New Board of MFB at First Meeting

Co-op Auction at St. Louis

Central Michigan Livestock Producers Ass'n Yards Were Built by Members of Ten County Farm Bureau

Co-op Livestock Auction Opens at St. Louis

Michigan Farm News

Vol. XXIX No. 2

SATURDAY, FEBRUARY 3, 1951

Published Monthly

Making Progress on Farm Insurance Company

County Committees To See Members

County Groups to Meet at Lansing, Feb. 14

To Plan Survey to Record Interest in The Proposed Company

The Michigan Farm Bureau is making good progress toward the organization of the Farm Bureau Life Insurance Company for Farm Bureau members.

During January all Farm County Farm Bureau presidents named an insurance committee of five members to study the work in their counties. This was done in accordance with a request from C. L. Brody, executive secretary of the Michigan Farm Bureau.

February 14 has been set for a meeting of all county insurance committees at Lansing, at Reo Club House, 1334 South Washington Avenue, at 10 a.m. They will discuss the life insurance companies and its probable organization containing a survey to be made of all Farm Bureau members to determine their interest in the proposed life insurance companies.

Interest will be determined in the survey by taking tentative reservations for charter policies in the new companies. The goal will be reservations to a total of over $20,000,000.

If the results of the survey of Farm Bureau members for the preliminary reservations are encouraging—as anticipated—financing and organizing for the companies will proceed. In due course the agents will be able to offer policies.

Situation on Farm Supplies

Several common deficiencies in the situation on farm supplies were noted by Mr. Walton in his report to the Michigan Farm Bureau executive staff. Photo was taken at the board meeting January 18 at Lansing. Front row, from left to right: Vice-President, Harry L. DeL一条龙, Lansing; Assistant Executive Secretary, Arthur C. Bullock, Lansing, and Assistant Executive Secretary, James R. Comrie, Lansing. Back row, left to right: Russell E. Hazel, Richmond; John M. Converse, Union City; Harry Norris, Caro; Marion, Charlotte; Dale F. Farber, Niles; Walter Johnson, Cadillac; Ward G. Hodge, Springfield; Kenneth D. Johnson, Freeport; T. V. Veys, Kirtland; Blase Knick, Quincy; Clyde M. Beining, Ypsilanti.

39,092 Farm Families in Farm Bureau

The Michigan Farm Bureau membership for 1951 was 39,092 families as of Jan. 13. The campaign continues to reach the goal of 46,150. -- See page 4.

ACTH and Cortisone for FB Folk

ACTH and cortisone, the new wonder drugs, are now regular Blue Cross hospital benefits without dollar limits, according to an announcement by William S. McNary, Blue Cross vice-president of Michigan Hospital Service.

There are 60,000 or more persons in 20,000 Michigan Farm Bureau families who have benefited from ACTH and cortisone in Blue Cross through Farm Bureau Community groups. They are entitled to as much of these expenses as the doctors believe necessary, and to get well when they are bed-patients in Blue Cross hospitals.

Blue Cross paid the hospitals an average of $120,000 for ACTH and cortisone in 1950. These drugs are entitled to as much of these expenses as the doctors believe necessary, and to get well when they are bed-patients in Blue Cross hospitals.

Pay As You Go Defense

President Truman has asked Congress for 71½ billion dollars for his national security budget for the year starting July 1. Mr. Truman wants 16 billion dollars of additional income taxes and new taxes to be levied on the pay-as-you-go basis.

Dr. Wilford H. King, economist for the Committee for Constitutional Government, makes clear the need for a pay as you go policy when he says that between 1941 and 1946 much of World War II deficits were met by the sale of government bonds to banks. In 1950, however, the existing federal substitute was doubled and the purchasing power of each dollar has been reduced by half. In rural areas where farmers again report as sets selling to banks instead of levying taxes sufficient to balance its budget, the resulting inflation may be greater shrinkage to the value of the dollar and its purchasing power.

