

# AT YOUR COUNTY ANNUAL MEETING.

Special Blue Cross Announcement Page 2

**IN THIS ISSUE** 

Capitol Report Page 3 Marketing Bargaining Legislation Page 7 Annual Meetings Page 9

#### TWO

#### September 1, 1971

EDITORIAL . . .

#### MICHIGAN FARM NEWS



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Frahm, Frankenmuth; James L. Sayre, Belleville; Calvin Lutz, Kaleva. WOMEN OF FARM BUREAU: Mrs. Jerold Topliff, Eaton Rapids, R-1.



Programs are rarely completed without a problem and the dedication ceremony of the new Farm Bureau Center on July 28, 1971 was no exception. Approximately 1500 people gathered at the front of the building as the Star Spangled Banner was played and two new flags were raised. An American Flag that has flown over the United States Capitol in Washington, D.C. and our Michigan Capitol in Lansing was presented to the new Center by the Michigan Farm Bureau Young Farmers. The banner of our state, a Michigan Flag, was presented by the Michigan Farm Bureau Women.

A

Special

Day

In his opening remarks Elton Smith, president of the Michigan Farm Bureau said, "This new structure has been built to better serve the needs of a growing Michigan agriculture. This new Farm Bureau Center will provide the space and necessary facilities to meet the changing needs of our members, customers and policyholders throughout the state."

A brief history of the building project that was started in December, 1969 was given by Nile Vermillion, executive vice president of the Farm Bureau Insurance Group. He also pointed out some highlights and physical characteristics of the 111,000 square feet, three story brick structure.

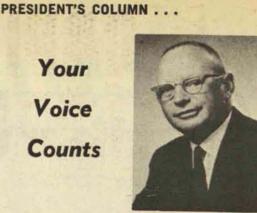
Then came the rain! Standing room only was the rule as the crowd gathered in the first floor halls, lobby, board room, offices and conference room.

The guest speaker for the day was the Honorable William G. Milliken, Governor of Michigan. (Text of his address printed on page 3.)

One of the highlights of the day was the creation of the "Garden of the Counties." A pail of soil from every county Farm Bureau was dumped into a special planter located in the center of the lobby. Light, dark and sandy - some red, some black and some brown was the soil that went into the makeup of the "Garden." The "Garden of the Counties" planter is a symbol of the true Farm Bureau for it is in the counties where the members live and take an active part that the strength and power of the organization exists.

There was added joy to the day's program when it was announced that 44 county Farm Bureaus had achieved membership goals and the Michigan Farm Bureau also had reached membership goal for 1971. County Farm Bureau leaders of those counties having reached their 1971 membership goals received a momento brick similar to those of which the new Farm Bureau building is constructed, as a special token of their achievement. A gold plate, inscribed "Goal Brick-July 28, 1971" was affixed to each brick.

For the first time in the history of the



As we are making plans for a fall harvest to sustain the ever growing population, we need also to do a little thinking and planning about the many Farm Bureau harvests - County Annual Meetings - to be held around the state between now and mid-October.

These Farm Bureau harvests will help determine the policies not only of the counties but the Michigan Farm Bureau and American Farm Bureau for the coming year. The policies adopted at any county annual reflects the thoughts and ideas expressed only by the majority of those attending. No such assurance can be given to those who "forget" to attend.

You, and your fellow Farm Bureau members, are the finest and most valuable asset of your county Farm Bureau. Without your ideas, our farm organization - Farm Bureau - cannot serve your interests.

If you and your fellow members do not express your beliefs at county Farm Bureau annuals, the policies developed there will not reflect your thoughts. Who better than you can speak for you? If you don't speak for yourself, who will speak in your behalf? Surely, no progressive farmer of today should depend on a "John Alden."

Soon you will be receiving an envelope. While this envelope will look much like many others you have received, the information contained inside shouldn't be shoved into some pigeon hole and forgotten. The official notice of your county annual meeting, which will be in that envelope, advises you of the date, time and place of your meeting. Reserve the date and be sure to attend to insure that your voice is heard in determining the policies which will reflect the best interests of agriculture both today and in the future.

It is at county Farm Bureau annual meetings that members elect their county leaders for the coming year.

How well your elected leaders reflect and carry out your visions and determinations depends on the wisdom of you and other members who attend and elect them. The freedom of choice to elect your leaders for the coming year is the right, yes even an obligation, that you should not allow to pass by unused.

Perhaps you don't agree with one of the present policies, or think that a certain new resolution should be adopted. I can think of no better place for you and other members to discuss the issue than at your county Farm Bureau annual meeting. It has been proven over and over again that the power of Farm Bureau does indeed lie in the hands of individual members who are willing to take the time to attend the meeting.

Attendance at the county Farm Bureau annual meeting also affords you the opportunity to participate in the selection of delegates who will represent you and your commodity at the Michigan Farm Bureau annual meeting. Here also, these delegates learn first hand the reasoning behind the adoption of resolutions. Farm Bureau was organized by farmers so that together we could solve problems we were unable to solve alone. This concept is as true today as it was over 50 years ago. The best thinking of you and fellow members, however, is needed if our organization is to be effective. Whether you accept the invitation and challenge to join with your fellow Farm Bureau members for an evening of decision making at your county's annual meeting, depends on you. What happens in the future depends on what happens at county annual meetings. Together members will determine the course to be followed. Will your voice be heard when members decide "how to make it happen?"



#### PROPOSED LOWER COST HEALTH CARE PLAN \$50.00 DEDUCTIBLE BLUE CROSS-MVF3 **BLUE SHIELD 80-20**

#### **CO-PAY OPTIONAL PLAN**

Would replace present \$50.00 deductible Blue Cross-Blue Shield plan.

Would not eliminate the present Blue Cross-Blue Shield Comprehensive plan.

Would not be available to subscribers 65 years of age and over who are on Medicare and the Blue Cross-Blue Shield 65 plan.

If a favorable percentage of presently enrolled subscribers indicate a desire to change to the Lower Cost plan, a special enrollment would be held in December, providing subscribers with an opportunity to request a change of coverages, with an effective date of February 20, 1972.

#### BENEFITS - BLUE CROSS (HOSPITAL)

- 1. Same as present \$50.00 Deductible Adult subscribers (but not children) pay the first \$50.00 of Blue Cross benefits for each admission as a bedpatient.
- Retains prepaid concept identification card will admit you 2. into most participating hospitals without having to make a deposit.

#### BENEFITS — BLUE SHIELD (PHYSICIAN SERVICES)

- 1. Blue Shield pays 80% of physicians reasonable charges for:
  - a. Surgery
  - b. Anesthesia
  - c. Technical surgical assistance
  - d. Obstetrical Care
  - e. Medical Care (In hospital for cases not requiring surgery)
  - f. Physician consultations
  - Radiological therapy g.
  - h. Diagnostic x-rays
  - Diagnostic laboratory and pathology i.
  - Emergency first aid up to 80% of \$15.00 per physician for the initial examination and treatment.

The following is a comparison of quarterly rates on our present-coverages and the proposed lower cost plan.

Persons	hen	ompre- sive IVF 1	Dedu	\$50.00 actible MVF 1	Dedu	\$50.00 Ictible
Contract	Ward	Semi	Ward	Semi	Ward	20 MVF 3 Semi
1	\$ 57.39	\$ 59.76	\$ 53.76	\$ 55.83	\$ 46.44	\$ 48.51

126.23 or more 157.41 163.86 147.75 153.27 127.05 132,57 The cost variance between our present Blue Cross Comprehensive - Blue Shield MVF 1 Full-Family Semi-Private and the proposed Blue Cross \$50.00 Deductible - Blue Shield 80-20 Co-Pay MVF 3 is \$31.29 per quarter or \$125.16 per year.

If you are interested in changing your present Blue Cross-Blue Shield coverage to the lower cost plan, please fill out the form and mail to the Michigan Farm Bureau. This will not be a firm commitment, but will help your Michigan Farm Bureau Board of Directors to make a decision.

Clip and mail this form MR. MARLIE DREW Michigan Farm Bureau	1 to:
P.O. Box 960 Lansing, Michigan 4890	· ····································
1 am interested in char Cross \$50.00 Deductible	anging to the proposed Lower Cost Blue - Blue Shield 80-20 Co-Pay MVF 3 plan.
Name	RFD #
B.C-B.S. Group #	B.CB.S. Service Code

Michigan Farm Bureau, membership goal was achieved in the same year a dues increase became effective. Congratulations must go to every person who helped on the membership drive. Volunteer workers did the job, giving tremendously of their time and effort - often during the worst weather of wintertime.

Those who have joined signed membership agreements and paid their dues voluntarily. They desire to join a going, growing organization. One that is looking ahead and meeting the challenges of a changing agriculture. Farm Bureau members also understand what it means to belong to a voluntary organization where they are not compelled or coerced into belonging. Yes, congratulations are in order for a job well done, but it is also time not to look back, but ahead to the many tasks that must be accomplished in agriculture.

