Michigan Farm News

Vol. XXX. No. 3

SATURDAY, MARCH 1, 1952

Published Monthly

Legislature Wonders How to Raise Money for State

EDITORIAL

Resolution "A" Speaks for Us

In the legislature the house was reapportioned in 1943. The Senate has not been reapportioned since 1925.

If the legislature were reapportioned in accordance with population, as provided in the Constitution, practical control of both houses would reside in four adjoining counties of Wayne, Oakland, Macomb and Genesee.

That's why it hasn't been done. Michigan is not alone in such a situation. Out-state Illinois and the Chicago metropolitan area haven't been able to agree on a reapportionment since 1901.

A sincere effort is being made by out-state legislators to find an acceptable compromise, and to effect some needed reforms through Senate Joint Resolution A. It would amend the Constitution.

SJR-A would freeze the Senate at 34 Senatorsno more for Wayne county. But Macomb, Oakland and Washtenaw would each have a Senator. SJR-A would uphold the principle of over-all land area, interests, and population for the apportionment of Senators.

SJR-A would reapportion the House strictly on the basis of population. It would retain the moiety clause, which assures a Representative to a county or district having more than half the required population for a Representative. SJR-A would increase the number of Representatives from 100 to 110 in order to increase the number of Representatives from Wayne from 27 to 38.

SJR-A would effect a reform by requiring that Senators and Representatives in the Detroit area be elected by districts instead of at large.

Senate Joint Resolution A is the only reapportionment proposal that endeavors to provide a balance between the metropolitan areas and out-state. SJR-A has passed the Senate by the required twothirds majority, but may not be able to pass the House. Metropolitan area Representatives insist on reapportioning both houses strictly according to population.

The CIO and A. F. of L. are reported to be ready-



This delegation of 123 persons from Clinton County Farm Bureau visited the legislature February 7. Before attending the session they had lunch at a Lansing hotel. Senator James M. Teahen, Jr., of Owosso and Representative Andrew W. Cobb of Elsie, their representatives in the legislature, were guests and spoke on matters of interest to the Clinton group. Governor Williams dropped in for lunch and took part in the proceedings. Early in the day the group visited the Farm Bureau Services' warehouse and farm equipment division west of the city. Other County Farm Bureaus have similar tours scheduled to the legislature.

F. B. Board Talks to Congress

The Michigan Farm Bureau | other groups.

board of directors told Michigan members of Congress Feb. 25 how our membership stands on certain proposals now before Congress.

The board looked at the MFB annual meeting resolutions of Nov. 1951, and at the recent developments in Washington. It instructed C. L. Brody, executive secretary, to tell this to Michigan members of Congress:

U. S. BUDGET. The Michigan Farm Bureau opposes authorization by Congress of the excessive budget recommended by the President for 1952-53. The Farm Bureau urges Congress to retain control and reduce expenditures to bring the federal budget into

In the Department of Argiculture much of the money proposed for Production Marketing Administration is for committees to increase production, which is unnecessary. We recommend a cut of \$9,000,0000. Farm Bureau urges that funds for agricultural conservation be reduced from \$250 million to \$100 million.

Families in

Feb. 2.

WESLEY S. HAWLEY

by March 15. We now have 95%

of the goal. On Feb. 25 last

year we had 89% of the state

goal of 46,150 and passed it April

The membership report for the

close of February, 1952, was made by MFB district representa-

tives from the ten membership

districts of the state organization.

They said that County Farm Bu-

reaus expect to enroll 3,334 mem-

bers in early March to complete

With corn planting time approaching, Michigan farmers

have a new aid for selecting the

best hybrid corn for their fields. It's a new MSC extension folder, F-67 "Corn Hybrids Com-

pared." It gives results of hy-

brid corn trials conducted an-

nually at several locations to de-

what hybrids do best under dif-

The new folder is available at

the Bulletin Office, Michigan

Closely woven material is bet-

ter for slip covers because it

dust, holds its shape better,

wears longer and tailors more

gives greater protection against gram.

State College, East Lansing.

the roll call for membership.

Corn Yields

Compared

ferent conditions.

easily.

igan Farm Bureau recommended no extension of price and wage controls beyond their expiration date, June 30, 1952. Evils of such controls include reduced production, inefficient processing and distribution, poorer quality goods, black markets, rationing, wasted manpower in government and industry. Price and wage

controls do not prevent inflation. FARM PRICE SUPPORTS. The Michigan Farm Bureau oppose repeal of the sliding scale of 75 to 90 percent of parity price support provisions of the Agricultural Act of 1949. Producers of certain commodities urge 100 per-

and government - administere farm prices. We oppose direct payments to farmers. Adequate farm prices in the market place, not subsidies or government guaranteed price levels, are essential for maximum production and freedom of initiative for the American farmer.

FAIR TRADE PRICES. The unemployment funds with moneys from the federal treas- dom our American system guar- in investigating records of tax- been made a special order on Spending taxpayers' dollars to mers for fertilizer and other good practices is wrong. Congress should also reduce or tracts as provided in House Bill We are reliably advised that Congress should also reduce or tracts as provided in House Bill eliminate comparable subsidies to 5767. So-called "fair trade" pric- the unemployment situation in earn a living. Washington Grown 48,816 Farm **Extend** Date Alfalfa is Hardy

| ing is inconsistent with free com- | Michigan is largely brought PRICE CONTROLS. The Mich- petitive business. We oppose about by the International Ma legislative efforts to compel non- terials Conference, which has rasigners of "fair trade" contracts tioned the United States severely to comply with their provisions. on the world's supply of copper

UNIVERSAL MILITARY TRAINING. The Farm Bureau cannot support universal military training at this time. It's not the best use of our manpower resources. It becomes more apparent that the greatest deterrent to Russia is the superiority in economic and industrial strength

in our free American system. We recognize the need of adequate armed strength. We favor the wise use of the Selective Service system, expansion of military training in colleges and cent of parity. The farmer does universities, and more systematic training for our civilian officer not want government-guaranteed and enlisted reservists.

> UNEMPLOYMENT INSUR-ANCE. The Michigan Farm Bureau board of directors opposes Senate Bill 2504. It would

> > For Co-ops

The Bureau of Internal Reve-

nue extended to May 15 the

date for farm co-operatives to

file information returns on pay-

ments of patronage dividends, re-

bates or refunds. It has allowed

co-ops to limit this information

return to payments of \$100 or

more. These payments are tax-

able in the hands of the farmers

Orderliness makes work in

your farm shop safer as well as

as income.

and other materials. OPS price ceilings will not permit our manufacturers to pay world prices for copper. Yet the U. S. is furnishing millions of dollars to other nations to buy copper. They have paid as high as 50 cents a pound, while U.S. manufacturers may not pay over 24½ cents.

We urge the National Production Authority to re-examine its Petroleum Co-operative, Inc. allotments of copper, etc., to the automobile industry. We urge Congress to take steps to assure us our fair share of the world the taxable income of a co-op- lines which lead up to the comsupply of metals in accordance erative. Thus both the co-op and pletion of the main portion of the with the service we are giving the individual patrons would pay current session on April 11. Bethe world defense effort.

COMPULSORY UNION SHOP. We protest any authorization by the Wage Stabilization Board of a compulsory union shop in change the unemployment insur- the steel wage negotiations. Such ance program from a self-sustain- monopolistic power to unions in ing basis to a welfare and subsidy the steel industry would force program by supplementing state all industry into line. Such procharged with collection of the reported favorably an identical

STANLEY M. POWELL Director of Public Affairs Division of MFB

Shortage of Cash

The Michigan Farm Bureau's board of directors and its legislative committee met at Lansing February 25 to consider what is before the legislature. They were faced with many proposals not directly covered by resolutions adopted at the annual convention of the Michigan Farm Bureau last November.

Thus far 795 bills and 21 proposed constitutional amendments have been introduced. About 100 of them are of special interest to farm people.

No attempt was made by the MFB board to advise the lawmakers how they should go about balancing the state budget. Appropriation bills and tax measures are among the biggest headaches for the legislature as the session enters its final and most crucial weeks.

State treasury daily cash balances have fallen very low in recent weeks. Officials have predicted that unless there is a change for the better, they may have to decide some day which bills the state can pay and which cannot be paid at that time.

CORPORATION TAX. Farm ceived one more than the necessary two-thirds vote in the Bureau directors said they pro- Senate. However, chances of test H-242, the Governor's corpor- obtaining the necessary number ate income tax proposal, at least of affirmative votes in the House in it present form. They called are not regarded as favorable. attention to the fact that, as they Under the circumstances, interunderstand it, the bill would im- ests supporting this proposal are pose a tax on revenue derived considering circulating petitions from membership dues the same to place this reform on the Noas on the profit of a business vember, 1952 election ballot. transaction. The bill specifically

denies any allowances for depletaxes on these amounts.

> have been fought over bitterly for years in connection with the federal taxation of co-operative finally sent its toll road bill business.

From March 6 to March 12 tion. This would be serious from committees will not report out the standpoint of the Farmers bills. This time will be devoted to cleaning up bills by the House The bill would also apparently of origin and sending them over require including all patronage to the other branch of the legrefunds or rebates as a part of islature. There are other dead-

cause of these rules no definite This brings into the state pro- progress has been made on sevposal some of the issues which eral of the issues which I reported one month ago.