Price Controls for Meat

The Farm Bureau has been in close cooperation with the national industry January 9 in advising price controls

VOLUME XXIX NO. 2

SATURDAY, FEBRUARY 3, 1951

Published Monthly

Michigan Farm News

Making Progress on Farm Life Insurance Company

County Committees To See Members

County Groups to Meet at Lansing, Feb. 14

To Plan Survey to Record Interest in The Proposed Company

The Michigan Farm Bureau is making good progress toward the organization of the Farm Bureau Life Insurance Company for Farm Bureau members.

During January all Farm County Farm Bureau presidents named an insurance committee of five members to study the work in their counties. This was done in accordance with a request from C. L. Brody, executive secretary of the Michigan Farm Bureau.

February 14 has been set for a meeting of all county insurance committees at Lansing, at Reo Club House, 1334 South Washington Avenue, at 10 a.m. They will discuss the life insurance companies and its probable organization containing a survey to be made of all Farm Bureau members to determine their interest in the proposed life insurance companies.

Interest will be determined in the survey by taking tentative reservations for charter policies in the new companies. The goal will be reservations to a total of over $20,000,000.

If the results of the survey of Farm Bureau members for the preliminary reservations are encouraging—as anticipated—financing and organizing for the companies will proceed. In due course the agents will be able to offer policies.

Situation on Farm Supplies

Several common deficiencies in the situation on farm supplies were noted by Mr. Walton in his report to the Michigan Farm Bureau executive staff. Photo was taken at the board meeting January 18 at Lansing. Front row, from left to right: Vice-President, Harry L. DeL一条龙, Lansing; Assistant Executive Secretary, Arthur C. Bullock, Lansing, and Assistant Executive Secretary, James R. Comrie, Lansing. Back row, left to right: Russell E. Hazel, Richmond; John M. Converse, Union City; Harry Norris, Caro; Marion, Charlotte; Dale F. Farber, Niles; Walter Johnson, Cadillac; Ward G. Hodge, Springfield; Kenneth D. Johnson, Freeport; T. V. Veys, Kirtland; Blase Knick, Quincy; Clyde M. Beining, Ypsilanti.

39,092 Farm Families in Farm Bureau

The Michigan Farm Bureau membership for 1951 was 39,092 families as of Jan. 13. The campaign continues to reach the goal of 46,150. -- See page 4.

ACTH and Cortisone for FB Folk

ACTH and cortisone, the new wonder drugs, are now regular Blue Cross hospital benefits without dollar limits, according to an announcement by William S. McNary, Blue Cross vice-president of Michigan Hospital Service.

There are 60,000 or more persons in 20,000 Michigan Farm Bureau families who have benefited from ACTH and cortisone in Blue Cross through Farm Bureau Community groups. They are entitled to as much of these expenses as the doctors believe necessary, and to get well when they are bed-patients in Blue Cross hospitals.

Blue Cross paid the hospitals an average of $120,000 for ACTH and cortisone in 1950. These drugs are entitled to as much of these expenses as the doctors believe necessary, and to get well when they are bed-patients in Blue Cross hospitals.

Pay As You Go Defense

President Truman has asked Congress for 71½ billion dollars for his national security budget for the year starting July 1. Mr. Truman wants 16 billion dollars of additional income taxes and new taxes to be levied on the pay-as-you-go basis.

Dr. Wilford H. King, economist for the Committee for Constitutional Government, makes clear the need for a pay as you go policy when he says that between 1941 and 1946 much of World War II deficits were met by the sale of government bonds to banks. In 1950, however, the existing federal substitute was doubled and the purchasing power of each dollar has been reduced by half. In rural areas where farmers again report as sets selling to banks instead of levying taxes sufficient to balance its budget, the resulting inflation may be greater shrinkage to the value of the dollar and its purchasing power.

