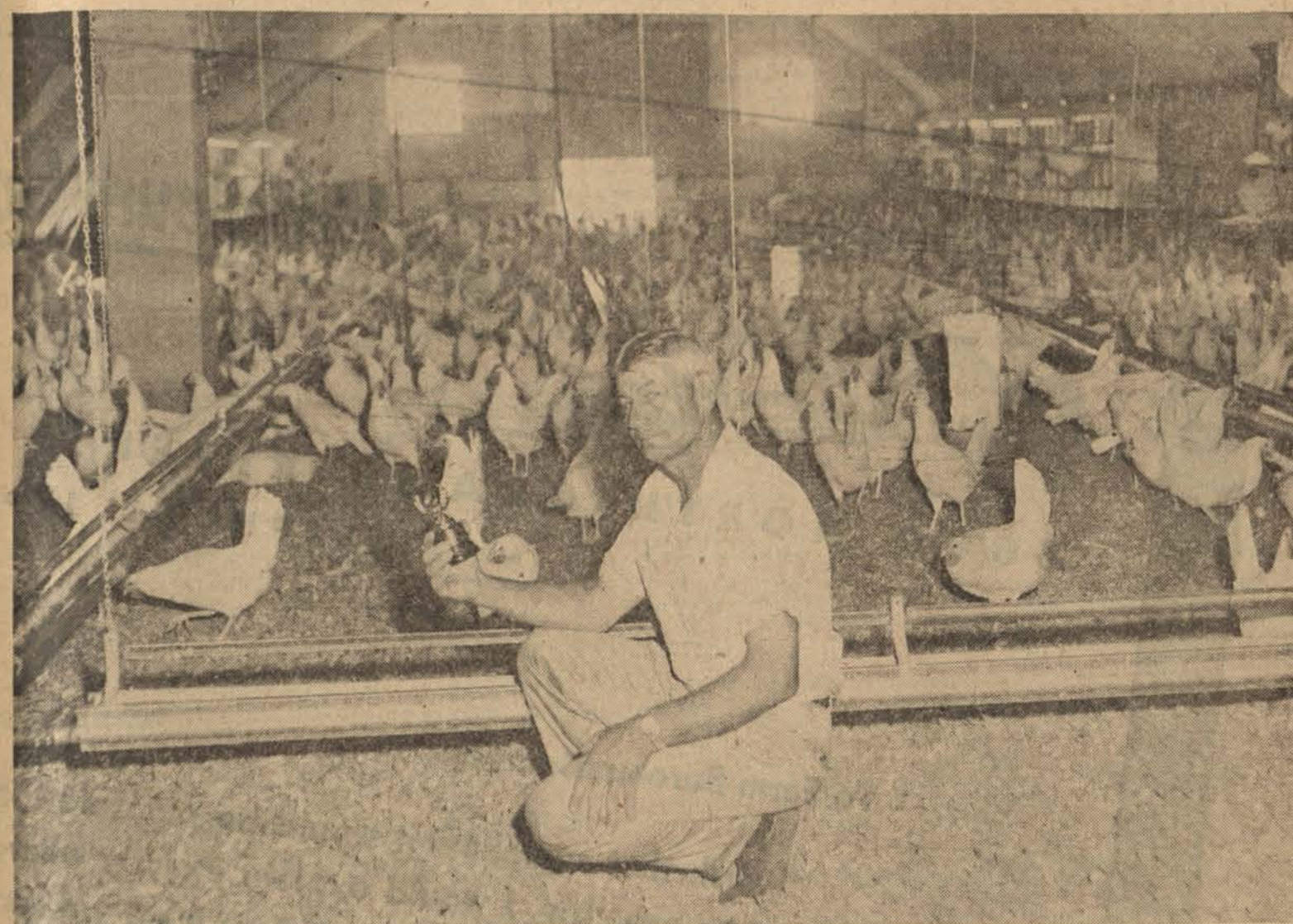
#### Farm Bureau Services Annual Meeting

Farm Bureau Services, Inc., sales for the year ending August 31, 1960 were \$27,675,000, said Maynard D. Brownlee, general manager, at the annual meeting at Michigan State University November 29.