LINE LAST TRANS

Carl P. Kentner

Elton R. Smith



#### by Robert E. Smith

This report must again be prefaced with "as this is written," because, as in previous months, the legislative situation drags on with continuing and increasing problems. tion has been circulated on this issue and much misunderstanding has resulted. A vote of the people does not mean that a graduated income tax would be levied. It merely means that the Legis-

The number one issue, as far as farmers are concerned, is whether the Senate will act in time to permit a constitutional amendment, HJR "GG," to be put on the ballot this fall. It requires a two-thirds vote of both houses. The House passed it by one more vote than was necessary. It is now up to the Senate. HJR "GG" is a compromise and, as a result, is highly controversial and does not totally please anyone, but is obviously the only real opportunity available that will permit real tax reform by changing the Constitution through a vote of the people. HJR "GC" was supported by

HJR "CC" was supported by Farm Bureau, as it is well within the policies that have been developed through county activity and determined by the voting delegates at the annual meetings. It would, if passed, cut the ceiling on all property taxes from the present 50 mills down to 26 mills, with the exception of building and site funds.

It would allocate and limit millages to local units of government. Counties would be limited to not more than 7¼ mills; townships, 1½ mills; community colleges, vocational education, compensatory education and special education would each receive a maximum of one mill; intermediate districts, one-half mill. This adds up to a maximum of 13¼ mills, 4½ of which are for education purposes.

The property tax for operation of K-12 districts would be eliminated. This tax is steadily climbing each year and now averages 26 mills.

Most counties raise around five mills and many townships in the state do not raise any millage at all.

Some of the allocated millage for education, such as compensatory education, community colleges, etc., might not be raised in some areas if such programs were not available.

issue and much misunderstanding has resulted. A vote of the people does not mean that a graduated income tax would be levied. It merely means that the Legislature, in the future, could, by vote of both houses and approval of the Governor, do so. However, if the Senate is able to prevent "GG" from being put on the ballot, it certainly would be able in the future to prevent a graduated income tax from being passed.

A third provision of HJR "GG" would place a ceiling of 2½ percent upon any Value Added Tax that might be passed by the Legislature in the future. Presently, such a tax could be passed with no ceiling whatever.

Farm Bureau, in its support of the measure in the House, said in a news release to both press and radio "While we are not entirely happy with what is involved in the compromise, we do recognize that it is necessary to get off dead center. The legislature has been marking time long enough. We are for property tax relief. The situation is serious and we do not believe the issue should be put off another year. The people should vote this fall."

After HJR "GG" passed the House, Farm Bureau, in a letter to Senator Richardson, Chairman of the Judiciary Committee, said in urging that committee to report the bill out for action on the Senate floor that "the overriding issue is whether the voters of Michigan will be given an opportunity to determine the direction of true tax reform. For some years; legislative leaders have been assuring the voters there would be significant property tax reform." It stated further that people are "aware of the fact that any property tax reform will necessitate new and additional revenues from other sources." The letter further pointed out that taxes for school purposes "must be limited" and that our policy is that the income tax should be used as a major source of funds for schools.

Farm Bureau policy has never contained any opposition to a graduated income tax. It has recognized the fact that under the new Constitution, passed in 1963, a graduated income tax was prohibited. therefore only a flat-rate tax could be instituted. Of the 38 states having income taxes on individuals, 33 or more are graduated. Four states have a flat-rate type of income tax. They are Illinois, Indiana, Massachusetts and to a maximum of 30 mills. At that time, the State Farm Bureau Board of Directors supported the Governor's leadership to eliminate the property tax as nearly as possible for finance of school systems.

This program was introduced in the House as HJR "FF" and also in the Senate as SJR "M." It did not get out of committee in the House; however, in the Senate the proposal was voted on, but could only muster 19 votes. It became obvious that any action could only come as a result of compromise — hence HJR "GG."

One alternative proposal to be wary of is that made by many legislators who support a simple across-the-board exemption of \$2,500 to \$5,000 on valuations. Such a proposal could accurately be termed "fraud and deceit." It would not help those with high valuations, such as farmers and others, and it is obvious from previous experience that assessed valuations would merely rise so that the property owner would be paying as many tax dollars as before.

Others in support of placing 'GG" on the ballot include such groups as the Michigan Townships Association, Michigan Association of Counties, Michigan School Boards Association, Michigan PTA, and various educator groups representing administrators who recognize the futility of trying to finance school systems with the outdated and obsolete property tax. Various unions support the proposal. In the House the major strong opposition came from the teachers union - the MEA.

Property tax reform is the issue. The decision on whether it is put on the ballot is up to the Senate. Whether the voters would approve or disapprove would remain to be seen. However, it is a basic issue and any lasting reform can only come by amendment to the Constitution, which requires voter approval.

FARM SAFETY - The Occupational Safety and Health Administration will send forms to 750,000 farmers to be used in keeping records of accidents and illnesses incurred by employees on their farms. Each farmer who has made social security payments on behalf of employees in recent years is likely to receive such a form. Farm Bureau has urged that such required records be limited to only farmers who employed an average of at least five persons. This recommendation, so far, has been rejected.

DDT - The Environmental Protection Agency will hold a public hearing on whether all remaining uses of insecticides containing DDT will be cancelled. Under present law, companies that appeal cancellation of federal registration may continue to market the product in interstate commerce pending the final resolution of the appeal. The process involving the remaining DDT uses is not expected to be completed before March, 1972. COMMON MARKET - President Kuhfuss has struck out at the growing protectionist policy by the European Economic Community as being a real threat to American farm exports. The Common Market's "variable levies" on imports are used to restrict imports. Europe is a major market for feed grains and beans. It is said that the production of one acre out of every four is exported. Sixty percent of American soybeans are sold overseas. Europe is a major user of Michigan navy beans, as well as feed grains.

# F.B. Open House Address

#### Gov. William G. Milliken

"I am most pleased to be with you today to dedicate this beautiful new building — a structure that represents the hard work of many people, all committed to guaranteeing that agriculture will remain a vital, viable force in this state.

"I believe that the rapid expansion of the Michigan Farm Bureau, from their first office on Grand Avenue to this tremendous structure, is symbolic of two important facets of Michigan agriculture today — first, its critical importance to the economy of this state and to the health and well-being of its citizens; and secondly, I feel it is also symbolic of the many critical concerns that farmers and landholders in the state today possess.

"The importance of agriculture in Michigan's economy is a fact that cannot be overlooked. Michigan agriculture each year generates approximately \$1 billion in cash receipts. The retail value of these products in 1970 was nearly \$2.5 billion. The average investment in 1969 of all farmers in this state was \$158,918, and the net income represented \$3,392 per farm family.

"Michigan currently ranks among the top five states in the production of more than twenty agricultural products, and in addition, agricultural land not only produces food, but furnishes recreation on many farms to many people.

"In short, agriculture's contributions to the economy and to the health of the citizens of Michigan is great indeed. And yet, despite the vital role that agriculture plays in our daily lives, it, along with all of mankind, is now facing one of the most crucial eras in history.

"Exploding populations and the rapidly expanding needs of our growing populace have placed ever-increasing burdens on the world in which we live. We are faced with new needs and new demands. I believe that we must come to grips with these problems, meet these demands, and determine means to guarantee both the economic well-being of society and a high quality of life for every individual.

"One of the most important factors that determines the quality of our life and the economic health of our society is the use we make of our land.

"Michigan is blessed with more than 36 million acres of land — land that provides a varied and beautiful landscape. From fertile, flat lake plains in the southeast, to the rugged and rocky hills of the northwest, to the vast swamps of the eastern Upper Peninsula, to the rolling farmlands of the south, we possess a unique combination of land types that offers many opportunities and uses to resident and visitor alike.

"However, land use in the Twentieth Century is characterized by dynamic changes, both on a large and small scale. Urbanization, the decrease in available farmland, and the scattering of residential and other urban land uses over the rural landscape are dominant trends — trends that I know are of deep concern to the Michigan Farm Bureau. Especially in southern Michigan, where the greatest bulk of our most fertile land exists, the rapid expansion of urbanization is placing great pressure on agricultural land, and the rate of urbanization is accelerating.

"Nationwide, 1.5 million acres of land annually are going to urbanization — a figure that has increased by 50 percent since just 1964.

"I believe that we must begin to institute means of eliminating the current conflicts between different types of land use in this state. We can no longer treat our land as though it were a limitless resource.

"Recognizing this fact, nine months ago, I appointed a Special Commission on Land Use. The Commission will be submitting a report to me by November 1st that, I am certain, will speak directly to the conflict between the use of the land by the private and public planners and will help provide workable solutions that will serve to foster the blending of urban and rural environments in this state.