Price Controls for Meat

The Farm Bureau has been in close cooperation with the national industry January 9 in advising price controls
One of the outstanding meetings of the AFFR convention at Dallas, Texas, December 10-14 was the two-day session of Associated Women of Farm Bureau. The above group board Mrs. Charles W. Sewell of Oregon, Indiana, announce their decision to re-elect Administrative Director Mrs. Walter Valentine. Mrs. Sewell was later presented by President Allen Kline with a Distinguished Service Award in recognition of her many years of service to the Farm Bureau.

Farm News Adopts New Type for Easier Reading

When the Michigan Farm News considered the installation of a new type of easier reading or "improved" appearance, it looked for the best of the whole. Most important is our new type body, which of this is a complete. It is one of the most beautiful and readable type faces available. The best of the whole. The result is a "bild" that is larger and can be read more easily by everyone. The new type news includes the use of a larger size type for the main text and a smaller size type for the subtitles and captions. This makes the reading easier and more pleasant for all readers.

TV Antenna Can Be a Safety Hazard

Wiring antenae are being set on all forms of local newspapers and magazines. They are being written of a region where the antenae are being set. Attention is being drawn to the need for safety. Antenae are being set on all forms of local newspapers and magazines.
Michigan Farm Bureau Urges Congress to Keep War Powers

Members Insist Congress Make Major Decisions

Members of the Michigan Farm Bureau want Congress to use its power and authority to the utmost on decisions dealing with U. S. foreign and domestic problems.

They ask Congress not to give up all of its powers to the administrative branch of the federal government.

Directors of the Michigan Farm Bureau met January 17 and sent the following letter to Michigan members of Congress to summarize the views and recommendations from Farm Bureau members on matters before Congress. The directors' letter said:

[Letter content]

Here's A Timely WARNING

DON'T BE FOOLDD BY ITS LOOKS

ALFALFAS ARE FOR HAY & PASTURE

ALFALFAS ARE FOR HAY & PASTURE

WHENEVER YOU'RE IN DOUBT

Our objective should be how to establish justice among nations. It is essential that we develop national policies. Specifically, the President's national defense plan is one of the factors that will help to achieve this aim.

Winter-Wise Your Driving Habits

FARM CROP SPECIALIST DICK BELL

慢 down. Adjust your speed to road conditions.

The farmer supply committee recommends that the public be made aware of this simple rule.

PROTECTION MADE TO ORDER

State Mutual Fire Insurance Co.

To the farmers of Michigan:

American Motor Oils & Greases

FARMERS PETROLEUM CO., INC.

New Oil for Old Tires

A price is paid to save every drop of oil we use.

Michigan Farm Bureau Urges Congress to Keep War Powers

Members Insist Congress Make Major Decisions

Members of the Michigan Farm Bureau want Congress to use its power and authority to the utmost on decisions dealing with U. S. foreign and domestic problems.

They ask Congress not to give up all of its powers to the administrative branch of the federal government.

Directors of the Michigan Farm Bureau met January 17 and sent the following letter to Michigan members of Congress to summarize the views and recommendations from Farm Bureau members on matters before Congress. The directors' letter said:

[Letter content]
They Own and Control the Factories That Make It

Through co-operative effort, farmers all over America are working together to reduce the cost of top quality farm equipment. They are accomplishing this by increasing the production of the National Farm Machinery Co-operative factories through their purchases of famous Co-op Black Hawk farm machinery and equipment. National Farm Machinery Co-operative, Inc., with assets valued at $5,600,000 is owned by 12 member regional farm co-operatives. NFMC represents an estimated membership of 1,000,000 farmers in 26 states. These farmer patrons own and control manufacturing facilities that are producing farm equipment for themselves at the rate of $23,000,000 a year. Factories are located at Bellevue, Ohio, and Shelbyville, Indiana.

This co-operative manufacturing program, with its complete line of quality farm equipment, is one of the leaders in the industry. Eight years of work and effort has made this possible.