More Farm Bureau fertilizer was used in relation to total consumption than in any previous year. Feed sales increased 6%. Egg marketing totaled \$750,000. Herbert Fierke was elected to the Board of Directors to replace Kenneth Johnson, retired. Eugene Roberts was elected to replace Blaque Knirk, retired. Other Directors re-elected: Peter H. DeWeerd, Marten Garn, Walter Harger, Clayton Healey, Ward Hodge, Elton E. Smith, Robert E. Smith.

The Board of Directors will elect its officers December 6.

# 284 EGGS PER HEN ON FARM BUREAU FEEDS!



Mr. Kurt Kolberg of Galien likes

his 20.4c total cost per dozen eggs sold.

Starting out with 1300 Hy-Line chicks, Mr. Kolberg housed 1,237 pullets at a per pullet cost of \$1.43 for twenty-two weeks. He told us that his net profit per housed bird was \$2.46 plus the meat value and that for every dozen eggs he sold he used 4.33 lbs. of feed. Pretty impressive record isn't it?

Mr. Kolberg fed Farm Bureau 42% Hi-Efficiency Layer Supplement and credits his award-winning record to his feeding program.



Farm Bureau feeds can help you

### Lansing Coplin . . . District No. 5 Field Representative

has been associated with Farm Bureau Services Feed Department since 1956. "Lance" lives in Charlotte, has a farm background and began his Farm Bureau career with the Eaton County Co-op in 1947. Together with Robert Koenigshoff, manager, and Rod Garn of the Buchanan Co-op, they worked out the feeding program for Mr. Kolberg. This is just another example of how Farm Bureau's "Men with Experience" can serve you and other Michigan farmers.



PRECISION FORMULATED FEEDS FOR YOUR PROFITS



UNICO Accent PAINT

36 decorator-keyed colors will give your home new inside beauty—Unico Accent Acrylic Latex Paint offers every shade from delicate pastels to rich deep tones—each one color-perfect for your decorating scheme. Why not roll or brush-on new beauty today—Unico Accent!

- ★ Applies with brush or roller
- ★ Dries in one hour
- ★ Leaves no painty odor
- ★ Covers any surface
- ★ Washes easily



qt. \$1.75  
gal. \$5.95



FARM BUREAU SERVICES, INC.  
4000 NORTH GRAND RIVER AVENUE  
LANSING, MICHIGAN

Shop where you see this emblem . . . it's your guide to quality coupled with economy.





### Farm Bureau Cooperator Award

**MR. & MRS. BRUCE RUGLES** of Kingston, Tuscola county, membership District 6, were among 11 couples honored at the 41st annual meeting of Michigan Farm Bureau as Farm Bureau Co-operators of the Year.

They were awarded 1st place on the team, and a trip to the American Farm Bureau convention at Denver in December. They farm 415 acres, dairying and grain crops. Members of Farm Bureau 20 years.

The eleven couples were honored not only because they make full use of all Farm Bureau's farm supplies, petroleum products, and insurance services, but also because they have given of themselves in building Farm Bureau in every way.

Cooperator of the Year Award winners in other districts are:

1—Mr. and Mrs. Kenneth Waggar of Climax, Kalamazoo county. Farm 330 acres. Grain and hogs. Members of Farm Bureau 15 years.

2—Mr. and Mrs. Leland Sanford of Coldwater, Branch county.

13 years.

10—Mr. and Mrs. Willard Wampler of West Branch, Ogemaw county. Farm 400 acres. Dairy. Members of Farm Bureau 12 years.

11—Mr. and Mrs. Edmund Sager of Stephenson, Menominee county. Farm 290 acres. Dairy and potatoes. Members of Farm Bureau 4 years.