TOLL ROADS. The Senate back to committee, apparently The bill proposes that those to die. Then a House committee

ing petitions to amend the Constitution in such a way as to compel reapportionment of both houses on a population basis.

For 30 years the Farm Bureau has held that Senatorial districts should represent area and interests and remain largely as they are. Representative districts should be based largely on the number of citizens. The Moiety clause should be retained. Senate Joint Resolution A speaks for us.

Congress May Get Seaway Bill

Congressman George Dondero of Michigan says that the House Committee on Public Works in Congress is quite likely to report a bill authorizing joint construction by the United States and Canada of the Great Lakes-St. Lawrence River Seaway.

The Seaway would open the vast Great Lakes industrial and farm regions to the benefits of ocean shipping for the transportation of raw materials and finished products. An enormous amount of electrical power would be generated.

The real block to the Seaway has been the formidable lobby of transportation companies, coal and power companies and port authorities who don't want the Seaway. They have termed it a white elephant.

Congressman Dondero says U.S. army engineers estimate the cost to us at \$564 million. Of that \$200 million could be written off as the value to the United States of power developments that are part of the project.

The remaining \$364 million, said Mr. Dondero, would be spread over six years at less than \$75 million a year. Electric power sales and ship tolls would apply against that. Compare that to the \$6 to \$8 billion we are putting into economic aid to other countries every year.

As matters now stand, Canada proposes to build the Seaway alone if the United States fails to participate. Then we would help pay for it in tolls, but Canada would control it.

Not long ago Time magazine said that most unbiased investigators have concluded that the Seaway makes such economic and engineering sense that its construction is certain some day.

Alfalfa seed grown in the state of Washington comes to Michigan with a statement of winter hardiness from the Washington State College of Agriculture.

Farm Bureau Most of the alfalfa seed is grown in the Yakima Valley, where there is little snow cover. The Michigan Farm Bureau There is much reezing and thawmembership for 1952 rose to 48,ing. Every winter the temperature drops to zero from time to 816 families Feb. 25. This is an time. Temperatures of 25 below increase of 8,816 from the end have had no appreciable effect on of January report published the alfalfa stands there, the colin the Michigan Farm News for lege farm crops dep't said.

Yields of 1,000 lbs. of alfalfa seed per acre are quite common. IT'S QUITE likely that we shall arrive at the state goal of 52,150

Buy Farm Bureau seeds.

T. K. COWDEN

University of Minnesota, will

speak at the evening dinner pro-

The business sesion will start

at 10 a. m. Howard Davidson

head of the hog dep't for the Ohio

At Livestock Annual

antees minorities and individuals. It could limit the opportunity to

Huron and

Alcona Set

and Alcona

within the next year or so.

discussion groups.

Huron

reaus.

being excessive.

Group Records 3% levy. This is intended to present dog control act. put 100% of the revenue into the

general fund of the state. County Of the sales tax revenue, about Farm Bureau people are setting 78% is sent back to the local records for Community Farm Bu- units of government and schools under the provision of the sales By 1947 Huron's Community tax diversion constitutional Farm Bureau committee of the amendment. Examples of this

board of directors had 28 groups general scheme are the proposed in operation. Today there are specific taxes on used cars and about 50. The goal is 75 groups liquor.

Being in a Community Farm Bureau is so much the custom ing up the state's shaky financial prior to June 1 of any year. Bills that members not in a group re- balance is to recapture funds now to repeal both of these promogard themselves as neglected, being returned to local units of tional programs died in the Sen-There is a strong demand for the government. It is proposed that ate committee on State Affairs. the portion of the revenue from Alcona County Farm Bureau retail liquor licenses which has established seven new groups would be returned to cities, vil-

this year and leads the field in lages or townships where the that respect. Alcona has a group for every 12 Farm Bureau fam-duced from 85 to 50%. It is also being suggested that the state should recapture the entire proceeds of the intangible property tax, most of which is now returned to cities, villages and townships.

OTHER TAX schemes are what

duced. Another new tax bill

ing the Corporation Franchise

rural safety committee which mestic insurance companies, that al and practical nurses, H-274 to starts with the Farm Bureau Mu- is, on companies having their prevent party line telephone tual Insurance Company agents in home offices in this state, to put abuses and S-289 to require the

other proposal.

rural safety campaign in co-op- and tourist courts has been introeration with other agencies.

R. A. Wittenbeck is chairman members are Ralph Sherk, Caledonia; Ralph Young, Byron Cen- Fee from 31/2 to 4 mills is anter: John Tesch, Grand Rapids.

A rule of thumb about refrigerator size is six cubic feet for oration will demonstrate home freezer techniques.

person.

payers. Six years is regarded as third reading for March 4. DOG LAW. Another bill to.

LEGISLATORS who hope to take teeth out of the Michigan balance the state budget without dog law was reported favorably enactment of a corporate income from the Senate Committee on tax are proposing a variety of Agriculture, but a few days later tax measures. Some of these was returned to committee to would take certain articles out die. This would have changed from under the general sales tax the word "kill" to "impound" in and subject them to a specific an important sentence in the

FRUIT. Progress on the various bills regarding fruit promotional programs has been slow of late. The House passed and sent to the Senate a bill to remove the expiration date from the cherry commission act. Meanwhile, the Senate passed and sent to the House a bill to make the apple tax optional by allowing any grower to be exempt ANOTHER method of bolster- by serving notice to that effect

> OLEO. For over 50 years it has been illegal for the state to purchase oleo for any of its institutions, except prisons. A proposal to repeal this act was decisively defeated in the House. Many of the city Representatives voted along with some of those from rural districts to insure use of butter at the state hospitals, sanatoria, educational and welfare institutions.

DIRECTORS of the Michigan are termed "plugging loopholes" Farm Bureau told the legislature Kent County Farm Bureau in existing measures. One bill Feb. 25 that they favored S-240 board of directors has named a would impose taxation on do- relative to licensing of professionthem on about the same basis use of 50% Michigan wheat in fications set up by state purchas-TAXATION of national banks ing authorities now require that under the Corporation Franchise all flour for state institutions be levy is also being promoted. A made entirely from hard winter Kent County Farm Bureau plans to promote a county-wide 3% levy on all transient ac-commodations in hotels, motels, Michigan wheat is acceptable. They went on record as opposing various measures, including would apply to soft drinks to H-186 which would set up an of the safety committee. Other the tune of 4c per gallon. Boost- electrical administrative board and strictly regulate all electric wiring and installations, S-276 relative to licensing water well constructors and pump installers,

REAPPORTIONMENT. Senate S-300 which would impose a 10c Joint Resolution A, proposing per ton inspection fee on fertwo people with an additional changes in constitutional provi- tilizer, and S-317, a tax of 5 mills cubic foot for each additional sions relative to apportionment on each dollar of assets of doof Senate and House seats, re- mestic insurance companies.

J. O. CHRISTIANSON Representatives of 25,000 mem-

Producers Livestock Ass'n will College. ber-shippers of the Michigan discuss improving the marketing

termine performance records, and Livestock Exchange will attend of hogs. J. W. Sampier of Chithe 30th annual meeting at Hotel cago, editor of the National Live-Olds at Lansing, March 8. Dr. T. stock Producer, will discuss pub-K. Cowden of Michigan State

lic relations for the farmer. county extension offices, or from College agr'l economics dep't will At the first meeting for the speak during the day on "Food ladies Saturday afternoon, Mary for the Future." Dr. J. O. Chris-M. Bodwell of Michigan State tianson, dean of agriculture at the

College will present a food demonstration on meats. Ann Ryan of the Westinghouse Corp-

the county. The action followed a talk to as the foreign or out-of-state flour for state institutions. Speci-Farm Bureau members at Ada companies. February 5 by David Steinicke, extension specialist in rural safety and health at Michigan State



TWO

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"Editor

Michigan Voters'

Calendar for 1952

Prepared by S. JOSEPH WODKA, Assistant Professor of

MRS. BETTY TABLEMAN, Research Assistant, Institute of

The Constitution and law of the state put a heavy

burden on Michigan voters. There are many differ-

ent elections and the local ones come at various

times, depending on the type of community and

Public Administration, at the University of Michigan.

and

Political Science at Central Michigan College,

Einar Ungren

Limited to Farm Bureau Members. Subscription: 40 cents a year.

Vol. XXX March 1, 1952 No. 3

its governmental organization.

calendar has been prepared.

CITY AND VILLAGE

ELECTIONS

scribed printed form obtainable

from county and city clerks. They

qualified voters equal to at

least 1% of the votes cast in the

city for the party's candidate for

secretary of state in the last elec-

spring primary election.

tion.

Jan.



2

PURPOSE OF FARM BUREAU

cationally,

3

OFFICERS President....C. E. Buskirk, Paw Paw V-Pres....W. Wightman, Fennville Exec. Sec'y......C. L. Brody, Lansing DISTRICT DIRECTORS -Russell E. Hazel Richland, R-1 -Blaque Knirk.......Quincy, R-1 -Edward Fritch......Howell, R-1 -A. Shellenbarger.L. Odessa, R-1 -Marten Garn.....Charlotte, R-2 -Ward G. Hodge......Snover, R-1 -Harry Norris......Casnovia

Michigan Farm Bureau

DIRECTORS AT LARGE Carl E. Buskirk Paw Paw, R-2 Walter Wightman Fennville, R-1 John Converse Union City, R-2

Representing WOMEN OF FARM BUREAU Mrs. H. Whittaker....Metamora, R-1 The purpose of this Associa-on shall be the advancement f our members' interests edu-ationally, legislatively, and

Representing JUNIOR FARM BUREAU Dale R. Foster Niles, R-3

SCHOOL ELECTIONS

May 10. (30 days before school election) Last day for filing nom-

inating petitions for school board

members in school districts hold-

Candidates in the larger dist-

ricts are nominated by petition

procedure similar to that used for

candidates for other offices. This

procedure may also be used in

smaller districts. In primary

ing annual election on June 9.