"One of the primary goals of this commission is to identify

Additional millage would be permitted by a vote of the people to a limit of six mills for schools to be restricted only to new curriculum  $-5\frac{1}{4}$  mills for counties and townships and  $1\frac{1}{2}$  mills for community colleges.

This limits extra voted millage to not more than 12¾ mills. When added to the 13¼ mills, it makes a total constitutional limit of 26 mills. Most counties would very likely be able to keep their total millage for all property taxes below 15 mills. In any event, the property tax being levied would be within the area of local control.

The controversial part of the amendment resulting from compromise is that it would eliminate the present language in the Constitution that prohibits a graduated income tax. Much informaMichigan. Farm Bureau further pointed out that the need for property tax relief is obvious, as voters throughout the state continue to reject increased millages and "only approve them as an absolute last resort."

Governor Milliken, in early April, announced a plan for eliminating school property taxes and cutting millage in the Constitution and promote those developmental procedures that will minimize the areas of conflict and enhance areas in which there exist mutually beneficial goals.

"We can no longer accept the kinds of short-term solutions which have been advanced so often in the past to deal with the long-range problems involving the conflicting uses of the limited land in this state.

"Ultimately, we must devise solutions that will balance the needs of individual property owners and the needs of society as a whole.

"We must find new means for increasing productivity, and we must protect those wilderness areas that offer us all so much. But above, all, we must begin to develop a deep sense of thrift in making use of our available land.

"I hope that this new structure, as the new headquarters for the Farm Bureau in this state, will stand for just such a goal. The wanton waste and destruction of our natural resources must be ended, for the sake of all mankind and the entire world.

"With the help and dedication of organizations like the Michigan Farm Bureau, I am certain that we will succeed."

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#### 23.4 1000 SAN F

\$450

-\$209

\$241

255

#### MICHIGAN FARM NEWS

Farm Bureau Ins.

Announces

September 30, 1971.

#### **Report on Welfare**

In a report on "Welfare" to his constituents, state Senator Philip Pittenger, who represents the city of Lansing and most of Ingham County, provides some examples to show why our welfare program is not working.

"Our system of welfare at best makes poverty a little more bearable - but it perpetuates it and multiplies it in the process," says Pittenger. Public assistance costs in Michigan have risen more than 500% since the states' fiscal year 1963-64 - from \$179 million to \$919 million and yet the cry goes up that more money is needed.

#### Why Do The Welfare Rolls Continue To Grow?

The following two examples provide some answers as to 1) why employment is not an attractive method for fathers to support their families and 2) why an ADC mother is encouraged by monetary rewards to remain on ADC rather than work.

The government - federal, state and local - spend millions of dollars to train and help welfare clients get off welfare, but then rewards them for staying on welfare.

#### THE ADC-UNEMPLOYED FATHER

Below is a concrete example of why many men on ADC-U do not stay on a job when placed. They actually lose money by going to work!

In the example, Oldsmobile was selected as the "job" because it probably pays the best starting salary and has the best benefits of any industry in this area. Most of our ADC-U fathers cannot hope to be placed in a job that pays this much. We are very hard pressed to find a field in which we can train a man so he will receive starting pay as high as Oldsmobile's \$4.05 per hour. It also appears that, under our present welfare system, it will be very difficult to place a father successfully if he has four or more dependents.

#### CASE I --- 5-MEMBER FAMILY

#### **BENEFITS FROM INCHAM COUNTY ADC-U PROCRAM:**

Maximum rent for Ingham Co.	\$120
Utility allowance	30
Personal allowance (food & misc. \$44 x 5)	220
Food stamp bonus	53
	\$423

If an ADC-U client got a job and began earning \$423 per month, he would pay federal taxes of \$10.00 plus \$22 social security.

#### **OTHER BENEFITS**

Hospital	Full	coverage
Doctor	Full	coverage
Prescriptions		coverage
Eye glasses & exam		coverage
Jentures		coverage

Allowance for stove, refrigerator, home repairs (if purchasing) and other emergencies. (Oldsmobile worker pays own or borrows to meet emergencies.) Acculation this

#### WORKING AT OLDSMOBILE:

\$4.05 per hour; 40 hours per week

Gross Income: \$162/wk. x 4.33 (wks. per mo.) =	A Los and the states	\$702
Less Deductions		
Social security	\$36.50	
Federal taxes	54.30	
State taxes	6.37	
City taxes	4.50	
Union dues	8.10	
Hospital insurance	00.00	
	\$109.77	or -\$110

Take Home Pay Less cost of transportation, work clothes, and lunches -

estimate per month

#### **OTHER BENEFITS**

Hospital	
Doctor	
(office calls not covered)	
Prescriptions	
Eye glasses & exam	Pays own
Dentures	
11 1.d 1. dates	1

Oldsmobile worker is \$119 per month better off less dollar value of items he must pay which are provided for ADC-U client. Net gain for working 40 per week at \$4.05 per hour would be only

"IS IT ANY WONDER OUR CASELOAD IS INCREASING?"

3rd	STACE -	RECEIVES	PAY H	IIKE,	ADC	CLOSED,
(AT	SO FOOD	STAMPS A	ND M	FDIC	(III)	

less employment expenses	
Child care	\$86
Payroll deductions	73
Transportation & miscellaneous	50

Must pay own medical expenses

September 1, 1971

September 1, 1971

#### 4th STAGE - QUITS JOB, ADC REOPENED

Unable to manage. Car purchased during high income period (payments \$50 per month) has been repossessed. Mother states she is as well or better off financially and can be with her child. New Income

f	ADC Food stamp bonus	\$230 25	
n	Full medical provided	化合并 医原根的	\$2
	Employment expenses	\$000	
	Net Income	Section States	\$2

One would assume that a mother with only one child would be easier to help get off ADC than a mother with two or more children. But the above example reveals that unless she can obtain an extremely high-salaried job, any mother is better off with a poor paying job while remaining on ADC. Thus the program as it's presently set up is actually self-perpetuating.

- The inescapable conclusions must be these:
- 1). ADC employment policies penalize a mother for becoming self-supporting;
- 2.) Food stamps, Medicaid, and child care eligibility is too restrictive (if a mother is trying to work for a living); and
- 3.) Taxes are too high (or the federal exemption is too low).

If a mother was working for \$230 per month, she would not be eligible for child care. The maximum net income allowable for a low-income family of two requesting food stamps is now \$250, and the maximum she can earn and still receive full child care is \$225. All income over the \$225 is considered available to pay toward child care.

Also, if she is working for \$230 per month, she would pay \$11.96 social security tax and \$4.80 federal tax per month.

"The haunting question remains: "says Pittenger, "Why should we expect such a client to go off welfare and lose money by working for a living?"

The answer, if there is one, lies in the Nixon-Mills work-oriented velfare reform program believes Sen. Philip Pittenger.

#### Young Farmer's District Meetings

The fall district Young Farmer meetings are scheduled and the main item on the agenda will be the district "Discussion Meet" contest.

The "Discussion Meet" is a contest sponsored by the Michigan Farm Bureau Young Farmers Committee and the AFBF Young Farmers and Ranchers Advisory Committee. The purpose is to in-volve young farmers in analyzing their agricultural problems and deciding on solutions which best suit their needs.

\$592

-\$ 50 \$542

\$501

\$171

The topics at the district and state meets will deal with the Michigan Farm Bureau policy in four areas.

Agricultural Labor: How can we, as a voluntary organization, assist our members in meeting their farm labor needs in the area of recruiting, training and labor management?

Taxation: Would the impleation of Farm Bures on tax reform bring about an equal distribution of the tax load between farmers and non-farmers?

the annual meeting of the Michigan Farm Bureau in Grand Rapids on November 8, 1971.

The district meetings will be held: Sept. 1, Dist. 8; Sept. 7, Dist. 5; Sept. 8, Dist. 3; Sept. 13, Dist. 9; Sept. 14, Dist. 6; Sept. 21, Dist. 1; Sept. 23, Dist. 7; Sept. 29, Dist. 4.

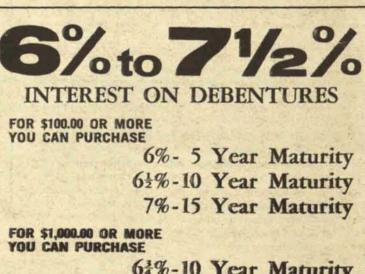
**Two Dividends** In a continuing effort to promote farm safety, Farm Bureau Mutual has announced two "mansized" automobile and Farmowners insurance dividends, effective

Safety was cited as one primary reason for the dividends' declaration by the company's Executive Vice President, Nile L. Vermillion. "We feel policyholders should be encouraged by actual cash rewards or dividends," he said.

During a period of rising insurance rates, the total new auto dividend will approximate \$378,-000 . . . 10% of the semi-annual premium for some 63,264 Michigan auto policyholders. The Farmowners dividend will total about \$228,000 . . . 5% of the annual premium for 20,000 participating Farmowners policyholders. Checks will be mailed after October 1.