### Farm Bureau's Goal for 1961

(Continued from Page 1)

Decker, R-1.  
St. Clair — To be announced later.

Tuscola — John Koepf, Sr., 4978 Severance Road, Cass City, R-3.

#### NORTHWEST REGION

Benzie — Hermie Rockwell, Beulah, R-1.

Kalkaska — Foster McCool, Kalkaska, R-1.

Manistee — John Milarch, Arcadia, R-1.

Missaukee — Peter Hendricks, McBain, R-1.

Northwest Michigan — Ed Wyatt, 2263 Cass Road, Traverse City.

Osceola — Wayne Johnson, Hersey, R-2.

Wexford — Mrs. Floyd Whaley, Cadillac, R-1.

#### NORTHEAST REGION

Alcona — Guy Rickel, Glenzie, and George Johnson, Spruce, Alpena — Fred Bey, Lachine, R-2.

Arenac — Richard Palmer, Standish, R-1.

Iosco — George Strauer, National City.

Montmorency — Leon Abbe, Hillman, R-1.

Ogemaw — Don Winslow, West Branch, R-1, Earl Tucker, Rose City, R-1.

Presque Isle — Leon Trafale, Millersburg.

#### BRIDGE REGION

Antrim — Mrs. Walter Chellis, R-1, Ellsworth, R-1.

Charlevoix — Doyle Dawson, Charlevoix, R-1.

Cheyboygan — Paul Koviack, Cheyboygan, R-1.

Chippewa — Franklin Schwiderson, Brimley, R-1.

Emmet — Sidney Howard, Alanson, R-1.

Mackinac — Luce — Bill Edwards, Engadine.

Otsego — Darrell Fleming, Gaylord, R-1.

#### UPPER PENINSULA

Baraga — J. Osman Sirard, L'Anse.

Delta — Carlton Van Drese, Cornell, R-1.

Houghton — Ernest Hendrickson, Calumet.

Iron — Art Otterbein, Crystal Falls.

Marquette-Alger — Ben Lindberg, Carlshend.

Menominee — Loren Aderman, Bark River.

#### Fire Protection

Farm pond owners can get some cheap fire protection by keeping a hole open in the pond ice this winter, suggest Michigan State University farm safety specialists.

## RADIO

Listen To

### 'Farm Bureau at Work'

Adrian ..... WABJ

Saturday 12:15 p.m.

Albion ..... WALM

Tuesday 6:30 a.m.

Alma ..... WFYC

Saturday Farm Program

6:30 to 7:00 a.m.

Alpena ..... WATZ

Monday 6:30 a.m.

Ann Arbor ..... WPAG

Thursday 7:00 a.m.

Bay City ..... WBCM

Sunday 7:30 a.m.

Benton Harbor ..... WHFB

Saturday 6:45 a.m.

Big Rapids ..... WBRN

Tuesday 12:30 p.m.

Charlotte ..... WCER

Monday 6:05 a.m.

Cheboygan ..... WCBY

Friday 1:05 p.m.

Clare ..... WCRM

Saturday 6:15 a.m.

Coldwater ..... WTVB

Saturday 12:15 p.m.

Dowagiac ..... WDOW

Saturday 10:30 a.m.

East Lansing ..... WKAR

Saturday 11:35 a.m.

Escanaba ..... WDBC

Thursday 6:30 a.m.

Gaylord ..... WATC

Saturday 1:30 p.m.

Greenville ..... WPLB

Sunday 7:45 a.m.

Hancock ..... WMPL

Wednesday 12:30 p.m.

Hastings ..... WBCH

Sunday 5:30 p.m.

Hillsdale ..... WCSR

Saturday 6:30 a.m.

Ionia ..... WION

Monday 11:45 a.m.

Iron River ..... WIBK

Saturday 6:00 a.m.

Jackson ..... WIBM

Monday 6:00 p.m.

Lapeer ..... WMFC

Saturday 7:00 a.m.