BIY R.S. CLARK Washday Perfume

> I sorta like the wintertime, for various different reasons, Although it's not my favorite among the several seasons. It has a kind of sparkle, when the sun is on the snow, That makes you squint, but still and all I like to see it so.

HIRAM and

And of the joys of wintertime I want to mention one That draws its charm directly from the glittering winter sun. I refer to that aroma so delicate and thin

MICHIGAN FARM NEWS

From Marthy's laundry basket when she takes the washing in. When the winter sun, on Monday, indicates the backyard line,

When the underfoot is snowy but the overhead is fine, Marthy likes to hang our clothing where it gets a chance to freeze Till it dries by sublimation in the sunshine and the breeze.

And the smell of my clean night shirt and the pillow slips and sheets When she brings them in at choretime is one of winter's treats. Marthy shakes them out and hangs them around the stove to warm And their homely cleanly fragrance just carries me by storm.

The iron would drive the odor out, so Marthy makes the bed With linens freshly perfumed by the heavens overhead. And when that night I clamber in to rest my weary bones I sigh a sigh of sweet content and snore in sweeter tones.

Poor Richard may have sensed as well the joy I here profess That time he wrote that "Cleanliness is next to Godliness." How right he was, and as my soul to gentle slumber yields I breathe, indeed, a heavenly smell as from Elysian fields.

> R. S. Clark 315 North Grinnell Street Jackson, Michigan

Sept. 18. (9 days after primary election) Last day for holding party county conventions. To choose delegates to the party's

To nominate party candidates for secretary of state, attorney general, state treasurer, auditor

platform Oct. 5. (30 days before election)

Oct. 25. (2nd Saturday before

tures of qualified voters equal to eral election) Last day to apply

Nov. 4. (Tuesday after the 1st

To elect: President and Vicecities which elect officers in No-

with the following table. The office of the life company is located in the same building with \$222,187.50 of government bonds the Farm Bureau Mutual. The office force is headed by an assistant manager who is also the actuary. In addition to him there is an underwriter and necessary clerical force.

Where possible the functions of the casualty company and life company are co-ordinated and handled by a single office force. Examples of this are accounting, supplies, pay roll, and agency.

INVESTMENTS. The capital and surplus funds of the com- ander Bell and Company of Chipany are invested in accordance cago.

Milk in it!



Corporate Bonds Total ANNUAL AUDIT. At the di-

public accounting firm of Alex-

are on deposit with the State Treasurer as required by law. The balance of the investments are in a safety deposit vault.

\$222,187.50 151.323.50 \$373,511.00

rection of the board of directors the annual audit of the company's affairs was conducted by the

Better Have

Sure Enjoy the

Extra protection ... the Extra

peace of mind

FREMONT MUTUAL FIRE INSURANCE

gives you

76 Years Strong!

In every policy, it's there in black and white . . . the extra protection you receive with a Fremont Mutual Fire Insurance Policy. Your Fremont Mutual agent will proudly point them out to you.

But equally important to you is the knowledge that you are dealing with a company 76 years strong . . . in finances, in reputation, in performance. Yes, indeed, you can be sure with Fremont Mutual.

Agents: Fremont Mutual is growing ... territory inquiries are invited.

> The best friend your farm could ever have

Fremont Mutual

Gallatin — Sumner Co. Coop. Cry. Ass'n. Murfreesboro — Rutherford County Cooperative Creamery, Inc. Nolensville — Nolensville Cooperative

INDIANA

Columbus - Farmers' Marketing Ass'n.

OHIO Dayton - Miami Valley Milk Producers'

Bread you buy has Milk in it.

MICHIGAN

Coumbus — rarmers' Markeling As'n. Crawfordsville — farmers' Coop. Cry. Inc. Middlebury — Middlebury Coop. Cry. Co. Orleans — Producers' Dairy Mkt. Ass'n, Inc. Richmond — Spring Grove Dairy TENNESSEE

The Milk and Cream processed by your

nearby member-creamery of The Mid-West

Group is sold under the trusted Valley

Creameries, inc.

Carson City — Dairyland Coop. Cry. Co. Coldwater — Coldwater Dairy Co. Constantine — Constantine Coop. Cry. Co. East Jordan — Jordan Valley Coop. Cry. Co. Elsie — Elsie Cooperative Creamery Co. Fremont — Fremant Coop. Cry. Co. Grant — Grant Cooperative Creamery Co. Montgomery — Tri-State Coop. Ass'n. Nashville — Farmers Coop. Cry. Ass'n. St. Louis — St. Louis Coop. Cry. Co.

April 7. for some or all of the following owner of property assessed for Dec. 31, 1951. (7th Monday before city primary election) Last offices (according to the terms of school taxes in the district, or be the city charter): Mayor, council the husband or wife of such perday for filing nomination petipresident, aldermen, city clerk, son. No registration is necessary tions for candidates in cities city treasurer, supervisors, conholding annual elections April 7. Petitions must be filed by 4 p. stables, municipal judges, and districts. m. EST. They must be on pre-

justices of the peace. Feb. 9 (30 days before village election) Last day for registramust be signed by a number of tion for annual village elections. Register at office of village clerk. March 10. (2nd Monday m March) Annual Village Elections. To elect: president, clerk, trustees (council) treasurer and assessor, in most cases. Village

19, 1952. (30 days before city primary elections) charters prescribe the exact form Last day for registration for city of election, so there is no single pattern for village elections. They Register at the office of the city clerk. For this or any other election, any voter who is ill or

may be partisan or non-partisan, and therefore with or without a preceding primary. Nomination absent from his usual place of procedure is the same as in city residence on the last day of regelections, unless the charter proistration may register on election vides for non-partisan elections. day if accompanied by a qualified March 8. (30 days before city voter, known to the election election) Last day for registration school meeting. board, who will substantiate his for annual city election.

To elect: officers mentioned



school meeting.

the direct expenditure of money or the issuance of public bonds, To nominate party candidates however, one must also be the for elections in primary school

> June 9. (2nd Monday in June) School District Elections

larger school districts. Many school districts, particularly those in cities of 10,-000 to 125,000 hold elections on elections are combined with city state at the last election. elections, and in small cities they may be combined.

June 9. Annual School Meeting in all primary and some graded school districts.

In primary districts, board members are nominated and elected at the annual school meeting. In graded school districts, board members are elected during the day, but certain questions must be decided at the annual

state constitution.

for governor at the last election.

circuit court judges.

These petitions must be filed with the secretary of state. They tion in townships.

primary election) Last day for Election. registration for fall primary election, except in townships

clerk.

in townships. Register with county officials, city officials, in township clerk. Sept. 6. (Saturday before fall vember election.

primary election) Last day to To vote on initiated and refer-

(one-room rural) school districts, however, nominations are made at the time of election, in annual May 31. (2nd Saturday preced-They must be signed by a num- offices nominated by the state ing school election) Last day for ber of qualified voters equal to convention. registration for school election. at least 1% and not more than

4% of the votes cast, in the area represented, for the party's candidate for secretary of state in the last election.

July 4th, legal holiday, 4 months before the general election.) Last tions must meet the same qual- day for filing initiative petitions proposing amendments to the

These petitions may be filed with the secretary of state. They must contain the signatures of qualified and registered voters general. equal to not less than 10% of the total vote cast for all candidates

Aug. 5. (35 days before Septem-

must contain a number of signa-Grand Rapids, school district area for the office of secretary of

July 14. (2nd Monday in July) apply for absent voters' ballots

state convention. July 3. (Office day preceding Sept. 29. '(37 days before general election-actually 36 days, but 37th falls on Sunday and parties are granted a one-day extension) Last day for holding party state conventions.

To draft and adopt state party

Last day for registration for fall ber primary election) Last day general election, except in townfor filing nomination petitions for ships under 15,000 population.

election) Last day for registra-Nov. 1. (Saturday before gen-

not less than 2% nor more than for absent voters' ballots for genthis date. In Detroit, Flint and 4% of the total vote cast in the eral election. See instructions under September 6, above.

Aug. 10. (30 days before fall Monday in November). General

President of the United States, under 15,000 population. Register U. S. Senator, U. S. Representaat office of city or township tive, governor, lieutenant governor, secretary of state, state Aug. 30. (2nd Saturday before treasurer, auditor general, state election) Last day for registration senator, state representative,

It costs no more

SATURDAY, MARCH 1, 1952





sworn statement to this effect.

This procedure does not hold in Annual City Election in many counties where the board of sup- cities. ervisors has by resolution dis-

continued the practice. under February 18 above. Actual Feb. 18. (3rd Monday in Febdates are determined by city ruary) City Primary Elections for charters, but most Michigan cities holding annual elections cities hold elections on this date.

FARM BUREAU ENSILAGE YFIIOW SEED CORN \$795 PER BUSHEL

Farm Bureau Yellow Ensilage Corn is a blend of Michigan Hybrids. On test plots it has produced more than other good ensilage corns.