In 1941, feeling the urgent need for a complete line of implements to complement its local and regional co-operatives, including Farm Bureau Service, Inc. of Michigan, pooled their resources and formed the National Farm Machinery Cooperative, Inc. They bought the Ohio puller Company of Bellevue, Ohio.

The Ohio company was an old, established firm, having operated since 1841. With these facilities, National Farm Machinery Co-operative, Inc. purchased the Corn Belt Manufacturing plant in Illinois, Iowa, and Missouri, and the Ohio puller Company of Bellevue, Ohio.

The leaders in the organization of NFMC have the facilities for manufacturing most of the items of their complete line of quality farm equipment, is now one of the leaders in the industry. Eight years of work and effort had made this possible.

This is the Bellevue, Ohio, plant of National Farm Machinery Co-operative, Inc. From this factory comes the line of Co-op corn planters, tractor disk, lawn mowers, garden tractors, manure spreaders, grain drills, harrows, etc. In the picture above, we see: (1) Engineers and experimental shop; (2) A new forge shop and machine room; (3) New modern assembly line plant; (4) Packing and shipping room; and (5) The new completely automatic foundry.

Dan Selzer
Gen’l Manager of NFMC

An experienced hand at the tiller of his семей line of farm machinery, Mr. Selzer has always been able to see the needs of the farmer and the market and turn out a product that fills a need. This is the case with the tractor line. As a result of Mr. Selzer’s guidance, the Black Hawk tractor has become one of the nation’s best loved tractors.

The corn planter which this keen-minded Swede first helped build over 30 years ago is now the familiar name “Black Hawk.” Ever since then, Black Hawk has been the name of this ever-popular and ever-improving line of planters. In the midst of an ever-changing machinery industry, Black Hawk has been able to maintain its position.

In 1943, the National Farmers Co-operative Association, Inc., working with the National Farmers Co-operative Association, issued a statement that Black Hawk was the leader in the manufacturing of machinery for the farm. This statement was made after a full year of research and testing by the association’s engineers.

Black Hawk Proven Name

Black Hawk is a proven name in farm machinery. For more than half a century it has been faithfully serving farmers throughout the middle-west.

In 1928 the first Black Hawk corn planter was built. Since that time it has been recognized for its accuracy, performance, its simplicity of design and operation, as a leader in its field. Black Hawk has continued to lead the field in corn planter manufacturing.

Black Hawk is the cooperative line of farm machinery. It is made by farmers for farmers, by farmers who have a real understanding of the needs of the farmer. Black Hawk is the cooperative for farmers, by farmers who have a real understanding of the needs of the farmer. Black Hawk is the cooperative line of farm machinery. It is made by farmers for farmers, by farmers who have a real understanding of the needs of the farmer.
They Are Building Their Own Business

Michigan farmers are purchasing Co-op farm machinery at the rate of $2,000,000 per year. With these purchases and the purchases made by many other Co-op patrons in the U.S., they have been able to build a manufacturing program that is now among the leaders in the production of a very complete line of quality farm equipment.

Former patrons of co-op implements have learned that problems can be solved when they work together. They have assured themselves that there is strength in unity. As proof, they offer this vast Co-op implement program which they own. It was made possible only as the result of their looking toward their Co-operative associations for farm machinery that would offer them lasting service. The manufacturing facilities NFTM which they own are valued at $5,600,000. They are producing better than $2,000,000 worth of machinery each year.

Farm Bureau Services' farm equipment dealers are located in the eighteen most progressive areas throughout the state. Each area is in charge of a Cooperative implement dealer with the facilities to handle the increased volume of business.

The Baggage Farm Equipment warehouse warehouse at Saginaw supplies Co-op implement dealers of the Saginaw area of Michigan. In addition to its wholesale operations, some farm-equipment of the Saginaw area is arranged through its retail facilities. Warehouse has a well established service maintenance shop and repair parts departments.