Ludington ..... WKLA

Monday 1:00 p.m.

Manistee ..... WMTE

Saturday 7:00 a.m.

Muskegon ..... WMUS

Monday 12:35 p.m.

Owosso ..... WOAP

Tuesday 11:45 a.m.

Petoskey ..... WMBN

Farm Program 12:00 noon

Rogers City ..... WHAK

Saturday 12:40 p.m.

Saginaw ..... WKNX

Saturday 6:15 a.m.

St. Johns ..... WJUD

Saturday 12:15 p.m.

Tawas City ..... WIOS

Saturday 12:15 p.m.

Services Take Lead

In Alfalfa Research

M. J. Buschen, manager of Farm Bureau Services' Farm Supplies Division and R. W. Brown, manager of Services' Seed Department, have attended a special meeting of Farmers Forage Research Cooperative in Kansas City, Mo. on November 10.

Farmers Forage Research is engaged in the research necessary for the development of a private variety of alfalfa seed.

Typical of Farm Bureau's interest in providing its members with the best seed available, it became a charter member of the Farmers Forage Research Cooperative.

There's Joy in the canine world these days. It's getting around fast. Your Farm Bureau dealer has a NEW Dog Food, and it's called It's Farm Bureau "Premium" Chuk.

ENGLISH SHEPHERD PUPS from our own good working stock dogs. Born September 15. Already interested in stock. \$15 here. A. Ferris Brudley, Springfield, Michigan. (Jackson County) (12-11-22p) 10

REGISTERED ENGLISH SHEPHERDS. 4 months old. Sire Larchland's Crusader. Natural heelers. Wags dogs. \$25. Satisfaction guaranteed. Ship anywhere. More ready December 15. Homer Johnson, Marshall R-4, Michigan. Telephone ST 1-7055. (Calhoun County) (12-11-27p) 10

LAMBERTON IMPLEMENT SERVICE at Niles and Decatur, Michigan, offer full line of J. I. Case and New Idea farm tools, parts, and service. Also, good used tractors, and gas-oil engine. Niles phone MU 3-0711. Decatur phone GA 3-2946. (12-11-27p) 12

FOR SALE—Used KING Evaporator, size 40 inches wide by 14 feet long. Rated capacity 1000-1200 bushels. New line van still in factory crate. Balance of evaporator used. Reason for selling. Moving home. Write to: O. R. Smolker, 9716 Winesler Road, Alto, Michigan. Telephone TR 2-4625. (Kent County) (12-11-46p) 22

FOR SALE—40 ACRES, WOODED, for golf hunting and fishing. Excellent road. Phone and electricity available. Also fenced. Terms. Kenneth Garner, Kalkaska, R-1, Michigan. (Kalkaska County) (12-11-25p) 18

WILL SACRIFICE to settle estate. 200 acres of land with private lake. 160 cleared. Ideal spot for cottage. On black top road. \$6500. Herb Miller, Cadillac R-1, Michigan. Phone PR 2-5245. (Wexford County) (12-11-24p) 18

FOR SALE—40 ACRES, WOODED, for golf hunting and fishing. Excellent road. Phone and electricity available. Also fenced. Terms. Kenneth Garner, Kalkaska, R-1, Michigan. (Kalkaska County) (12-11-25p) 18

## Suggestions for Improving Our Community FB Groups

J. DELBERT WELLS

Family Program Division

Congratulations are in order to Allegan, Houghton, and Chippewa county Farm Bureaus for winning the Community Group travelling trophies this year. The beautiful loving cup trophies were received at the state convention award session by Mrs. Ernest Hendrickson of Houghton, and Mrs. Ray Postma of Chippewa counties.

The Allegan award was received for having established the highest number of new Community groups during 1960. Houghton received the award based on the number of groups in relation to the county membership. Houghton group set up by each nine families enrolled in the County Farm Bureau.

Chippewa had 53% attendance at all groups throughout the entire year. This is the second year that Chippewa has won this trophy for percent of attendance.