FB Yellow Ensilage is all medium and large flat kernels, graded like other Michigan Hybrids. Will produce extra leafy foliage and some good hard corn.

Available in both early and late maturing. Tell dealer which you want.

Order Now from Your



other districts.

NATIONAL, STATE & COUNTY ELECTIONS July 1. (10th Tuesday preceding clerks.

September primary election) Last day for filing nominating petitions for candidates for the fall primary election.

For: governor, lieutenant govfor all offices listed under July ernor, state senator, state repre- 1 above, plus circuit court judges, sentative, U. S. senator, U. S. on non-partisan ballot. epresentative, county officials

fall primary election.

except circuit court judge) city officials in cities which elect officers in the November electo county convention" will not

These petitions must be on a voter must "write in" the name prescribed printed form obtainor paste on a "sticker" in the able from county and city clerks. proper place.

MILK PRODUCTION GOES UP ... AND PROFITS, TOO, when you have a

Kalamazoo **GLAZED TILE SILO!**

Kalamagoo TANK & SILO CO.

352 HARRISON ST., KALAMAZOO, MICH.

THE REAL PROPERTY AND A DECEMBER OF A DECEMBER



April 7. (1st Monday in April) School District Elections in all for fall primary election. Appli- tutional amendments, if any. cations should be made not later

Life Company '52 than 2 p. m. on forms provided by city, township and village **Goal \$25 Million**

(Continued from Page 5) Sept. 9. (Tuesday after 2nd life insurance agents the super-Monday in September) General vising force has been augmented for the purpose of devoting a lot

To nominate party candidates of time to training and developing individual agents. Each agent is required to com-

plete a course of training before To elect precinct and township he receives a license. Thereafter delegates to the party's county experienced supervisors work convention. In most areas the with individual agents in the field names of candidates for "delegate to perfect their technique.

Plans are to intensely train be printed on the ballot, and the qualified agents in a Farm Bureau type of insurance program so that they can make a reasonable income from full time selling

There are at present 150 agents This is the only opportunity the oter has to influence the choice representing the two companies. of party candidates for the state

HOME OFFICE. The home

CLASSIFIED ADS

Classified advertisements are cash with order at the following rates: 5 cents per word for one edition. Ads to appear in two or more editions take the rate of 4 cents per word per edition.

LIVESTOCK

MAPLE SYRUP PRODUCERS

MAPLE SYRUP PRODUCERS NOW IN STOCK—Quart and half-gallon square and oblong style tin containers. Glass containers, flat and round styles, with and without handles, in 3/2 pint, 3/4 pint, pint, 3/4 quart, and quart sizes. All with our special gold lettered Pure Maple Syrup caps. New this season—now available: special quart glass re-frigerator bottle. Also available, jugs in assorted colors and sizes for gift packages. Write for catalog and prices, or visit our shop. Save money on all your maple syrup supplies. Sugar Bush Supplies Co., Lansing, PO Box 1107. Phone 96-336, Lansing. Lo-cated at 4109 West Saginaw Street. (M-43), just west of Lansing and Waverly golf course. (3-tf-80b) MILKING SHORTHORNS-Dark MILKING SHORTHORNS-Dark red yearling and bull caives up to 11 months, sired by 1951 Grand Champion, Michigan State Fair, HOL-LANDALE ROYAL PRIDE. Select your sire from the herd that has won Premier Breeder award at the Mich-igan State Fair 8 of the last 9 years. Ingleside Farm, Stanley M. Powell, Ionia, R-1, Michigan. (1-tf-50b)

FARM FOR SALE

160 ACRE dairy or beef farm for sale. Fenced, river pasture. 30-cow barn. Modern 8-room hoose. Elec-tricity, running water. Reasonable. Terms. One mile south of Carp Lake (Emmet county), Michigan. Ralph Wilson, Carp Lake, Michigan. (3-1t-30p)

FARM MACHINERY

WANTED-Threshers, small, steel; Grain Binders & foot, late models; Corn Shredders and Binders; En-silage Cutters; Drive Belts, Henry Wassink, Holland R-2, Michigan. (2-31-22p)

WOMEN

NEW FREE 24-Page Sewing Book" 1952 Pattern Service for Sewing with Cotton Bags" tells how to make smart clothes and household items from thrifty cotton sacks. See how you save container costs when you buy products in cotton! Send post card to National Cotton Council, Box 76, Memphis, Tennessee. (3-10t-50b)

AGENTS WARTER NEED EXTRA Money? Show your friends Wonderful Regal line of All-Occasion Greeting Cards. Over 100 beautiful assortments to choose from. Also Exclusive Stationery unobtain-able elsewhere. No experience neces-sary. Tour profit up to 100%, plus bonus. Write for free samples. Sales kit on approval. Regal Greeting Card Company, Dept. 125, Ferndale, Mich-igan. (3-1t-52b)



When I buy Bread, I want Milk as one of its ingre-

dients, just like I want wheels on my automobile . . .

Bread with Milk is a natural food made of wheat

and animal protein plus essential vitamins put there

by the sun and soil; its ingredients digest normally

and provide the ideal nutritious food for strong,

healthy people . . . good bakers prefer Valley Lea

brand, Nonfat Dry Milk Solids - make sure the

Mid-West Producers'

"THE MID - WEST GROUP"

Lea name.

ILLINOIS Equity-Union Cry. & Produce Co Equity-Union Cry. & Produce Co.

FIRE INSURANCE COMPANY HOME OFFICE · FREMONT, MICHIGAN

When you market milk or cream through a member-creamery of The you receive, at time of shipment, the highest possible return — and a proportionate share of operating savings from the entire business. reamery of The Mid-West Group - and, in add

Booster feeding through plant leaves shows promise



Many plants and trees absorb food through

their leaves. This discovery opens up possibili-



New life for old grasshoppers

To you, a grasshopper can cause damage. But, to your telephone service, a "grasshopper" prevents damage. For this is the name of a tiny fuse, so called because it looks like a grasshopper. If there's too much current, the fuse blows and saves other equipment from damage. A new "grasshopper" costs 9 cents. After it has blown, we have it repaired for 5 cents, saving 4 cents over buying a new fuse. On the millions of grasshopper fuses we use, that's a real saving ..., and another way telephone efficiency helps keep down the cost of your service.

MICHIGAN BELL TELEPHONE COMPANY

Farm Bureau Made Michigan 1st in Rural Blue Cross

Plan Help For Hard of Hearing

Besides teaching techniques of lipreading, these classes have The Michigan Ass'n for Better provided opportunities for the Hearing at 408 Hollister Bldg., dissemination of information on Lansing, plans a mobile hearing hearing aids, auditory training, unit to provide diagnostic testing speech correction, group therapy, and counseling services to hard and social contacts for hard of of hearing persons north of the Bay City-Ludington line. The Michigan

The Michigan Association for In 1951 the Association was in- Better Hearing service to hard of strumental in the establishment hearing persons throughout igan communities: Adrian, Battle through funds raised in United Creek, Bay City, Coldwater Creek, Bay City, Coldwater, campaigns.

Spring Shortage OF **Hi-Analysis Fertilizers**

The shortage of fertilizer each spring is not just because of demand and shortage of some materials. It's also because of a shortage of space to store manufactured fertilizer. More can't be made when manufacturing plant storage space is filled.

Dearborn, East Detroit, Hillsdale, Jackson, Mt. Clemens, Mt. Plea-sant, Port Huron, Royal Oak and

St. Joseph.

See Your Farm Bureau Dealer

ORDER NOW THE FARM BUREAU ANALYSIS YOU WANT. Take delivery if he has it in stock, or as soon as it arrives. He needs space, too. Come the spring rush, you have it. You might not be able to get it then.

FARM BUREAU SERVICES, Inc.

Fertilizer Manufacturing Division



Way Found to Meet the Need

MRS. MARJORIE KARKER

More rural people in Michigan have the benefits of prepaid hospitalization and surgical service than in any other state.

This is because the Michgan Farm Bureau and the Blue Cross and Blue Shield organizations had a vision. And because the hospitalization and surgical service organizations were willing to try something new that Farm Bureau can be of any ascould involve considerable of a financial risk.

Today there are considerably more than 80,000 persons in 28,000 Michigan Farm Bureau families who have protection against hospital, surgical and medical expenses that are part of beng a patient in the hospital.

In 1950 the Michigan Hospital Service paid \$962,846 to hospitals for care of rural people. Most of them were members of the Farm Bureau.

Another very large sum was paid in behalf of Farm Bureau members for surgical and non-surgical medical services given in the hospitals. Records show that seven out of ten patients enter hospitals for surgical treatment.