FBS Farm Equipment Wholesale and Retail Branch Stores

The Lansing Farm Equipment Retail Branch serves farmers in the Lansing area. Through special agreement it provides a service program for farm equipment patrons of Co-op machinery dealers in the Lansing area. Has path button on dealer's name, in central, outside. A large repair service shop is being built. It will include a large service repair service which is located in Lansing and Saginaw. At Farm Equipment branch locations special emphasis is given to proper delivery whereby the equipment is delivered to the purchaser's farm.

Michigan Farmers Buy $2 Million Worth Each Year

FBS Branch Stores & Mgmt Contract Points

FBS Farm Equipment Department Personnel

Local Co-op Dealers

PLAINFIELD FARM BUREAU SUPPLY

Why Pay For Plants You'll Never Own?

Co-op Co-operative Company is typical of fifteen other local co-operatives under management contract with Farm Bureau Services, plus of Lansing. Present, in addition to its feed, seed, fertilizer and other farm supplies business, is the largest operator of machinery. In addition to managing its own production, Mooge is the agent of National Implement Company, the After sales group representing regional co-op companies.

Local Co-op Dealers

Independent Dealers

Plainfield Farm Bureau Supply Company is one of the largest, independent dealers of Co-op farm machinery. Although in the farm supplies business, they specialize in farm equipment and machinery. Showing here is their machinery which the service shop and repair parts department.

Mighty Co-op E-4 Tractor

Co-op Line Distributed By 83 Dealers

Co-op farm machinery and equipment is distributed by 83 dealers throughout the state. These are the most progressive dealers in the state and they are carefully selected for their ability to service their customers. Each of these dealers caters to a particular area.

Co-op Co-operatives are typical of fifteen other local co-operatives under management contract with Farm Bureau Services, plus of Lansing. Present, in addition to its feed, seed, fertilizer and other farm supplies business, is the largest operator of machinery. In addition to managing its own production, Mooge is the agent of National Implement Company, the After sales group representing regional co-op companies.

Why Pay For Plants You'll Never Own?

Some farmers have paid many times over for the manufacturing facilities which will always belong to someone else. But at Co-op members . . . for through management contract they are owners of their farm equipment. A good example is the TRMC network of Beloit and Madisonville, Indiana. You own them and you are holding the best in farm equipment for you. Why not take advantage of them? You can buy your farm equipment from Co-op members by not patronizing your local Co-op machinery dealer.

Independent Dealers

Plainfield Farm Bureau Supply

Mighty Co-op E-4 Tractor

No "Junior" tractor for extra jobs. Has an amazing operating radius of over 25 miles and a very quiet engine. New sliding gear transmission and two reverse speeds. Sells new and manufacturer's parts. Mighty Co-op has a "Junior" tractor for extra jobs. Has an amazing operating radius of over 25 miles and a very quiet engine. New sliding gear transmission and two reverse speeds. Sells new and manufacturer's parts.
Economist Says Farmers Win and Lose in Inflation

Typical of the Co-op Conferences held in Michigan during January and continuing through February, was the one held at Hancock in the upper peninsula. Some 80 co-op leaders, extension educators and other guests met at the conference. One speaker at that meeting from left to right: Russell Horwood, district extension supervisor, MSC; Luke Kelly, secretary, Michigan Am'n of FFA; Carl Norberry, conference chairman, manager of Settlers Co-op at Trout Creek; Arthur Howland, extension economist specializing in Co-op business, MSC; Hayes Booth, discussion leader for conference, training director for Central Co-op Wholesale; Everett Young, field secretary, Michigan Am'n of Farmer Cooperatives; and R. T. Hartwig, conference recording secretary, extension economist, MSC. See article, page 6, for dates in February.

Cheap Dollars Pay Up Debts, Hurt Savings

What happens to farmers in an inflationary period? The answer to this question was discussed by Mr. Mumford, a Michigan State College economist, at the Michigan Farm Bureau meeting in Hancock last week.