Congratulations to each of the counties!

The chairman of the County Community Group Committees who were in attendance at the state convention met together for a breakfast with three fieldmen, Burton Richards, Ray Askins, Royal Call and myself. Many ideas were aired out for improving the Community Group program. A few of the suggestions that were made:

1. The travelling trophy awards system should be re-instituted for next year.

2. An award system should be set up which recognizes the total activities of the community groups in a county.

3. Area meetings might be held once or twice a year for community group committees in order to exchange ideas and develop workable plans that might be used in the counties.

4. More work should be done in leadership training fields. All community group officers should receive annually a statement of their responsibilities.

5. Quarterly meetings of the community group chairmen with

the County Board might coordinate the total programs, especially in areas where one person from each group does not set on the County Farm Bureau Board of Directors.

6. Much emphasis should be put on organizing new groups, especially around young farmers. The new Farm Bureau Young Adult and Youth program should be clearly outlined to the community groups so that the youth members of Farm Bureau families may become involved.

These recommendations all have much merit and will be worked into the overall community group programs.

Is your group reporting to the County Secretary and to the State Farm Bureau office? The September report showed that most counties were a little short on the number of groups that were active in August. Since this is the start of the new year in Farm Bureau, let's see that reports are sent in. Let's see that all reports are in before the next report is issued.

A closing suggestion:

How do you get people to work at Farm Bureau? This problem is often asked and deserves an answer.

Some persons won't work at anything regardless of how worthwhile or interesting it is. But about 95% will work if the proper steps are followed:

1. They must be asked and assigned a job. (How do you know he won't work at a job? It might be just the opportunity he is looking for.)

2. He must have the job responsibilities pretty well defined to him.

3. He must see how it fits into the overall program.

4. He must see how Farm Bureau and himself will benefit by his service.

5. He must have some training or instructions for doing that job.

6. He must be given credit for his willingness, effort or accomplishments.

Try this out on "non-workers." You will be surprised that very few turn you down. They will grow and so will the organizations.

### Fire Danger Up As Mercury Drops

Farm fire dangers go up as the temperature starts down around this time of year.

Richard Pfister, agricultural safety engineer at Michigan State University, says that the danger of fire is up as the temperature starts down around this time of year.

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State University, says that over four years February averaged 70 farm fires, January 63. By contrast, September averaged a little over 40.

This sounds a warning to check heating systems, Pfister said.

Keep flue or stove pipes clean,

free of holes and well supported. Put combustible items like trash, papers and paint away from the heating plant.

Leave space for the fuel to expand when filling an oil stove. And whatever you do, let a portable heater cool before filling it.



**BOB ACKERS**, left, agency manager for Farm Bureau Insurance in Midland and Isabella counties, receives Farm Bureau Life's Top Agency Life Trophy for his agency's performance in the Big Ten Special Life insurance sales campaign Sept. 26 to Oct. 29. Total sales were \$6,000,000. Niles L. Vermillion, administrative vice-president for Farm Bureau Insurance, made the presentation. See article headed \$6,000,000 of Insurance in Five Weeks, page 2.

Oct. 29. Total sales were \$6,000,000. Niles L. Vermillion, administrative vice-president for Farm Bureau Insurance, made the presentation. See article headed \$6,000,000 of Insurance in Five Weeks, page 2.



**NORMAN LOHR**, right, agent in Monroe county for Farm Bureau Insurance Companies, receives the Company's "Pace Setter" Life Trophy for top personal sales in the Big Ten Special Life insurance sales campaign Sept. 26 to Oct. 29. Total sales were \$6,000,000. Niles L. Vermillion, administrative vice-president for Farm Bureau Insurance, made the presentation. See article headed \$6,000,000 of Insurance in Five Weeks, page 2.