IN THE EARLY '40s the group were enrolled in the service. IN THE EARLY 40s the Michigan Farm Bureau contacted the Michigan Hospital Service the state feel that the preparing the Michigan Hospital Service of this roster has been a difficult and asked if it were possible for and asked if it were possible for farm people to be covered with not been as co-operative in this prepaid hospitalization. matter as they could have been Farm Bureau people were told because they did not understand

that there was no established patwhy the roster is necessary. tern in the United States and that In the preliminary arrangeso far no procedure had been worked out whereby farm people ments of the Blue Cross-Farm Bureau agreement, the Farm Bucould be covered. Representatives of the two or- reau made certain commitments. ganizations proceeded to figure a It said that Farm Bureau groups way in which farm people could would conform as far as percentages were concerned, and offered be given this protection.

the roster as evidence of member-BECAUSE it is necessary to ship in a group. Because the have a group (so that the well arrangement was built on these can pay for the sick), it was commitments, Farm Bureau peodecided that the Community Farm ple must keep their promise. Bureaus in Michigan might be A FEW YEARS after the

used for this purpose. If 50 per cent of the members of a community group would take Blue Cross, the group could have the benefit. It has since been dis-covered that 50 percent was not enough. Today it is necessary for a group to have over 50 percent of its members enrolled in the ser-vice before the group is eligible. Blue Cross protection was given vice before the group is eligible. group. Rural people of Mich-

AN EARLY problem was what igan have determined that they the membership of a Community want all three services. Farm Bureau was because Com- March is an appropriate time to date 38 new groups have been

munity Farm Bureaus have no start this series of Blue Cross organized. Alcona leads with boundary lines. The roster was articles because March 1 through the organization of 4 new Comfinally determined upon as the March 20 is re-solicitation time munity Farm Bureaus. Livingston method of listing the members of for Farm Bureau members. It is Huron, and Allegan have each a Community Farm Bureau so the the only time during the year added 3 new groups. Huron Blue Cross could determine when Farm Bureau members may leads the state with a total of 47 whether or not the percentage of change their service or add Community Farm Bureaus. Clinthe membership required of a service or get this protection. ton has 42, Livingston has 37,

There is one exception. That is | and Eaton has 34. that where a community group This year 39 groups were dis-does not have Blue Cross-Blue banded. Nine of these have reor-Shield and wishes to take out the ganized. However, because so service. They may do so at any many groups were disbanded from time during the year. The re- last year, our total net gain for the solicitation applies only to those year to date over last year is ongroups who already have the ly 8 groups. Within the next month or two, as has been the service. Further information on the repractice in the past, many new lationship between the organiza-Community Farm Bureaus will tions may be published in forthbe started. We are shooting for coming issues of the Michigan a 1225 total for 1952. Community Farm Bureau ac-Farm News.

tivity for the month of December THIS IS re-solicitation time shows 895 groups reporting as against 872 last year with 76% for Blue Cross-Blue Shield. Many people are asking questions about on conclusions as against 56% the service. If the Michigan last year. Attendance was down approximately 3,000 from last year but weather conditions sistance in answering these questions, will you kindly write Mrs. which made it necessary for Marjorie Karker, Michigan Farm many December meetings to be Bureau, P. O. Box 960, Lansing, cancelled can account for that. Michigan.

Community

Activities

Farm Bureau

STAR AWARDS

December

Gold Star-South Lockport

Community Farm Bureau,

St. Joseph county, Mrs. R.

Silver Star-Klondyke, Alcona,

Mrs. John Becker, secretary.

pena, Mrs. Lyle Van Wor-

Silver Star-Long Lake, Al-

Silver Star-Lowe-Grove, Clin-

January

ton, Mrs. Pearl A. Harlow,

E. Newton, secretary.

mer, secretary.

rich, secretary.

secretary.

tary.

retary.

Members:

FARM BUREAU INSTITUTE. During January Community Farm Bureau Chairmen spent 2 days in workshop meetings at Michigan State College discussing their mutual problems. Many County Farm Bureaus have followed through in the last 30 days with County Institutes of their own patterned after this meeting. MRS. MARJORIE GARDNER

HERE AND THERE. The Freeland Community Farm Bureau in Saginaw county had a March of Dimes dance on January 26 to raise money for the polio fund. Approximately 300 people at-tended. The Freeland group secretary, Mrs. Lawrence Lonsway, reports that the profits on the event were over \$375.

White nylon that is yellowed may be bleached with color remover.





BOOMS

SILO CO.



Farm Bureau Offers **High Yielding Varieties**

Best varieties of oats for Michigan are Kent, Clinton and Eaton according to Michigan State College Overstate Oat trials for 1951 as follows:

KENT OATS averaged 74.7 bu. per acre, test weight 36.4 lbs. A high-yielding, medium height mid-season variety. Grain is white, high test weight, ripens evenly. Straw moderately stiff. Well adapted to lighter soils where lodging is not serious.

CLINTON OATS averaged 74.4 bu per acre, test weight 36 lbs. High yielding, mid-season, medium height, stiffstrawed. Grain yellow. High test weight. Widely adapted to lower peninsula. Not recommended as cash crop because of grain color.

EATON OATS averaged 70.7 bu. per acre, test weight 33.6 lbs. High yielding, mid-season, medium height, stiff Grain is white, medium test weight, ripens strawed. evenly. Widely adapted to lower peninsula.

Order Now from Your FARM BUREAU SEED DEALER

ENROLLMENT CLOSES MARCH 20! Act now to get Michigan's most widely used health-protection plan through the Farm Bureau Annual Enrollment!



THREE

ONE OF MICHIGAN'S

LEADING SILO BUILDERS

turn deserves another

and gets it!

The wheel turns and the tractor moves across the field - spring plowing has begun again. And, with the turn of the tractor wheel, the nation's farmers once again begin producing the abundance of food, feed and fibre so necessary to national strength and wellbeing!

But this abundance depends, too, on another kind of wheel - equally vital. That's the wheel of the railroad freight car! These wheels bring the farmer his equipment . . . fertilizer . . . supplies . . . farm machinery. And they deliver the produce of his land and labor to markets far-distant from his farm.

Yes, it's the railroads that do the low-cost, basic transportation job upon which our nation's agricultural system - indeed our whole economy - depends. And when you consider that the railroads carry more freight more miles than all the other forms of transportation put together, it's evident that no other form of transportation could begin to do this basic job.

Working together, the farmers and the railroads provide the food America needs to stay prosperous ... to stay strong.

ASSOCIATION OF AMERICAN RAILROADS WASHINGTON 6, D. C. You'll enjoy THE RAILROAD HOUR every Monday evening on NBC.



Think!

We heard a fine speaker on a controversial subject. He finished this way: "I do not ask you to believe what I am saying. I do ask you to think over what I have said. Then I leave it to your intelligence and honesty to do what is right."

That is the spirit of Democracy and co-operation. We ask all Farm Bureau members to consider the reasons why all farmers should build their own co-operative feed program, based on Farm Bureau feeds. Here are the reasons for building a Farm Bureau feed program that is yours - lock, stock and barrel:

1-The finest research men at the agricultural colleges aid us in formulating Farm Bureau feeds. No better feeds are made.

2-Farmers, like yourself, have proved Farm Bureau feeds to have no superiors.

3-Farm Bureau feeds are open formula. You are told how much of each valued ingredient is used. This helps you place a value on each ton of feed from a cost standpoint.

4-Through open formula you can establish the value you want in anti-biotics or methionine, liver meal or choline-or you can have a feed expert do so for you. Closed formula feeds prevent that.

5-Farm Bureau feeds are made for "value in use" not for wealth. All net savings are for patronage.

6-Farmers in Illinois, Indiana, Michigan and Wisconsin own the Farm Bureau Milling Company's feed plant at Hammond, Indiana. They will own any future mills that may be built or bought. Is that true of other feed mills?

United We Are Strong-Divided We Are Wrong!





FARM BUREAU MEMBERS-

Once again BLUE CROSS - BLUE SHIELD opena enrollment for a limited time, to offer you familywide protection against hospital and doctor bills. But you must act now, before March 20, to join the more than 80,000 family members of the Michigan Farm Bureau who now belong.

BLUE CROSS - BLUE SHIELD are Michigan's most widely used health-care plans because they provide the protection you and your family need. Your family may be the one out of four who will have to face unexpected hospital and medical bills this year. Yet you can be ready, with all these benefits, if you are eligible and enroll now!

All these benefits give you protection that's priceless!

Full family protection-Your wife and all enrolled dependent children get exactly the same benefits as you do.

BLUE CROSS Comprehensive Group Hospital Plan-You get up to 120 days' care in ward or semi-private room, according to the service for which you are enrolled . . : NO CASH LIMIT on the benefits covered when you are admitted to any of the 192 Michigan Blue Cross hospitals.

BLUE SHIELD Medical-Surgical Plan-pays generous amounts to your doctor for specific surgical procedures. What's more, it even pays towards your own doctor's visits to the hospital in non-surgical cases.

Low Cost-All this costs just a few cents a day, because it's a non-profit plan . : . built on individual initiative ; ; ; made possible by group participation.

Join the more than 80,000 Michigan Farm Bureau family members who belong to Blue Cross - Blue Shield

See your discussion group Blue Cross secretary; or your County Farm Bureau Blue Cross representative. BUT DON'T WAITI Enrollment closes March 201



Michigan Medical Service

234 STATE STREET, DETROIT 26, MICH

THIS PROPOSITION MAKES SENSE!

Buy your gasoline, tractor fuel, motor oil and grease from the local cooperative serving your area. Michigan farmers are building a state-wide cooperative petroleum program. You should be on the inside.

In 1951 Farmers Petroleum Cooperative, Inc. distributed 23,000,000 gallons of petroleum fuels. Last December it paid to patrons \$65,000 in cash as patronage dividends on this business. Ask your Co-op tank wagon serviceman or local manager how to participate.