Few companies within the insurance industry have been able to justify a dividend or premium reduction during recent years. Spiraling costs and accident rates have created a general upward trend in farm and auto insurance premiums. In fact, the farmowners dividend is the first of its type in Michigan insurance industry history.

Why can Farm Bureau Mutual policyholders continue to earn substantial dividends? Nile Vermillion answered the question this way: "Individual farmowners and auto policyholders have been very helpful in holding down the rising accident rates and claims costs. We're simply returning the benefits of this cooperation."



asked Pittenger.

\$26.44 per week.

CASE II - THE ADC MOTHER' WITH ONE CHILD 1st STAGE - ONGOING ADC

ADC grant	\$230
Food stamp bonus	25
Net Income	\$255
Plus full medical and other welfare fringe benefits.	

#### 2nd STAGE - GETS JOB, INCOME IS BUDGETED, **ADC GRANT REDUCED TO \$90**

New income-

Gross pay	\$300
ADC	90
Food stamp bonus	25
Child care	86
Gross	1. No. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1. 1.
Less employment expenses:	
Child care	\$86
Payroll deductions	35
Transportation & miscellaneous	50

Net Income

Land Use: Should Michigan's farmland be preserved for agricultural prduction purposes regardless of its location and value if put to some other use?

Agriculture and the Environment: How can a farm organization such as Farm Bureau be in favor of environmental improvement and at the same time protect its members from unrealistic restrictions which would prohibit the use of vital agricultural practices?

The winners of the district contests will participate in the state contest which will be held during \$330

64%-10 Year Maturity
FOR \$5,000.00 OR MORE YOU CAN PURCHASE
7½%-15 Year Maturity
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#### MICHIGAN FARM NEWS

#### September 1, 1971

#### FALL FEEDER CATTLE SALE

The regular private treaty sales for the MACMA Feeder Cattle Division have been set as follows: October 6, Graded Yearling Sale, Rudyard; October 18, Regular Graded Calf Sale, Rudyard; October 21, Graded Calf and Yearling Sale, Atlanta; November 3, Special Pre-Conditioned Sale, Rudyard; November 4, Last Regular Graded Calf Sale, Rudyard.

The MACMA Feeder Cattle Division has made excellent progress in its operations during 1971 with an expansion in membership and volume and its recent lease of the fairgrounds at Atlanta for the construction of a cattle and feeder pig yard which will be conducted like the one at Rudyard.

One thing unique about the program this year is the special Pre-Conditioned Sale on November 3. Cattle feeders will be able to purchase heifer and steer calves that have been weaned 30 days, started on dry feed, knife castrated and dehorned, given a 4-way IBR, BVD, P13 and pasturella

shot, and two weeks later a second pasturella shot. Also the calves will be vaccinated for Lepto Blackleg-malignant and Edema. They also will be wormed and treated with a Grubicide. This should offer a truly graded pre-conditioned calf that can go into the farmers feedlot.

Feeders may purchase the cattle through the same methods as a year ago which involve mainly three ways:

1) Forward contact in pricing. 2) Sales and purchases by tele-

phone.

3) By negotiating sales at the vards. All calves are marketed on a private treaty basis. They are all graded by the Michigan Department of Agriculture. The heifers are guaranteed open with a \$20 rebate for any heifers that are bred.

To get up-to-date pricing in approximate volume at each of these assemblies, please contact the Lansing MACMA office.

#### MARKETING AND COMMODITI FARM BUREAU SOYBEAN MACMA Hails Success **By Perry DeKryger DIVISION BEING FORMED** MACMA Field Rep.

bean Division will be formed to serve the interests of members who are soybean producers in Michigan. The MFB Board of Directors' authorization to establish the division was based on a study of ways to better facilitate members' commodity representation and activities through Farm Bureau

The American Farm Bureau Federation has recently formed the American Soybean Producers. This AFBF commodity division will work with the state and county soybean divisions that are currently being established in fourteen of the major soybean producing states in the nation.

The American Soybean Producers, during a recent meeting in St. Louis, Missouri, recommended the following items as an immediate program of work for the state and county divisions.

(1) Provide member growers with market pricing information. (2) Explore ways to correlate division activity with other groups,

A Michigan Farm Bureau Soy- including the American Soybean Association and the American Soy Bean Institute.on and tailt o

> (3) Develop background information on grade standards and conditions, including moisture discount scales, grading methods and new pricing techniques.

> (4) Continue to work closely, through the AFBF Washington office, with USDA and other government agencies on programs that affect soybeans and maintain legislative information reports of interest to member growers.

> (5) Develop background materials for state and county soybean divisions for the policy development process.

All county Farm Bureaus in Michigan having members that produce soybeans will be asked to adopt the commodity division approach and form county Farm Bureau soybean divisions. Plans are to have the state and county soybean divisions organized and soybean committees selected by early 1972.

#### MACMA Apple Price Established

The Processing Apple Committees of the Michigan Agricultural Cooperative Marketing Association and the American Agricultural Marketing Association have thoroughly analyzed all of the factors affecting the value of the 1971 processing crop and agreed upon a base price of \$3.35 per hundredweight for sauce apples 21/2" and up, delivered to the processor.

Some of the major factors included in the pricing procedure are the size of the crop and its potential utilization, the carryover of processed products, the consumer disposable income, the supply and price of competing fruits and many others, including the federal price freeze.

The MACMA committee met after the AAMA base price was established and developed the following Michigan price schedule for MACMA members' processing apples: (All prices based on U.S. #1 canner grade apples 21/2" and up, FOB orchard.) Spys, \$3.75; othern preferred, \$3,50; whard sauce, \$3.20; Macs and Wealthys, \$2.75 and juice, \$2.00.

Commenting on the MACMA prices, Committee Chairman Merlin Hauch said, "These prices, while above last year's ruinous prices, still do not represent the growers' costs of production plus a reasonable profit. In the eyes of the Committee, they represent a fair minimum price under this year's market conditions."

#### From Washington, D.C.

FARM TRUCK DRIVER EX-EMPTIONS - While farm truck driver rules have been modified in line with Farm Bureau recommendations, there will be hearings on the issue and final regulations will go into effect in January, 1972. However, regulated carriers - rail, truck and water - have formed a coalition to seek enactment of a ten-point transportation legislative program. One of the ten proposals is to extend regula-

#### **MACMA** Price **Recommended For** Peaches - Pears - Plums

The Operations Committee of MACMA's Multi-Fruit Division met on August 19, 1971 to analyze market conditions that affect peaches, pears and plums. Their study resulted in a MACMA price recommendation for: Processing Peaches 21/4 and up - \$85.00 a MACMA's recommended price for processing pears is \$80.00 per ton for 2" and up; under 2" pears are to be priced at the discretion of the buyer. A price of \$85.00 per ton is recommended by MACMA for processing plums this year. In view of the short inventories which are down 51 percent both in Michigan and the United States, the committee felt the crop has the potential to be profitable not only to plum processors but also to growers. The committee is also trying to interest the USDA in purchasing canned purple plums for the school lunch program.

## Northwest Michigan

FIVE

Throughout the cherry marketing season, MACMA provided leadership in the industry and through many accomplishments, will be in a position to continue its leadership in years to come. In the 1971 season nearly 300 new members were signed into MACMA's Red Tart Cherry Division. This indicates that growers are supporting MACMA leadership in the cherry industry.

This large sign-up was spearheaded by an effective "task force" of MACMA members assisting the cherry committee and staff.

MACMA conducted a very successful gate-watch at Michigan Fruit Canners' receiving stations. This activity helped many members find processors who were offering better deals. It also demonstrated both to members and processors, that growers supported the MACMA position and followed MACMA leadership in marketing their cherries.

MACMA moved a sizable tonnage of juice-grade cherries to New York at a price of 7.5¢ per pound. These cherries were moved out of the West Central part of the state which was hit by a wind storm early in the season. The returns to MACMA members on these cherries will be better than returns from juice cherries sold to local processors.

MACMA established the concept that the realistic (average) grade on tart cherries was 92 percent. Price scales were based on this grade score since this was the average grade received by most growers for mechanically harvested cherries. Price incentives and deductions for quality were developed from that point.

On an individual basis, MACMA helped many members line-up special deals. This resulted in increased returns for those members who were able to take advantage of these deals. Some special deals were possible be-cause of the repeal of the mandatory raw product inspection. MACMA helped to get repeal of the mandatory inspection. The results have generally benefitted cherry growers.

Early in the season, MACMA, working with the American Agricultural Marketing Association, introduced the "volume-value re-lationship scale" concept in pric-ing tart cherries. This concept received favorable comments from many processors who liked the ton, 2" to  $2\frac{1}{4}$ " — \$75.00 a ton idea of getting the pricing of tart and  $1\frac{3}{4}$ " to 2" — \$40.00 a ton. cherries taken care of well in advance of harvest. They also felt that a concept such as this would work out well with the new Federal Marketing Order on tart cherries. State Farm Bureau Marketing Associations, including MAC-MA, had a vital role in the passage of the Federal Marketing Order.