Mr. Mumford first said that for every dollar farmers pay in taxes, they also contribute to the state and federal tax systems. The amount paid is based on the price level at which expenses are incurred. The effect of inflation is to reduce the purchasing power of the dollar. Therefore, a larger portion of the dollar is contributed to the state and federal tax systems.

Inflation also causes a decrease in the value of the dollar. As a result, farmers are paying more for the goods and services they purchase. This results in higher prices for commodities.

The impact of inflation on the farmer is felt in several ways. First, inflation decreases the purchasing power of the dollar. This means that farmers have less money to spend on goods and services. Second, inflation increases the cost of living. This is because the prices of goods and services are rising. Third, inflation decreases the value of the dollar. This means that farmers have to work harder to make ends meet

Missaukee FB Burial Ass'n in 12th Year

Missaukee County Farm Bureau has the only Farm Bureau Burial Ass'n in the state. At a meeting of members of this organization, the annual burial donation was started.

The burial fund is used to pay for the burial of deceased farm people. The amount contributed is based on the number of members in the group. The contribution is made on a per-member basis. The amount contributed is based on the amount of money contributed by the group. The contribution is made on a per-member basis. The amount contributed is based on the amount of money contributed by the group.

The program provides that an ass' in memory of a deceased farmer, who was a member of the Masonic lodge, is established. The amount contributed is based on the amount of money contributed by the group. The contribution is made on a per-member basis. The amount contributed is based on the amount of money contributed by the group.

People Have to Pay For Good Community

FREE JUDITH MC WAGG
Bureau of Women, Farm, Rh.] etc. 75.00

A recent amendment to the state tax law has caused quite a stir among the people of Michigan. The amendment allows the local school district to raise the tax levy.

There are several reasons why this amendment has been so controversial. First, the amendment allows local school districts to raise the tax levy without the approval of the state government. This means that the state government does not have any control over the amount of money that local school districts can raise.

Second, the amendment allows local school districts to raise the tax levy without the consent of the taxpayers. This means that the taxpayers of Michigan do not have a say in the matter.

Finally, the amendment allows local school districts to raise the tax levy without the approval of the school board. This means that the school board does not have any control over the amount of money that local school districts can raise.

The amendment allows local school districts to raise the tax levy without the approval of the state government. This means that the state government does not have any control over the amount of money that local school districts can raise.

Second, the amendment allows local school districts to raise the tax levy without the consent of the taxpayers. This means that the taxpayers of Michigan do not have a say in the matter.

Finally, the amendment allows local school districts to raise the tax levy without the approval of the school board. This means that the school board does not have any control over the amount of money that local school districts can raise.
Farm Bureau will summarize Wesley Hawley; and Fred eheim spotlighting, and will direct the bureau Problem will be the topic at East Lansing, Feb. 20-21. This year Delbert Wells, midwest state organization representative of the AFBI, will discuss the national Farm Bureau program and assist with the Institute.

Allan Klene, president of the American Farm Bureau, is shown speaking to 313 County Farm Bureau members that tractor fuel be given a high priority. He commented that most farmers use the present motor vehicle code, which is frequently:

Farmers Have Bills to Fear In ‘51 Session of Legislature
Proposed 3% Processing Tax May Affect Farm Business

Powell Thinks an Industrial Processing Tax Applied to Farmers Would Let Them Coming and Going

Stanley L. Powell, farmers have much at stake during the current session of the Michigan legislature. In this period of emergency and revolutionary changes the rural people of our state may face situations of legislation which would prove very expensive to them.

For instance, there is a strong movement to impose an excise tax on alfalfa hay and equipment used in agricultural producing. As yet this threat is not definitely embodied in any pending bill. However, Senate Bill No. 16 and House Bill No. 15 provide for a 3% tax upon "the privilege of selling, storing, purchasing or consuming tangible personal property in this state in commercial transactions for the production of agriculture products which are most largely responsible for the economic welfare of the state."

This is not an amendment to the present sales tax but an entirely new specific tax. It is set up in such a way that the tax is intended to apply to 25%, which is the state's portion of the yield of the sales tax.