FPC Wells Provide 1,400 Barrels of Crude Oil Daily



Farmers Petroleum Cooperative, Inc., owns a one-half interest in 136 producing oil wells located in central Illinois. FPC's share of the production is 1,200 barrels of crude oil daily. FPC also has a one-half ownership of 18 producing wells in Midland and Roscommon counties, Michigan, from which it receives all of the crude production. The Michigan production is 200 barrels daily. Both fields are completely equipped with storage tanks, heat treaters for field processing of oil, pipe line connection to refineries, and other equipment.

MARCH is New Patrons Month and Our Annual Spring Sale of MOTOR OILS



- WE INVITE ALL FARMERS to start NOW to buy Farmers Petroleum Cooperative CO-OP Gasolines, Tractor Fuel, and Heating Fuel from the local cooperative tank wagon serviceman. Become a part of this farmerowned program that works for you!
 - SAVE MONEY by purchasing NOW your season requirements of Bureau





LUCO GUN GREASE Popular with farmers. Contains high quality oil. Clings to bearings. Resistant to water. Doesn't thin out when pumped through gun. Durable. Premium and Unico Regular Motor Oils and Luco Gun Grease. This special discount is offered every March to move motor oils to the farm in advance of heavy spring work. At that time there will be heavy demands upon Co-op oil and gas distributors. It will pay you to take advantage of this sale.

BUREAU PREMIUM OIL Meets all requirements for a heavy duty type motor oil for all-around farm tractor, truck, or car engine lubrication. Cleans as it lubricates.

Dealers and Tank Wagon Servicemen for FPC Distributors

ALLEGAN COUNTY

Allegan Farmers Co-op Ass'n. Phone Allegan 42. Bernard Begeman, Mgr. Tank Wagon Serviceman: Clare Miller.

Salem Co-operative Co. at Dorr. Phone Dorr 161. Al Smith, Mgr. Tank Wagon Serviceman: Reynolds Brenner.

Hamilton Farm Bureau Co-op, Inc. Phone Hamilton 2121. Andrew Lohman, Mgr. Tank Wagon Serviceman: Henry Boerighter.

Moline Co-operative Milling Co. Phone Moline 2621. Fred Hildenbrand, Mgr. Tank Wagon Serviceman: Lyle Burgess.

BERRIEN COUNTY

Berrien County Farm Bureau Oil Co. at Eau Claire. Phone Eau Claire 3531. Jay Staley, Mgr. Tank Wagon Servicemen: Sam Gustafson, Doc Layman, Ed Herman, John Froelich, Gar Dillon, George Cuthbert, Newton Putnam.

Buchanan Co-ops, Inc. Phone Buchanan 53. Robert Koenigshof, Mgr.

BRANCH COUNTY

Branch County Farm Bureau Oil Co. at Batavia. Ph. 63-F3. Wm. Armstrong, Mgr. Tank Wagon Servicemen: Harold Ferguson, Robert Peck, Harold Sisson. Coldwater Co-operative Co. M. H. Wallace, Mgr.

CALHOUN COUNTY

Marshall Farm Bureau Oil Co. Phone Marshall 5221. Walter Drumm, Mgr. Tank Wagon Servicemen: Roslyn Baker, Albert Boden, Bruce Bergstresser, Claude McMillen.

CASS COUNTY

Cass County Farm Bureau Oil Co. at Cassopolis. Phone Cassopolis 47-F3. Thomas Tumbleson, Mgr. Tank Wagon Servicemen: Lyle Behrman, Walter Benjamin, Leo Parker.

EATON COUNTY

Eaton Farm Bureau Co-op, Inc. at Charlotte. Phone Charlotte 38. Fred «Long, Mgr. Tank Wagon Servicemen: Harold Hunt, Vern Overholt, Theo Towns.

GRATIOT COUNTY Breckenridge Oil Company.

Phone Breckenridge 8. Lloyd Briggs, Mgr. Tank Wagon Serviceman: Gene Alvis.

Middleton Farmers Elevator Co. Phone Middleton 2474. Harold Todd, Mgr. Tank Wagon Serviceman: Harry Temple.

HILLSDALE COUNTY

Tri-State Co-operative Co. Phone Montgomery 601. John McLachlan, Mgr. Tank Wagon Serviceman: Herluf Midtgard.

HURON COUNTY

Ruth Farmers Elevator, Inc. Phone Ruth 29. Charles Higgins, Mgr. Tank Wagon Serviceman: Alf Kosal.

Co-operative Elevator & Milling Co. at Pigeon. Phone Pigeon 52. Alfred Roberts, Mgr. Tank Wagon Servicemen: James Maxwell, John Otto.

LAPEER COUNTY

Lapeer County Co-op, Inc. at Imlay City. Phone Imlay City 140. Albert Seeley, Mgr. Tank Wagon Serviceman: Walter Mair. Lapeer County Co-ops, Inc. at Lapeer. Phone Lapeer 818. Herbert King, Mgr. Tank Wagon Serviceman: Leo Kreiner.

LENAWEE COUNTY

Lenawee Farm Bureau Oil Co. Phone Adrian 2486. Oscar Hauch, Mgr. Tank Wagon Servicemen: Harold Culbert, Thomas Dils, Junior Schniepp, Walter Thompson.

LIVINGSTON COUNTY

Plainfield Farm Bureau Supply. Phone Stockbridge 9-F6. J. Emerson Kinsey, Mgr. Tank Wagon Serviceman: Clyde Jacobs. Howell Co-operative Co. Phone Howell 87. El Crane, Mgr. Tank Wagon Servicemen: Jake Gehringer, Clayton Moore.

MACOMB COUNTY

St. Clair-Macomb Consumers Co-op. Phone Richmond 274. William Dueweke, Mgr. Tank Wagon Servicemen: Ed Bandlow, Bernard Langmesser, Ed Schmok, William Uppleger.

MASON COUNTY

Mason County Farm Bureau Oil Co. Phone Scottville 64. Elmer Fredericks, Mgr. Tank Wagon Serviceman: Tony Thurston.

MECOSTA COUNTY

Barryton Co-operative Ass'n. Phone Barryton 7-R2. Harry Hall, Mgr.

MISSAUKEE COUNTY

Falmouth Co-operative Co. Phone Falmouth 22. Thomas Berghouse, Mgr. Tank Wagon Serviceman: Dick Boven.

MONTCALM COUNTY

Greenville Co-operative Ass'n. Phone Greenville 29. Murray Phelps, Mgr. Tank Wagon Serviceman: George Luthrell.

Coral Elevator. Phone Coral 411. John Lavender, Mgr.

Vestaburg Marketing Ass'n. Phone Vestaburg 2482. Clare Beach, Mgr. Tank Wagon Serviceman: Calvin Nokes.

OAKLAND COUNTY

Wixom Co-operative Co. Phone Wixom (Walled Lake, Market Ex. 42-301). B. A. Kitson, Mgr. Tank Wagon Servićeman; Fred Dunka.

OCEANA COUNTY

Farm Bureau Services, Inc. at Hart. Phone Hart 130. Charles Hilbert, Mgr. Tank Wagon Servicemen: Arthur Hill, Charles Price.

OTTAWA COUNTY

Coopersville Co-operative Elevator Co. Phone Coopersville 83. Ralph Hall, Mgr. Tank Wagon Serviceman: Ed Roskamp.

Farmers Co-operative Elevator at Hudsonville. Phone Hudsonville 3396. James Heuvelhorst, Mgr. Tank Wagon Servicemen: Gerald Vruggink, Marvin Zwiers.

Zeeland Farmers Co-operative, Inc. Phone Zeeland 2691. John VanderMolen, Mgr. Tank Wagon Serviceman: Ben Johnson.

ST. CLAIR COUNTY

Farm Bureau Services, Inc. at Emmett. Phone Emmett 2435. Roy Swanson, Mgr. Tank Wagon Servicemen: Persel Fitz, Stanley Parks.

SAGINAW COUNTY

Chesaning Farmers Co-operative, Inc. Phone Chesaning 17. Clifford Allen, Mgr. Tank Wagon Servicemen: Stanley Griffus, Thomas Kinsey.

Hemlock Co-operative Creamery. Phone Hemlock 59. Martin Bauer, Mgr. Tank Wagon Serviceman: Vern Craven.

Saginaw County Farm Bureau Oil Co. Phone Saginaw 37841. John Nichols, Mgr. Tank Wagon Servicemen: Adolph Kueffner, Henry Landskroener, Chris Oomen, Donald Sanderson.

TUSCOLA COUNTY

Caro Farmers Elevator Co. Phone Caro 201. Robert Schantz, Mgr. Tank Wagon Serviceman: Alvie Stevens.

WASHTENAW COUNTY

Washtenaw Farmers Oil Company at Ypsilanti. Phone Ypsilanti 1022. Walter Brown, Mgr. Tank Wagon Servicemen: Gerald Byrnes, Hollis Carr, Lee DuBois, Alfred Keeler, Karl Schanz.

LANSING 4, MICH.

Farmers Petroleum Co-operative, Inc.

221 NORTH CEDAR ST.

PHONE 2-1271

SATURDAY, MARCH 1, 1952

Advertisement Annual Report of Farm Bureau Insurance Services

Automobile Co. **Continue** Gains

NILL VERMILLION Manager's Report to Farm Bureau Mutual Insurance Company at 3rd Annual Meeting at Lansing, February 27, 1952.

At the close of 1951 there were 27,117 automobile policies and 2,882 farm liability policies in force.

At the beginning of the year 1951, there were about 19,800 automobile policies in force. During the year the Company made a net gain of 7,300 automobile policies, and about 2,000 farm liability polices.