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## Farm Bureau Market Place

### Try A 25 Word Classified Ad for \$1

SPECIAL RATE to Farm Bureau members: 25 words for \$1 for each edition. Additional words 5 cents each per edition. Figures like 12 or \$12.50 count as one word. NON-MEMBER advertisers: 10 cents per word one edition. Two or more editions take rate of 8 cents per word per edition. All classified ads are cash with order.

#### 1 AGENTS WANTED

AGENTS - Part-time farmers, barn builders, farm cement contractors, dealers, making extra profits. Sell Acorn high-speed gutter cleaners, barn equipment, new Acorn big capacity silo unloaders, egg coolers. Some territory still available. Investigate now. State occupation, where you live. Write Ottawa-Hitch #F231, Holland, Michigan. (6-60-14-46b) 1

#### 1A WANTED

WANTED: RESPONSIBLE HATCHERY in Thumb area to handle Ideal H-3-W's, the champion egg producer today. Write for appointment to discuss Leghorn Farm, Box 169, Zeeland, Michigan. (11-21-25b) 1A

#### 3 BABY CHICKS

CONSISTENTLY TOPS. Franchised dealer for Ideal H-3-W's, "Champ" Egg Producer today. Ask us why. Baby pullets \$40 per 100. 1,000 or more \$38 per 100. Also, Darby EX. Prepaid or delivered. Direct Leghorn Farm, Box 169, Zeeland, Michigan. (10-14-25-9b) 3



# Unfair Trade Practices Problem for Farmers

## Community Farm Bureau Discussion Topic for December

Background Material for Program in December by Our  
1555 Community Farm Bureau Discussion Groups

DONALD D. KINSEY  
Coordinator of Research and Education

Unfair trade practices can bring serious financial injury to the farmer. Cut-prices or loss-leader selling has already become damaging to the dairy industry. There is no reason why the same or similar practices may not be started with many other forms of farm products. So, — if you are a farmer or consumer, or both, this problem concerns you. Here's how it works:

**Retail Prices at or Below Cost.** "Loss-leader selling" is a practice performed by many retail distributors in which the sales price is cut below what the product costs them. This is done with the aim of attracting customers. The loss is made up to the retailer through the profits from other goods which the customers buy.

When the product sold at this cut price is a farm product, — such as milk — the farmer-producer is unjustly injured in a number of ways. In the long run, the consumer may also be injured. Cause and effect can throw the whole industry off balance.

**How the Damage Develops.** Price-cutting creates a false low market price level on the product. Distributors and processors will insist that some of this artificially low price must be passed back to the farmer. All chance of normal price increases under free competition is blasted.

The artificially-set low price acts as a curb on the whole market and tends to become a ceiling price for the product. All of the product on the market is sold at some price reduction because of the price-cutting in one part of the market.

As a second result, the public gets "conditioned" to an artificially low price level on the product. This means that the public would resist any reasonable price rise needed to put the farm industry on a sound financial footing. The price-cutting practice serves to create a false idea of "profits" made by farmers when the product is marketed at any fair and reasonable price.

On the consumer side, price-cutting can constitute a threat to the supply of the product available, both in quantity and quality. Artificially low prices, passed along to the farmer, discourage production. If long continued, they tend to force producers out of business. No farmer can take such price reductions and still be

expected to purchase the expensive equipment needed to put out a product of high quality and sanitation.

Insistence upon maintaining strict health regulations to protect consumers becomes unreasonable. The farmer would face bankruptcy trying to meet them. These problems eventually reach back to the consumer. The product can become scarce.

### Blame is Shared

In case of the dairy industry, part of the cause for the problem lies with the industry itself. There has been sharp competition among processing dairy companies to gain exclusive control of the markets through large chain store outlets.

To become the "exclusive supplier" for large retail chain stores, some dairy companies are guilty of "rigging the deal." Under-the-counter bonuses, discounts, allowances, loans and gifts are offered to get the contract.

It must be recognized that this aids and abets "loss-leader selling." The retailer gets the product at a lowered price, and can sell at a lower price. The whole industry loses—especially when dairy companies try to outbid each other in the size of the bonus "kick-backs."