Now get a 20 or 40% discount everywhere, everytime you call long distance within Michigan. Just dial direct.

There's a little love out there . . . for you. Love you experience all too infrequently.

Why not make a change, with an unexpected call? You'll make two people happy ... someone you love, and you.

And now you can call anywhere in Michigan weekdays after five, and weekends from five p.m. Friday till five p.m. Sunday, and save 40%, just by dialing direct!

Or dial direct any other time and save 20% And now you pay by the minute. Talk for one minute, pay for one minute. Not three. So, if you want to make two people happy

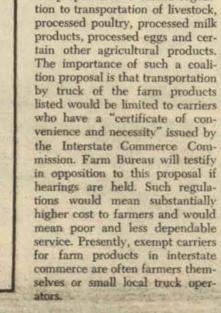
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5 PM		20% 5 PM T0 11 PM	
то 40% 7 АМ		40%	

Discounts also apply to station-to-station calls in areas where direct dialing is not yet available.

lichigan Bell



Some processors have announced prices that nearly meet the MACMA recommended prices.

Michigan completed its harvest of red tart cherries shortly after mid-August. Processing of grade A cherries ceased as a result of wind, rain and scattered hail in N. W. Michigan where cherries were still being harvested.

The total pack of cherries has come very close to the USDA estimate. Most processors put up a good quality pack this year to help maintain a stronger price in the frozen market and better the image of the cherry industry.

## 1971-72 Membership Chairmen that will...



SIX

**RUSSELL GLOVER** Livingston



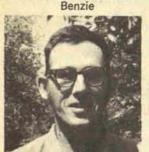
MAURINE SCRAMLIN Oakland



LEONARD OLLILA Copper Country



DOROTHY SMELTZER



AUGUST SHARNOWSKI Co-Chairmen



DALE HANEY Ionia



POLLY DIEHL Ingham



BEAMAN SMITH Montmorency



PAUL KOVIAK Cheboygan



DAVID PARSONS Charlevoix



LARRY WAGNER Northwest Michigan



WILBERT RASMUSSEN Co-Chairmen



JOHN S. PAJTAS Shiawassee



TOM THEISEN Otsego

1P



**GENEVIEVE WHYBREW** Hiawathaland



ROBERT HALL Kalkaska



B. C. VELIQUETTÉ Antrim



HERB PERKINS



BILL & JUDY KISSANE Co-Chairmen — Clinton



DORIS CORDES Alcona



**GUNTER KUSIG** Menominee



FRANKLIN SCHWIDERSON Chippewa



**GORDON CHASE** Barry



BURTON JUENGEL Macomb



F. D. BLOSS Genesee



HARRY GROSS Presque Isle



DON GOODROW losco



FRED PERSCINSKE Mac-Luce



EVERT HOPWOOD, JR. Manistee



BOB THUEMMEL, JR. Huron









Montcalm



LEON RAU Ogemaw

DONALD KASKI

Iron Range

WM. SCHRIPSEMA

Missaukee

**RUTH COOPER** 

Wexford

ELEANOR BUSMAN

Ottawa



DARYL HUNT Lapeer

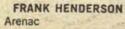




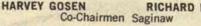
JOHN STEFFENS Kent



TOM KOPASZEWISKI Co-Chairmen







RICHARD LEACH, JR.



FRANK TOWNSEND Midland

DARRYL DOSSON Gratiot

....Make it Happen!

#### FARM BARGAINING AT CROSSROADS THE "MARKETING & BARGAINING ACT" NINETY-NINE LEGISLATORS **Propose Aid in** SUPPORT NATIONAL **Migrant Housing** By Dan E. Reed AGRICULTURAL MARKETING Improved housing for seasonal farm workers in Michigan could AND BARGAINING ACT get a substantial boost under a bill introduced in Congress by

#### By Dan E. Reed

Eighty-three members of the brought by either handler or cer-House and 16 Senators have now introduced the National Agricultural Marketing and Bargaining Act of 1971.

Three of Michigan's nineteen House members: Congressmen Jim Harvey, Al Cederberg and Garry Brown, all Republicans, have joined the list of sponsors.

The bill is strongly supported by Farm Bureau. Its first introducer was Congressman B. F. Sisk (D.) of California and the bill is often identified as the Sisk Bill, H.R. 7597.

In the Senate, the bill was first introduced by Senators John Tunney, (D.) of California and Carl Curtis (R.) of Nebraska. Neither Senator Hart nor Senator Griffin have as yet joined the growing list of sponsors.

Because of the crops grown in Michigan and the concern of Michigan farmers in bargaining and marketing, passage of the Sisk Bill is more important than in most of the other states where labor and other costs are not so high

The bill would make good faith bargaining a mutual obligation of a certified producer association and the handler or processor. It would permit full supply contracts. Handlers could not bargain with other suppliers while bargaining with the certified association. Under terms of a negotiated agreement, procedures would be set up by a national agricultural bargaining board which could investigate charges

tified producers' association.

While the bill does not go as far as some would like, it does provide real bargaining and marketing tools to help producers in getting a fair return for their crops.

The Administration, government officials, both political parties, candidates for elective offices and many church groups have expressed support for the objectives.

In today's world of big business, big labor and organized welfare groups, farmers must have bargaining power.

The Sisk Bill is scheduled for hearings by House Agriculture Subcommittee Sept. 20-Oct. 1, 1971. Senate Subcommittee hearings are planned about the same time.

Every Michigan Congressman and our two Senators should be actively supporting this move to provide a sound agriculture in our state.

Has your congressman heard from you?

Have Senators Hart and Griffin heard from you?

Write now! Don't wish you had later!

Address your congressman --House Office Building, Washington, D.C. 20515.

Address your Senators: Hon. Philip A. Hart Senate Office Building Washington, D. C. 20510 Hon. Robert P. Griffin Senate Office Building Washington, D. C. 20510 five Michigan Congressmen.

All representing districts with important fruit and vegetable production, the introducers are: Reps. Ed Hutchinson, Gerald Ford, Elford Cederberg, Chas. Chamberlain and Guy Vander Jagt, all Republicans.

The bill would provide for grants matching state funds on a 90-10 basis for "building, acquiring, altering, remodeling, improving or extending of housing for Migratory Agricultural Workers, including such facilities as those of water supply, sewage disposal and showers.

If the bill passes and the Mich-igan Legislature follows the recommendation of its Senate Appropriations Committee chairman, Sen. Chas. Zollar, (R), this could mean \$4.5 million in federal grants to add to the half million of state funds proposed.

"Society is finally recognizing its responsibility in upgrading the lives of those helping in the harvesting of the quality food crops for our nation," said MFB president Elton R. Smith.

The bill has been referred to the House Committee on Banking and Currency by Speaker Carl Albert, (D), Oklahoma. Sponsors had hoped it would be sent to the Agriculture Committee where its future might have been brighter.

A lot of work will be necessary to move the bill, since only a few states make significant use of seasonal labor. Scheduling of hearings by the chairman of the Banking and Currency Committee, Rep. Wright Patman, (D), of Texas, is the first step.

Congressman Garry Brown, (R), of Michigan's 3rd District, is a member of the committee.



#### THE NATIONAL AGRICULTURAL **MARKETING & BARGAINING ACT** WHO'S FOR IT?

everyone is in favor of more bargaining power for farmers!

Some Michigan handlers and processors of fruits and vegetables say they would rather buy from individual producers rather than to buy from an association of producers joined together to improve and strengthen their bargaining position. This puts producers in the weak position of bargaining down to the lowest price by cutting each others legs off.

Some Michigan processors say, "we won't bargain with an asso-ciation of producers." Yet the

Producers are finding that not same processors can sit down with their organized workers and bargain for wages and fringe benefits to be paid two years in the future!

Some feed and grain dealers are being told by national associations that, "the Sisk Bill can close you down!"

Let's not forget that low incomes can close down Michigan farms, too.

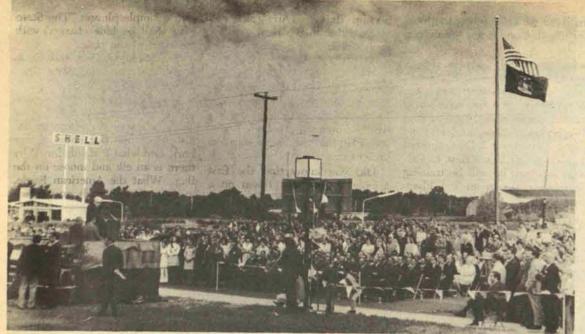
The Sisk Bill does not require handlers and certified producers associations to reach an agreement, but it does require both parties to bargain in good faith. Is that too much to ask?