For 1952 the Farm Bureau Mutual Insurance Company has set production goals of 10,000 additional automobile policies, and a gain of 3,000 or more farm liability policies. This is independent of the goal for life insurance production.

Actually, Farm Bureau Mutual wrote nearly 9,000 new policies in 1951. Lapsed policies and cancellations account for the net gain of 1,300. The lapse ration on automobile policies remained slightly over 7 per cent.

Eighty per cent of all lapses reported resulted from Farm Bureau, gone into military service, moved from state, quit farming, and deceased.'

THIS REPORT closes the expenses between companies. third successful year of the Com- Wage and salary schedules and pany, which planned during 1948, personnel practices are made to and licensed to do business March conform to those applicable to 7, 1949. The Company has successfully gone through its formative period, and its organization is fairly well completed.

The Company is now departmentalized for Accounting, the year end figures contained Underwriting, Claims and Agency, with various department heads doubling in supervision of personnel, mailing, filing, supplies and safety. Investments are under the direct supervision of Earned the Manager, with the approval of an Investment Committee, appointed by the Board of Direct-

The Company was given a regular routine examination by the Insurance Department of the State of Michigan as of the close Earnings of business June 30, 1951. This report deals with the activities

and progress of the Company through the calendar year 1951.



Farm Bureau Mutual's General Offices



This is the accounting, underwriting, and mailing office of the Farm Bureau Mutual Insurance Company at 507 South Grand Avenue, Lansing. This group, together with the claims and agency departments, serve about 28,000 policyholders, as of March 1, 1952. They occupy the second floor of the new building which houses the Farm Bureau Mutual Insurance Company and the Farm Bureau Life Insurance Company. The present home office represents the third move to larger quarters. In this picture, R. P. Zemke, left, is ass't manager and accountant. Ivan Allison is the underwriter in charge of issuing policies. Not in the picture are Richard James, superintendent of claims, and Allan Tagg, superintendent of agents.

causes beyond control of the Company, such as "dis-posed of automobile or truck, no longer member of \$785,000 Paid in Auto Claims

\$600,000

500,000

400.000

300.000

200,000

100.000

Harch

Claim Payments, Farm Bureau Mutual

Dec. 31 1949

In its first 34 months of busi- home office and six full time ness, ending Dec. 31, 1951, the trained adjusters on the road. Farm Bureau Mutual Insurance CLAIMS DEPT. Responsibili Company of Michigan paid out ties. The Company writes full auto \$785,000 in claims in behalf of coverages, including bodily in-

policyholders. jury and property damage liabil-Claim payments have ranged ity, auto medical payments, collifrom \$1 to as much as \$9,000 in a sion and comprehensive insurcase involving personal injuries. ance. It also writes a compre-The Company opened for busi- hensive farm liability insurance ness March 7, 1949. In the first including bodily injury and prop-34 months it has grown to 27,000 erty damage liability, premises policyholders. In their behalf medical payments, employers the Company has been presented liability, death of livestock, and with a total of 14,000 claims. protection for custom farming. Nile Vermillion, general man-. The Company now handles all ager, said the Company has net of its own claims. In addition, it reserves of \$505,000 to cover performs claims services for other claims not yet disposed of. Farm Bureau insurance compan-As the Company has grown, ies should their members have an the claims service has been ex- accident in Michigan. Farm Bupanded to give Farm Bureau reau insurance companies members good service. Today throughout the nation help each 42,410 99,633 128,985 members good service. Today throughout the nation 447,700 871,784 1,189,644 there are three examiners at the other in such matters.



Life Company '52 Goal is \$20 Million

NILE VERMILLION Manager's Report to Farm Bureau Life Insurance Company at 1st Annual Meeting at Lansing, February 26, 1952.

The Farm Bureau Life Insurance Company program is off to a very good start and promises to set a record for growth. At this meeting it has close to \$15,000,000 worth of life insurance written and well over \$250,000 in premiums received.

We have set a goal of \$20,000,000 of new life insurance to be written during 1952.

The experience of your Farm Bureau Life Insurance Company so far demonstrates that farmers are really interested in the purpose of life insurance and what it can do for them.

Realizing that this might be so, the board of directors of the Michigan Farm Bureau appointed a committee in the summer of 1950 to investigate the field of life insurance and how it might serve our members if properly presented to them. This committee made a very thorough investigation of life insurance needs and life insurance programs in other Farm Bureau states.

The first thing they discovered was that without exception these programs were readily accepted by the Farm Bureau membership in other states and all were highly succesful. They were amazed to discover how little use the farmers made of life insurance facilities offered through private commercial companies.

continue to grow at a healthy A SECOND very important pace. discovery made was that an effec-

tive agency force is one of the best possible instrumentalities for de- is impossible to derive any imveloping Farm Bureau member- portant significance from a yearship.

FINANCIAL STATEMENT. It end statement after 3 months The committee recommended to operations, particularly where

the Board that the Michigan Farm emphasis was put on writing as Bureau conduct a survey of its much as possible without being membership for the purpose of able to process the business as determining interest in a life in- fast as it was written.

surance program. The first step By the end of 1951 over 5,600 was to obtain the approval of the Charter applications received in delegates to the annual meeting the home office. The home office in November 1950. The Board of was just being organized and Delegates unanimously approved relatively few of the 5,600 applia Farm Bureau life insurance cations were processed. As a company if the membership result, most of the premium inshowed sufficient interest. come was held in suspense at the end of the year and could not be

BECAUSE Michigan Farm Bu- allocated until the policies were reau was in the midst of its roll issued.

Dec.31 1951

call, the survey was delayed until ship would be interested.

While our statement shows following spring. As a result earned surplus in the amount of of the survey approximately \$7,500, it is anticipated that there 10,000 applicants requested reser- is considerable surplus available vations for Charter life policies from the Premium Suspense item amounting to \$21,000,000 of in- About 50% of this item, or \$50,000, surance. This was very encourag- will probably find its way into ing and emphatically settled the earned surplus making the total question of whether the member- at year end approximately \$57,500. A company is usually doing

the experience of American

insurance over \$5,000 is reinsured

with this company, in addition to

program inspections and medical

premium commensurate with the

The next step was to organize very well if it can net any profit insurance company, and at the end of its first raise the necessary capital. A let alone at the end of 3 months. whirlwind campaign lasting less UNDERWRITING. An importthan three weeks resulted in raising \$316,125 through sale of ant phase of life insurance operastock in the proposed life insur- tions is the careful inspection and underwriting of applicants. The ance company.

\$433,666 \$869,775 \$1,290,187 Income 271,824 759,211 1,177,851 Premium Unearned Premium 161,842 272,406 384.743 510,337 Payments 36,428 237,917 Reserves 106,479 289,649 479,335 Agent Comm's Investments

During the year, the supervisory force for agents was expanded, and more concentration was put on recruiting and training agents. The development of a Life Insurance program should make it easier to recruit new agents of high-calibre and to retain those agents who demonstrate an ability to produce in accordance with the Farm Bureau type of program. It shall continue to be a requirement that all agents promote both

doing business in Michigan, ex-

cept this Company, raised auto-

At the end of June, we were

mobile rates.

Another year of substantial growth in premium volume and in the table following and graphs on this page.

the Farm Bureau generally.

DEVELOPMENTS

4,959 13,698 541,022 952,034 252,111 312,827



NILE VERMILLION Director of Farm Bureau **Insurance Services**

ORGANIZATION. Farm Bureau Mutual Insurance Company of Michigan was organized as a separate mutual corporation and dividend payments until the Farm Liability policy itself has interest on the Surplus Certifiis controlled by a Board of Directors elected by the policyhold- 30, 1951, the surplus of the Com- its application and broaden its 1, 1952. The Company has thus ers, one director from each of pany exceeded \$500,000. There- coverages beyond what is offer- overcome the delay which had the ten membership districts of after, it declined for a period and ed by any other company. In in previous years caused concern. Michigan Farm Bureau. Each then began to increase again to addition, a named medical cover- The total amount of interest paid policyholder has deposited with reach a figure of approximately age is now available for the name for the year 1951 was \$13,852.68 the Company a proxy authorizing \$450,000 at the end of the year. insured and his family, by special on \$219,720 of outstanding Sur-Michigan Farm Bureau to cast his vote at the annual meeting if iums written during the year of ume in sales should offset some year \$16,500 of Surplus Certifithe policyholder is not present \$1,300,000, gives a ratio of 35% of the trend under proper under- cates were retired. in person or by a subsequent valid between the two. It is felt that writing. proxy. All policies and premium this ratio shows an adequate surrenewal notices contain a re- plus compared to volume of Farm Liability policy, the policyminder of the date and place of business.

If the ratio of surplus continues a questionnaire so that his covthe annual meeting, the last Tuesday in February of each year at to increase, consideration can erage may be currently adjusted the home office of the Company. again be given to payment of to his needs, and the premium Under the organization struc- dividends to policyholders. How- charges will be no more or less ture, recommended by Michigan ever, the Company's first consid- than required for appropriate Farm Bureau and adopted by eration should be to hold gross coverage. this Company's board of directors, premium charges at a minimum. the affairs of the Company are In addition to the pressure on offer a farm liability coverage managed by the Director of Farm claim costs, the Company has which every farmer will feel he Bureau Insurance Services. Some been forced to meet an increase of can afford. This is one type of

functions of Farm Bureau Life 100% in reinsurance premiums. coverage which the farmer has Insurance Company are co-or- The American Agricultural In- too long neglected. A farmer dinated with those of this Com- surance Company, with whom can incur as much liability in the pany with ultimate allocation of the Company carries its reinsur- operation of his farm as he can

uation by additional capitaliza- cident with improved claim servtion and radical rate increases, ice, there has been a more care-These factors necessarily require ful study of underwriting selecconstant study of rates. tion.