It is inevitable that losses resulting from such "price wars" will be passed along to the farmer. But it becomes distinctly unfair when the argument for reducing the farmer's price is that "the market price is down."

### Cases in Point

A serious milk price war has been going on for some time in the Upper Peninsula of Michigan. A second war is centered in the western part of Michigan around Grand Rapids, Holland and Zeeland. Chain stores in this area have sold milk to consumers at prices ranging from 25 cents per half-gallon to \$1.00 for three half-gallons. The stores are getting wholesale discounts of about 12% from the dairies. Where they buy in large quantities, the milk reaches the store at about 31 cents per half-gallon. The customer often gets it for less than that.

### Michigan Lacks a Law

Unlike other states, Michigan has no law which can stop such harmful practices. Unless conspiracy between companies can be proved dealers can cut prices and sell below cost to destroy competition.

They can demand a higher price from one retailer than another. They can offer inducements — discounts, rebates, cars and paid vacations—to influence a contract. They can operate a monopoly.

### Agree Corrective Law is Needed

Michigan Farm Bureau along with the Michigan Dairy Farmers Federation, the Michigan State Grange, The Michigan Farmers Union and the Michigan Association of Farmer Cooperatives, agrees that these destructive practices must be stopped.

These organizations sponsored House Bill 220 in the 1960 Legislature. This was a dairy unfair trade practices bill. Weeks of research and hard work went into its preparation. It cleared the House Agriculture Committee and was put on the calendar.

But it was killed when the House rules set a deadline for considering all bills, and H. R. 220 did not reach the floor in time. It is expected that a new version of the bill will be sponsored for the 1961 session of the Legislature.

### Who Should Administer Law?

There is fundamental agreement among all groups as to what this law should do. But if such a law were passed, there would have to be an administering body to direct its enforcement. There has been disagreement as to whether the law should be administered by a special commission or by the Michigan Department of Agriculture.

The Michigan Dairy Farmers Federation has advocated the establishment of a dairy commission. Such a commission, it is proposed, should consist of from three to four dairy farmers, three to four processors, a consumer, a representative of store management and the Director of Agriculture.

Mr. Glenn Lake, president of the Michigan Milk Producers Association, and representing the Dairy Farmers Federation, argues for the commission as follows:

"These people on the commission would be concerned directly with the dairy business and, as such, would be in the best possible position to administer any law which might be enacted. If an unfair trade practice law were placed in the Department of Agriculture, it would be a division of the Department. This is only part of the entire agricultural program, and, as such, there might be a tendency to side-step issues or prolong hearings or decisions. A commission should not be so influenced."

### But Why Not the Department?

Michigan Farm Bureau delegates in annual meeting and the State Dairy Committee have favored the plan of using the State Department of Agriculture to administer such a law. They feel that farmers would be outnumbered on any dairy commission. They see no reason why the Director of Agriculture should not administer the law properly.

There seems little reason to set a precedent of establishing commissions outside the Department to do the very things for which the Department was created. If a special division were established within the Department, it would, of necessity, be assigned to deal actively with the problems and issues relating to unfair trade practices.

### Price-Fixing Question

Should prices on farm products be fixed by law or regulations in the case of unfair trade practices?

The Dairy Farmers Federation proposed that the administering body should be empowered to set the legal minimum price for fluid milk.

Farm Bureau delegates and the State Dairy Committee have favored "price-posting" requirements, but not price-fixing. In states where minimum prices have been set by law or regulation, serious problems have developed.

Pennsylvania, for example, has such a "price-setting" law. The minimum legal price on fluid

milk was set fairly high for both the farmer and the consumer. Consumers tend to turn to using substitutes for fresh fluid milk. They buy processed milks which can be diluted.

The product is less flavorful, but it gives equal food value at lower cost. Improved evaporated milk is sold as yielding equivalent food value with fluid milk, but costing only 15 cents a quart in diluted form equal to standard fluid milk.