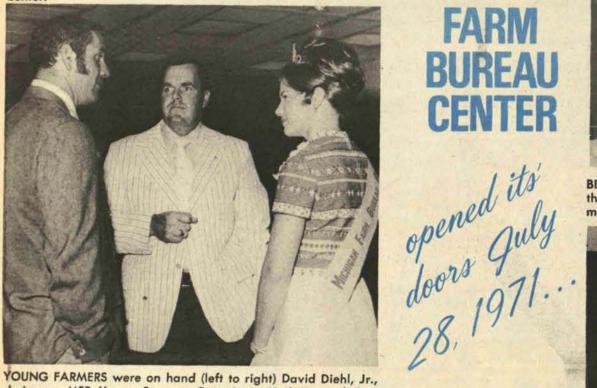
FARM

**BUREAU** 

CENTER



SOME OF THE 1500 visitors that attended the open house program of the new Farm Bureau Center.



YOUNG FARMERS were on hand (left to right) David Diehl, Jr., chairman, MFB Young Farmers Committee; Karl Howard, last year's Young Farmer chairman and MFB Queen Judy Behrenwald.



A "GOAL BRICK" . . . one of 44 presented to counties that obtained their membership goal, is presented to James Gribbell, Mackinac-Luce FB president and Mrs. Gribbell by UP Regional Representative Hugo Kivi.



BERRIEN COUNTY SOIL is dumped into the special "Garden of the Counties" planter by (left to right) Dan E. Reed, secretary-manager MFB and Wesley Prillwitz.



CUTTING OF THE RIBBON . . . by (left to right) Judy Behrenwald, MFB queen; Elton Smith, MFB president and Nile Vermillion, executive vice president of FB Insurance Group.



MICHIGAN FARM NEWS

ARM NE



We have been to the fair so fall is almost here. We've been canning and freezing and are now planning to dangle fish lines in our favorite lake in Canada.

opening their doors. This is always an exciting time for the little folks as they return to school and renew friendships. It also is a time that children may be care-Many schools are already in less in their actions along the

session and others will soon be

road, so we must be on the lookout for that one careless moment.

Our son Don received his silver wings on July 2, and was able to spend most of the month at home with us. Don joined his sister Mary Ellen in Panama where they visited their sister Carolin and her husband Mike, and nephew Greg. On August 3, Don reported to George Air Force Base in California where he will be training for six months in an F-4 Phantom Jet fighter. Carolin and Mike will be returning home the middle of September as Mike will be going to Fort Lee, Va. for additional schooling before going to Vietnam next winter. It's always good to have ones family home for a visit.

I would like to congratulate everyone who helped on the membership drive. Our goal was with a simple phrase: "The State reached due to the hard work of many Farm Bureau family members.

The Michigan Farm Bureau Women presented a Michigan Flag to our new Farm Bureau Center at the open house which will be flown with the new American Flag that the Young Farmers presented.

Did you know that the first Michigan Flag was flown on a raw, winter day in Detroit, then Michigan's capital? It was February 22, 1837, when the Brady Guard of Detroit, the state's first uniformed militia, assembled to witness Stevens T. Mason, Michigan's "Boy Governor," unfurl and fly the new banner.

Michigan's present flag was adopted by the legislature in 1911

Flag shall be blue charged with the arms of the state.

Our Michigan Flag and Great Seal both carry the State Coat of Arms.

We all need to learn more about our flag, seal, and coat of arms. We should understand the history of our flag, how it was born, and what it stands for. Why there is an elk and moose on the flag. What the American Eagle, arrows, olive branch and words mean that appear on our state banner.

Do you have a Michigan Flag in your County Farm Bureau office? If not, perhaps securing one and presenting it to your County Farm Bureau would be a good project.

Mrs. Jerold (Maxine) Topliff

#### **County Annual Meeting Dates** County Date Alcona Oct. 4 Allegan Oct. 7 Alpena Oct. 11 Antrim Oct. 11 Arenac Oct. 12 Barry Oct. 12 Oct. 6 Bay Benzie Oct. 4 Berrien Oct. 13 Branch Oct. 11 Calhoun Oct. 7 Cass Oct. 9 Charlevoix Oct. 6 Cheboygan Oct. 12 Chippewa Oct. 5 Clare Sept. 28 Clinton Oct. 12 Copper Country Oct. 7 Eaton Oct. 5 Emmet Oct. 11 Cenesee Oct. 14 Cladwin Oct. 5 HAR LOUND FARMERS WALLAS DUN Gratiot Oct 7 Hiawathaland Oct. 11 Hillsdale Oct. 4 Huron Sept. 30 Ingham Oct. 13 Ionia Oct. 5 Iosco Oct. 6 Iron Range Sept. 29 Isabella Oct. 7 Jackson Oct. 12 Kalamazoo Oct. 12 Kalkaska Oct. 9 Oct. 11 Kent Lapeer Oct. 7 Oct. 14 Lenawee Livingston Sept. 30 hurryup now Mac-Luce Oct. 4 Macomb Oct. 14 Manistee Oct. 7 Mason Oct. 14 Mecosta Oct. 6 for a hard winter or late spring Menominee Oct. 6 Midland Oct. 13 Missaukee Oct. 5 Monroe Oct. 7 Montcalm Oct. 6

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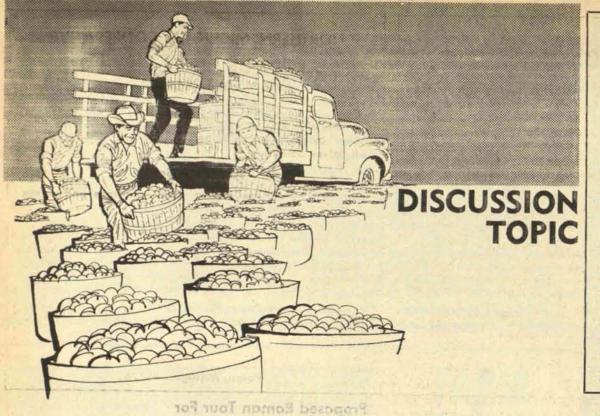
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Get your winter wheat off to a strong start. Hurryup Wheat Starter will lessen winter kill ... and gives wheat needed nutrients for early spring growing. The exclusive polyphosphate formulation in Hurryup Wheat Starter (8-36-10 with 2% manganese) offers up to eight times more phosphorus activity and greater solubility than older-type fertilizers. Hurryup Wheat Starter gives your wheat vigor and hardiness throughout the winter, higher yields, increased phosphorus and protein content, and earlier maturity. Field tests prove new Hurryup Wheat Starter hurries wheat to higher yields

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> Farm Bureau Services, Inc., Lansing, Michigan 48904

# Where Your Farm Comes First FARM BUREAU SERVICES, INC



#### JULY DISCUSSION TOPIC SURVEY "SAVE THE LAND"

Three-hundred-nine groups, representing 2,693 participants, returned report sheets on their July discussions. Two-hundred-ninty-nine groups believe farmland should be saved — 91 groups mentioned tax reform; 88 groups, effective zoning with good enforcement; 58 groups, restricting the building of colleges, shopping centers, highways, recreational facilities, factories, etc. to non agricultural land; 34 groups, circumstances allowing farmers to earn better incomes; and 19 groups, the green acres plan as things than can be done to save good farmland.

Is effective zoning the answer? 203 yes, 49 no; 49 don't know. Reasons given: zoning, if laws are properly written and enforced, would make it impossible for good farmland to be sold for any other purpose, 42; zoning is a good start but not the complete answer in a democratic society, 15.

Two-hundred-thirty-one groups feel zoning could protect their land — 53 groups did not. Of those groups having zoning boards in their areas, 111 are knowledgeable of the board's activities; 88 are not.

Is your opinion and that of your farming neighbors represented on the zoning board? 126 yes; 78 no.

# UNDERSTANDING THE MARKETING SYSTEM

Every farmer who raises a commodity for sale, must sell it. Therefore, he should thoroughly understand the marketing system for that commodity. Today's agricultural producers specialize in certain commodities and it is extremely difficult to generalize about the marketing system that may fit every commodity. The marketing system applicable to a fruit producer may not fit a grain grower. Each commodity has its own characteristics such as transportation, preservation and consumption patterns. For example, a great many people drink milk every day, but not everyone eats turkey every day. One of the most important things a farmer needs to understand is the specifications of the buyer of a particular commodity. The buyer wants a certain type, size or quality of product.

For many years agriculture has been production oriented with a trend to produce the same item expecting the market to take it. With the wide variety of food products now on the market, people tend to buy only those things that please them. So the producer must take into account what the consumer wants to buy. We must also take into consideration that one farm product on the consumer market shelf, may compete with others.

Today's modern marketing system contains many intermashing parts in a delicate balance. The methods used to establish a price for one commodity, may vary greatly from those of another commodity. The price may also vary due to demand of the buyer or quality of the item.

One of the major crops produced by Michigan farmers is grain. So let's examine the grain marketing system. The system in Michigan has been established for many years. Farmers themselves have played a major role in the building and operating of the system which is the cooperative movement.