Even, with the bill in its present form, farm folks would be directly, and adversely affected. It is difficult to draw an exact line between agricultural producing and the industrial producing. Most farm goods move under industrial processing before being used for human consumption. As a result, the processing tax that is proposed and that would be in conflict with the bill as it stands or would be governed under the provisions of the bill. Thus, it is evident that the tax is an improper tax. It should be moderated by Larry Taylor of the state's tax bureau chairmen.

A great many large number of citizens are the victims of the bill in one of its ways. Of course, the tax is not intended to apply to the farmers in the production of their crops, nor to the price paid for labor and other necessities of life, nor the products of the soil and government.

It is true that the bill is a great deal better than the bill as it stands, but it must be considered a direct tax on the farmer in the production of his crops and in the price he is paid for them. The bill as it stands fails to protect the farmer from the taxation of his crops by making the tax an excise tax on the processing of his crops.

A number of farmers have written the Farm Bureau saying that they are not in favor of the bill and that it is unfair. Others have written saying that they are not opposed to the bill and that they want the tax to be restored.

In the event that the bill is passed, the farmers will be forced to pay a tax on the products of their farms, and the tax will be a great burden on them. The tax will be a great burden on the farmers and will be a great burden on the state. The tax will be a great burden on the state and will be a great burden on the people of the state. The tax will be a great burden on the people of the state and will be a great burden on the people of the state. The tax will be a great burden on the people of the state and will be a great burden on the people of the state.

Your PROTECTION UNDER FREMONT'S LIBERAL POLICY
... it may save you thousands of dollars...

No one wants a fire...but when you do have one, you want to make sure you are adequately protected...and who better can protect you than a Fremont Mutual Mutual...it is one of your friends...you can count on it and depend on it. Your Fremont Mutual Mutual will be there when you need it most...a friend and a family member.

Your CHIMNEYS...
... it may save your life...

Inspect your chimneys for cracks and damage, especially in the attic. Your chimney at least once a year.

CHECK YOUR INSURANCE...
"Are you fully protected?"

"Before this happens to you...
CHECK...
"...it may save your life...

The benefits of this...are...
"...it may save you thousands of dollars...

Not one wants to think about it, but when you do have an accident, you want to make sure you are adequately protected...and who better can protect you than a Fremont Mutual Mutual...it is one of your friends...you can count on it and depend on it.

"Before this happens to you...
CHECK...
"...it may save your life...

The benefits of this...are...
Community Farm Bureau Discussion Topic for Feb.

Background Material for Program This Month By Our Community Farm Bureau Discussion Group

Director of Research and Education

The last 20 years have seen America in a social and economic evolution which would have been incomprehensible to the majority of our citizens. An even more significant factor has been the internationalization of our lives. Both changes—national and international—are the result of great advances in science and technology.

Still more threatening today looms the specter of a new war with Russia. Wars are fought not only for economic advantages, but for population and physical resources.

For this reason the State—government—must be greater than it has been in the past. There may be a limited amount of world resources, and the State must be able to control these resources for the best good of all mankind. In fact, the State must be able to do so in order to control the world's prosperity.

The last 20 years have also seen the rise of Communism. The State, or if he manages to get into the hands of the experts, he may land one of them.

By specialists employed by the State, or if he manages to get into the hands of the experts, he may land one of them. He cannot start a business out of his pockets. He must go to the State for loans, or an interest in the State, or if he manages to get into the hands of the experts, he may land one of them.

There may be a limited amount of world resources, and the State must be able to control these resources for the best good of all mankind. In fact, the State must be able to do so in order to control the world's prosperity.

The last 20 years have also seen the rise of Communism. The State, or if he manages to get into the hands of the experts, he may land one of them. He cannot start a business out of his pockets. He must go to the State for loans, or an interest in the State, or if he manages to get into the hands of the experts, he may land one of them.