The Pennsylvania Legislature finally included evaporated milk in the price fixing law. The evaporated milk distributors will take it to court—and win. Evaporated milk comes from out of state.

The Pennsylvania law attempts to establish an interstate trade barrier. They cannot make it stick under federal laws governing interstate commerce.

The presently proposed Michigan milk bill on unfair trade practices is a price-posting proposal, not a price-fixing bill.

### Farm Bureau Action 1960 Annual Meeting

Michigan Farm Bureau voiced its view on dairy unfair trade practices at the 41st annual meeting Nov. 8, 10, 11, 1960, where the delegates said:

"Michigan dairy farmers will be best served in the long run by a dairy industry that remains free from unnecessary governmental economic regulations.

"Dairy firms should continue to compete on the basis of quality, service and price. We would like to retain a business climate wherein the adoption of new practices of processing and distribution would be encouraged.

"While we believe in competition we are disturbed by the fact that some dairy product distributors engage in practices that have the effect of destroying their competitors.

"Unfair trade practices are a matter of moral, ethical and economic judgments. Legislation now exists to control unfair practices in interstate commerce.

"Some cases are now being tried that may further clarify the situation and give direction for future actions. These may also serve as a guide for state regulations.

In the interest of controlling unfair trade practices in intrastate movement of dairy products we urge the consideration of recommendations made by the Special Subcommittee of the Select Committee on Small Business of the United States House of Representatives. The recommendations, in summary, are these:

"1. Require publication of prices, discounts, rebates, allowances, commissions, loans and gifts by all sellers;

"2. Prohibit price discriminations which would have the effect of substantially lessening competition or tending to create a monopoly; and

"3. Provide for process . . . for temporary injunction relief pending issuance of final orders in litigated cases.

"We would support legislation which would prohibit sales of dairy products at prices below cost and other types of unfair trade practices. Such legislation should provide for issuance of temporary restraining orders by the regulatory authority or temporary injunctive relief by the courts pending the final disposition of litigated cases.

"Any new legislation should have the effect of preserving competition to the greatest possible extent. We would oppose any legislation which would seek to fix prices, control production or restrict producers in their right to bargain.

"We are opposed to additional costs in government and, furthermore, we believe the entire dairy industry would be best served by placing the administration of any milk marketing law in the hands of the Michigan Department of Agriculture instead of a Milk Marketing Commission.

"We are encouraged by the progress being made in the joint meetings of Farm Bureau and

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other interests in the dairy industry toward solving the aforementioned problems. We endorse such activities and urge the continuation of them."

### Questions

**Definition:** In this case, the term "Unfair Trade Practices" refers to business activities which would tend to DESTROY competition and undermine farm incomes by influencing market prices on the product toward artificially low levels.

1. Do you know of ANY forms of unfair trade practices being carried on in your area which relate to the farm products which you market?

2. If your answer to question 1 is "yes"—please describe these unfair trade practices.

3. What can Farm Bureau members do cooperatively to:

A-Help discover such practices?  
B-Put a stop to them?

### Organic Soils Used More in Europe

European farmers cultivate more organic soils than do American farmers and some of their methods may eventually prove useful in expanding U.S. use of these soils says R. E. Lucas, Michigan State University soil scientist.

Beef and dairy production could get a big boost in Michigan by pasturing organic soils as they are in Europe. Of the 4 million acres of muck and peat soils in Michigan only about 100,000 are being farmed, Lucas says. Many of the Northern states have millions of acres of unused organic soils.

## Discussion Topics

These topics were chosen by your State Discussion Topic Committee from the results of the ballots returned by the Committee Farm Bureaus.

Jan. Michigan's Water Rights Problems Grow.

Feb. Can Rising Property Taxes be Avoided?

Read your Discussion Article in the Michigan Farm News. Attend your Community Farm Bureau meetings.

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