In the early years, there were many inequitables caused by private ownership of the only facilities available to the farmer for marketing his grain. Farmers decided to set up and operate their own local cooperative facilities and market their own grain. These local operations were financed, owned and controlled by farmers, but they were faced with the problem of selling the grain to terminal markets. As early as 1920, farmers recognized the need to become more involved with the marketing system and organized a grain terminal operation. In that year, the grain purchased from farmers by 50 Michigan elevators and cooperatives was pooled and sold on domestic and world markets. Better prices resulted for the farmer. Farmers may wonder how grain prices are set. In order to get an answer we talked with Donn Kunz, grain manager of Michigan Elevator Exchange, a division of the Farm Bureau Services. He explained, "Basically, all grain prices are related to the consuming market wherever it may be. At the present time, the consuming markets are in the eastern United States, so the cost of freight to get the farmers' grain to that market is deducted from the value of the grain. The price of grain in all states east of the Mississippi, including Michigan, is based on a New York domestic delivered price and the freight is then deducted.

"The farmer may receive a premium or discount for different varieties or quality of wheat. Even though the quality of wheat is important, the farmer has little control because quality depends mostly on the weather of that season.

"There are many changes taking place in the grain marketing system. The most significant ones are those dealing with transportation. Transportation has the greatest affect on prices received by farmers for grain. The cost of grain is important, but the cost of moving it plays a major role in determining the price the farmer receives. At the present, grain consuming markets are in the east, but should they move to the west, transportation would play an even more important part and could reflect a complete price change, however, I see no indication of their moving to the west."

An idea that seems to catch the imagination of farmers today is "central selling." This marketing, system is not new to agriculture as a good deal of what we are selling today is sold in this manner. Many of today's supermarket chains have been operating this type of system with central management central sales operations. Presently, farmers are beginning to research this type of marketing system. We talked with Norman Veliquette, marketing specialist of the Michigan Farm Bureau, about what constitutes a central sales agency and just how it works. He explained, "Central sales agency means that instead of individual farmers each selling their own produce or each selling to a small processor who competes with other small processors in the market, the growers get together and hire their own sales staff to sell their commodity. I think contracts are essential in this type of marketing system because it's almost impossible for everyone to understand how it is going to operate unless it's in writing and each member or person participating agrees to abide by the rules of that particular sales organization.

This type of sales system will not fit every commodity, however, farmers have the right under the Capper Valstead act to setup such a system. Under the law, processors do not have this right.

At the 5Ist annual meeting of the Michigan Farm Bureau held last November in Grand Rapids a resolution was adopted which recommended that the Market Development Division of the Michigan Farm Bureau study the alternatives and propose a method for a cooperative central sales agency approach to merchandising member-owned processed or semifinished agricultural product. This study is now in progress and the Board of Directors of the Michigan Farm Bureau has authorized the promotion of a preliminary proposal of the central sales agency approach.

Another type of marketing system is order buying. There are many types of order buying systems, but the most common one to the farmer is in purchasing livestock such as feeder cattle, feeder hogs and feeder lambs.

Normally, a farmer is acquainted with a local order buyer that may live in his area. This order buyer has a thorough knowledge of where livestock can be purchased from many areas of the United States. He must understand where the type, grade and quantity is available at the price the farmer is willing to pay. He represents the farmer in the purchase of the livestock from the producers and receives a commission for his services.

Another type of order buyer is the order buyershipper who resides in the area where the livestock is produced. He also acts as the representative for the farmer in the purchasing of livestock and ships them to the farmer. This type of system eliminates what is referred to as "the go between man," but limits the farmer to one place to secure his livestock. Whereas, if a farmer uses a local order buyer who is informed about the grades and prices of livestock in many areas of the country, the farmer can be more selective in his purchases.

Other types of order buying include independent or cooperative buying systems where purchases are made for packers. The most common are the order buying farms that buy on the large livestock terminal markets. They purchase hogs and cattle everyday for packer customers.

From that meager start, farmers were able to obtain better prices and become a larger part of the grain marketing system. Over the years, some of the profits of these local cooperative organizations have been used to enlarge the terminal operations. So, another giant step was taken by farmers to consolidate their farmer owned cooperatives and terminal operations into an export grain company. The export grain company handles the sale of grain here in the United States as well as in foreign countries.

"Farm Bureau has several central sales agency type programs in existence at the present time. One is the Farm Bureau wheat marketing program where wheat growers have assigned the responsibilities of selling their wheat to the Michigan Elevator Exchange. The Michigan Elevator Exchange is also involved in a dry bean marketing program which is a central sales agency type of setup for co-op elevators." For example, one hog order buyer may have as many as ten packer orders he fills daily. We often see packer order buyers at our local livestock auctions who are purchasing for small processors. These order buyers receive a commission for their services.

These are but a few ways a farmer uses the marketing system. It is impossible to give details on all the various types of marketing systems available to farmers.

Farmers must study new marketing systems, invest some of their own money, time and effort in order to build a better marketing system for themselves for the future.

#### MICHIGAN FARM NEWS

#### September 1, 1971

ELEVEN

#### SPEAKING OF BOOKS

The following item appeared in the June 24th issue of the Michigan Christian Advocate in Allan G. Gray's column, "Speaking Of Books" and is reprinted here with permission.

#### LITTLE CESAR By Ralph de Toledano

This may seem like an unlikely book to be reviewed here. It was sent to me by the publisher and I read through it, getting quite a different slant on the grape boycott.

Recently there came to our church a responsible church official who works almost exclusively among the churches of California, and especially in the San Joaquim Valley. He, too, read the book and said it had a point which we ought to take into consideration. Unions, clergymen, entertainers and especially the radical chic flocked to the bandwagon of Cesar Chavez and the boycott.

It is interesting to note how the charisma of Chavez grew in direct proportion to the distance one was from California.

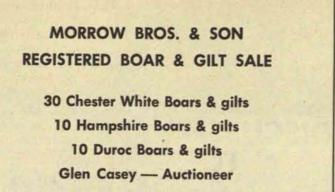
Mr. de Tolendano has made six trips to Delano and the valley region, and because he could talk Spanish has been able to interview many of the pickers and growers. He would walk among them attending their meetings and understand the speeches. He makes a strong point that this was not a popular movement among the workers.

He visited and described the ranches which he found clean and comfortable. Perhaps he could have visited others, that were not so well kept. He points out how relatively small was the group which supported Chavez.

Many of the growers were United Methodists, so I understand, and they have been hurt deeply by the lack of confidence and support the church has given them.

The book, for its kind, is well written. It is not inflammatory or written with wild, extravagant, hate-ridden, statements. A point is presented and pursued but not overdone.

I present it to you not with an endorsement but as another side of an argument we have been hearing a great deal about.



**AUCTION SALE** 

Saturday, September 18, 1971 at 7:00 p.m. — at our farm 6724 Baker Road, Bridgeport, Michigan 48722 31/2 miles east of Bridgeport

Call or write for catalog: 517-777-0407



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#### NORTHERN MICHIGAN COOPERATIVE FEEDER SALES 1971 8800 Head

These are all native cattle sired by Registered Beef Bulls and out of predominantly beef type cows. Most guarantee heifer calves open and male calves properly castrated. All calves dehorned.

#### Schedule of Sales

October	11 - Bruce Crossing 1000	yearlings	and	calves
October	12 - Rapid River 1200	yearlings	and	calves
October	14 — Gaylord	yearlings	and	calves
October	19 — Alpena	yearlings	and	calves
October	20 - West Branch 1600	yearlings	and	calves
October	22 — Baldwin1100	yearlings	and	calves

All sales start at 12:00 noon

Cattle are graded by U.S.D.A. standards and will be sold in lots of uniform grade, weight, sex and breed. Brochure available with description of cattle in each sale.

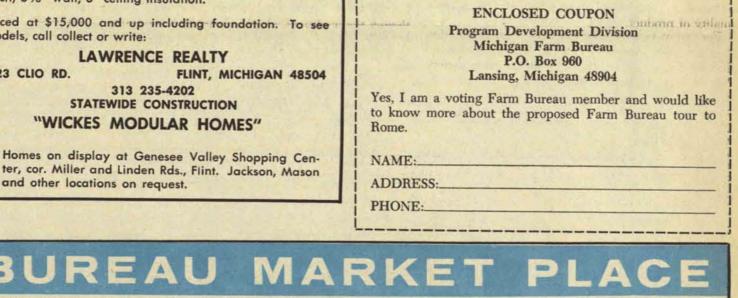
#### Michigan Feeder Cattle Producers Council Posen, Michigan 49776

#### **Proposed Roman Tour For** Farm Bureau Members

Have you ever dreamed of seeing Rome? Here's a chance to see the Vatican, the Amphitheatre and many other points of interest in this famous historical city. A tour is being planned for regular Farm Bureau members only, to leave Detroit on February 25, 1972 and return to Detroit on March 3, 1972. The flight is aboard a DC8 Jet operated by the Alitalia Airlines, the regularly scheduled airlines between Detroit and Rome.

To qualify for this tour, you must be a regular voting Farm Bureau member, or dependent of a regular voting Farm Bureau member as of August 31, 1971. Dependents include spouse, children and parents living in the same household as the Farm Bureau member.

For more information, please send the enclosed coupon to the Program Development Division of the Michigan Farm Bureau.



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

#### 8 FARM EQUIPMENT

NEW AND USED PATZ MATERIAL handling equipment. Barn cleaners, cattle feeders, manure stackers, manure spread-ers, silo unloaders, conveyors and other items. On of the best parts stock in Western Michigan. Individual parts or complete rebuilt like new ready to install — parts and units factory direct to farm-ers. Cow stalls and free stalls, ½ to 10 HP motors in stock. Booms Red & White

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B

HEREFORD BULLS — pure bred herd sires. Ready for service. Also, registered heifers and calves. Egypt Valley Hereford Farm, 6611 Knapp St., Ada, Michigan. Phone OR 6-1090, (Kent County) (11-tf-25b) 20

FOR SALE: 50 large vaccinated Holstein heifers due July and August, 10 open Holstein beifers 600 lbs and ope regis

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REGISTERED ANGUS BULL . . . Bou-tell Black Banker. Sire — MSU Black Bardolier 29 . . . Dam — Mahogany's Maid of Bummer. 5 years old. Also fe-males. Newport, Michigan. Phone: 313-586-3742 or 313-586-6133. (9-1t-25p) 20

36 MISCELLANEOUS

36 MISCELLANEOUS

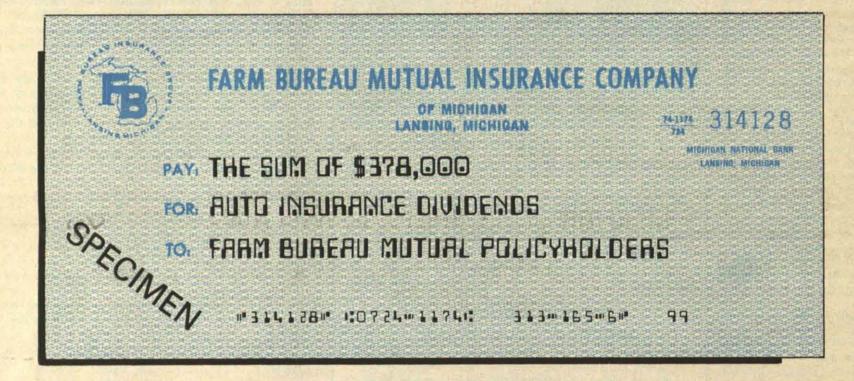
# WANTED TO BUY: OLD COCA-COLA TIN SERVING TRAYS, the large ovals or rectangular, or the small miniature ovals. Also other old advertising trays with pictures. Old Tin Wind-up Toys. Old Iron Toys. Old Dolls. Glass Animals. Please describe and price. Write to: Ruth Blackford, Route #1, Nashport, Ohio 43830. (7-64-47p)

INDIANHEAD CENTS, V-NICKELS EIGHT DIFFERENT \$1.98. Complete "S" Mint Lincoln Cents 1939-5 thru 1971-5 \$1.45. 100 foreign coins \$4.98. Old (US) silver dollar \$2.95. Large cent, 2¢, or 3¢ piece \$2.25. Half-dime \$2.95. FREE GIFT with bargain pricelists postage 25¢. EDEL'S, Carlyle, Illinois 62231. (9-1t-43n) 36

HP motors in stock, Booms Red & White	tered bull. Ed Tanis, Route #1, Jenison,	20 POULIKY	(a-11-45p) 50	
top silos at early order discount. 3 years to pay 5% on unpaid balance. Wyn-	Michigan 49428. Phone MO 9-9226.	DAY OLD OR STARTED PULLETS -	DOGS-EVENTS-TRADE SALE DAYS.	BOTTLE COLLECTORS: Yount's latest
garden Equipment, Route # 3, Fremont,	(7-3t-25b)	The DeKalb profit pullet. Accepted by	September 4, 5 & 6. October 2 & 3. Admission \$1, FREE camping. Kash Pat-	\$3.95 "Bottle Collectors Guide" lists' identifies and prices over 2500 bottles of
Michigan 49412. (6-6t-83b)	MILKING SHORTHORNS: Young Bulls,	the smart poultryman for high egg pro-	rick, Route #3, Homer. 21507 on H	every American category. TEXTBOOKS.
FOR SALE: NEW BUSHEL CRATES	yearlings and calves for sale. Write for tabulated pedigrees or better yet, pay us	duction, superior egg quality, greater feed efficiency. If you keep records, you'll keep	Drive South, 3/4 mile south, Eckford,	Box 3862-MN, San Angelo, Texas 76901
@ 50¢. New 20 bushel boxes for fork-	a visit. Stanley M. Powell and Family,	DeKalbs. Write for prices and catalog.	Michigan. Not responsible for accidents.	(9-tf-24p)
lift @ \$12. George Barber, Empire, Mich-	Ingleside Farm, Route #1, Box 238, Ionia,	KLAGER HATCHERIES, Bridgewater,	(9-1t-35p) 36	FREE COMPLETE REFUND MANUAL
igan 49630. Phone: 616-275-7646.	Michigan 48846. (4-3t-33b)	Michigan. Telephones: Saline HAzel	STOP RUSTY WATER FROM RUINING	(\$1 value) when subscribing to 40-page
(9-2t-25p) 8	WANTED: HOLSTEIN MILKING HERD with production. John M. Smith, Box 63.	9-7087, Manchester GArden 8-3034.	WASH, staining fixtures. Proven filter	monthly refunding-contesting magazine,
CALF CREEP FEEDERS - 30 bushel	Williamston, Michigan 48895, Phone: 517-	SHAVER STARCROSS 288 - Started pul-	keeps complete water system free of rust, sand, tastes, odors and other impurities,	84 year plus this ad. Jaybee, Box 39MI, Valley Park, Missouri 63088.
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(9-1t-18p)	Registered. Good 4-H stock. Ph. 517- 626-6590. (9-1t-10p) 20	=3, Ionia, Michigan. Phone 527-0860.	RUSTRAP, 836-AC W. 79th, Minneapolis, Minnesota 55420.	steel construction \$109.50. Dealerships
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WANTED: SMALL CIDER PRESS and refrigerated milk tanks. Ray Anderson,	SALE: Wednesday night, September 29,	- Order your started pullets that have	HELP WANTED: Experienced tractor op-	TERPRISES, 219 Main, Colchester, Illi- nois 62326. (9-1t-19p)
Chief, Michigan 49624. Phone: 616-889-	1971 at farm, 7:30 p.m. 50 York Boars,	been raised on a proven growing program. The growing birds are inspected weekly	erators. Veterans, retirees welcome. 6	nois 02526. (3-11-13p)
4130. (9-1t-15p) 8	40 Hamp Boars. All Boars have test in- formation. 100 Open Gilts., Purebred York	by trained staff, vaccinated, debeaked and	weeks employment, starting September 10. \$150 — \$200 a week. Route #4, Box 335,	WANTED HOMEWORKERS: \$100 week-
A CARLES AND A CAR	& Hamp., & Commercial. L. L. & MAN-	delivered by us in clean crates. If you	Paw Paw, Michigan 49079.	ly addressing envelopes. For details send 25¢ and large, stamped, self-addressed en-
	FORD STEWART, Route #4, Frankfort,	keep records, you will keep KLAGER DE- KALBS. KLAGER HATCHERIES. Bridge-	(8-2t-25p) 18	velope to: WJR Enterprises, Box 44068,
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sale, Michigan State University, East Lan- sing, Michigan, September 15. Ram Truck	cass information available. Byrum & Sons.	WATCH REPAIRS	Island, New York 10312. (6-4t-17p)	torney's informative back plus "Fam-
Stops at Clare and Gaylord September 16.	RFD #1, Onondaga, Michigan. Phone 517-628-2641. (2-tf-25b) 26		"1001 THINGS FREE" (64-page book) \$1	ily Estate Planner." Send \$1. WILLS, Box 30188 (MFN), Cincinnati, Ohio
Alpena and Glennie September 17. West	517 - 628-2641. (2-tf-25b) 26 FOR SALE: MEAT TYPE HAMPSHIRE	ANY MAKE WRIST WATCH CLEANED,	- MAILMART, Carrollton, 72, Kentucky	45230. (9-tf-20p)
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Michigan 48823. (9-1t-52b) 20	10110 011 015. 21. (0-11-25p) 20	Elgin, Illinois 60120. (5-4t-31p)	Seneca, Kansas 66538. (9-4t-14p) 36	(9-1t-15p)

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