INTEREST On Surplus Certifi-FARM LIABILITY. A study considering declaration of divi- of experience in the farm liabil- cates. As a result of an underdends' to policyholders, but the ity line also shows an unfavor- standing with the Insurance Deworsening claim picture caused able trend in claims. The loss partment of Michigan, the Comthe Company to postpone any ratio on this line was 55.2%. The pany was able to issue checks for cost of claims leveled off. June recently been revised to simplify cates immediately after January This, compared to total prem- endorsement. An increased vol- plus Certificates. During the

> At the time of renewal of a holder is requested to complete the past year, the Company enployed the services of Moody's Investors Service to recommend investment procedures. At the

> > CLAIMS

The Company is thus able to of our assets were invested in beginning of 1951, all but \$10,000. government Bonds. At the end of the year, investments were distributed as follows:

Government Bonds \$ 860,751.32 72.3% Corporate Bonds 308,892.67 26.0% Insurance Stock 20,000.00 1.7%

\$1,189,643.99 100.0%





The Claim Department has been reau Insurance companies. expanded more than any other

department to meet this increas-ANNUAL AUDIT. At the diing need for claims service. The rection of the board of directors, Department now has three ex- the annual audit of the Comaminers in the home office and pany's affairs was conducted by six full-time adjusters in the the public accounting firm of field. Claim service has steadily Alexander Bell and Company of 1951 improved and is being handled Chicago.

MARTEN GARN, president of the Farm Bureau Mutual Insur-

ed farming deeply in debt at the worst of the depression, in Chester township, Eaton county. His farm has been in the family 106 years. He is a breeder of Yorkshire hogs and has one of the best herds in the state. Mr. Garn has risen from the ranks in Farm County Farm Bureaus. He is a director of Michigan Farm Bureau and four associated companies. He is secretary of the Eaton Farm Bureau Co-op, Inc. He has operated a saw mill for years.

Mr. Garn is active in school, soil **INVESTMENTS.** Total investconservation and other communments of the Company at year ity activities. He attended Michend were \$1,190,734.93. During igan State College and was employed for two years by the tered upon a program of diversi-MSC animal husbandry dep't. Mr. fying its investments, and em- Garn is married and has four

children. Notice!



Policies may add these benefits to them:

1-Double Indemnity in case of accidental death.

2-Waiver of Premium, in case of total disability.

3-Payor Insurance, to continue premium payments on a child's policy if the parent should die.

THE FOLLOWING additional policies are now available:

1-Ordinary Life. 2-20 Payment Life. 3-20 Year Endowment.

SEE YOUR LOCAL FARM BUREAU INSURANCE AGENT

RUSSELL HAZEL, president of the Farm Bureau Life Insur- vestigation. ance Company of Michigan, start- ance Company, is a life-long resident of Kalamazoo county. He started on a rented farm in 1924. He owns and operates 160 and 125 acre farms at Richland. Polled Hereford cattle, wheat, corn, oats and hay. Mr. Hazel has been director and president Bureau, through Junior and of the County Farm Bureau. He is a director of the Michigan Farm Bureau and three associated companies. Mr. Hazel is one Stock Producers Ass'n, which

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owns the very successful auction Co. He has had long service on AGENCY. A single agency at Battle Creek, operated in co- the board of supervisors, the force is used to produce business operation with the Michigan county health and welfare board, for both the Farm Bureau Mutual Live Stock Exchange. Mr. Hazel is an officer of the Kalamazoo Mr. Hazel is married and has two In order to perfect their skill as Farmers Mutual Fire Insurance daughters.

After the capital and surplus company has the services of an funds were raised the company experienced underwriter and in applied for a license, and was addition is able to freely call on authorized to do business on September 20, 1951, just about a year United Life Insurance Company after the committee began its in- who carries the reinsurance. All

THE STAFF of the new com- certain other hazardous risks. pany started immediately to con- According to a well established vert as much of the Charter reservations as possible. By the examinations are required where end of 1951 over \$11,000,000 in necessary. Very few instances His program includes hogs, Charter applications had been have come to our attention where written. The agents who did this an undesirable risk has been job were for the most part the covered. Some risks must be resame agents who had been writ- jected entirely while others can ing for the Farm Bureau Mutual be covered by charging higher Insurance Co.

The Company is now less than increased risk. The agency force 6 months old, but is already ma- is trained to give the company of the organizers and president of ture in size. There is reason to complete co-operation in this rethe Southwest Michigan Live believe that the Company will gard.

and soil conservation committee. Company and the Life Company.

(Continued on Page Two)

Life Insurance Company Office



The office staff of Farm Bureau Life Insurance Company and the manager of the Farm Bureau insurance services occupy half of the first floor of a new building at 507 South Grand Ave., Lansing, The Life Company employes have issued some \$10,000,000 in charter policies. They are processing another \$5,000,000 and are getting the general line of life insurance under way. William Conley, ass't manager and actuary, is in the foreground. At left, Melvin Barnes, underwriter in charge of issuing life policies. Nile Vermillion, manager of the Farm Bureau insurance services, is standing outside his office,

MICHIGAN FARM NEWS

Public Liability---Know Its Forms and Protect Yourself

Community Farm Bureau Discussion Topic for March

Background Material for Program This Month by Our Community Farm Bureau Discussion Groups

> DONALD D. KINSEY Director of Research and Education

If we take a good look at the law, it appears that carelessness or ignorance of the law can "nail our financial hides to the barn door.'

Reasonable care and information may, on the other hand, make us comparatively safe from the dangers of a damaging lawsuit. Our Farm Bureau Legal Department shows us a number of common pitfalls.

Knowing where the booby traps of liability lie helps us to avoid getting into them. Nobody wants a legal explosion that will blow his life's savings into smithereens. So, let's look at the sort of booby traps we might find around the place that could do that. Perhaps the clearest way to do this might be to pretend that we have a number of cases of this kind.

Case A. The condition of the premises. George F. occupied and worked a farm. (It made no difference that he was not the owner of the farm). He had lived there three years. During the second year a tread on the back steps came loose. George just laid it back in place without nailing it. Most of the time it laid there all right, but it did blow off once in awhile. George would lay it back in place again.

One dark night a neighbor came to see George. The board had blown off again. In the darkness the man fell through the steps. He suffered a broken leg and arm and was badly cut around the eye. George found himself facing a suit for \$5,000 damages.

Comment: George is liable before the law if the neighbor can establish that his injury was brought about by George's neglect. If neglect in caring for the premises is the cause of the injury, the person occupying the property is liable for damages. It might have been an open well, bricks falling from a chimney. a board or pitchfork carelessly placed that caused the injury. Or it could be exposed electric wires or rubbish in the path of the visitor. It could be expensive rubbish!

If the injured person has aided his own injury by carelessness, then the person living on the premises can defend himself successfully in court. But where the injury was clearly due to the negligence of the person dwelling on the place, the law may take him to the cleaners.

Case B. When Using Articles some time, Elmer is in a responon the Premises. The hand clutch sible position before the law. If he can show that the employee on Elmer B's tractor had been a touchy thing for quite awhile. knew of it and was careless, he It would sometimes engage just might get the case thrown out of

on a public road, or even on a with his wagon and tractor, and "Who caused the accident by his creasing risks. Good manage neighbor's property, if he allows started for the field a half mile carelessness or failure to take ment will help prevent most of such animals at liberty. Farm dogs away. Traffic was fast and rawhich are vicious to strangers ther heavy, but Harold stayed in sometimes bring suits of public the traffic lane. The shoulder was wide and firm, but the pavement rode smoother. Case D. Animals off the

liability.

He had just gone over the brow premises. Vicious or not, damage of a small hill when a car came to persons or property by aniover the rise behind him and mals belonging to a person may crashed his wagon. The car was make that person liable before badly wrecked, and two passenthe law. Damage to neighbors' gers were severely injured. crops, fences, livestock or build-Damage and injury claims filed in ings can be collected if animals court amounted to \$40,000. escape because of your poor or

Harold stood to lose everything broken fences. In fact, the owner he had, including the farm, if it may be held liable regardless of could be proved that his neglithe question of negligence. gence was the cause of the acci-There is a statute in Michigan dent. which states that it is illegal for

livestock to run at large on any public highway of the state. This farm machinery does not exeris in force in any county unless cise due care in crossing or going the Board of Supervisors declares it inoperative by means of a resliable for an accident. olution. If animals run at large Running implements at night frequently because of broken or without lights of proper type may weak fencing, the jury is merely leave him totally responsible.

left to decide how much the and even if the driver of the car damages shall be against the is negligent, if the machinery opowner of the animals. erator has contributed to the accident by carlessness or lack of

Case E. Acts of the land op- proper caution he cannot collect chances that liability claims erator. A trunkline highway ran for his smashed machinery nor along the front of Harold R's farm. injuries to himself. Harold swung onto the road A key question to consider is, vide protection against these in-

proper precaution against it?" How about Trespassers? Is a person who occupies a place liable for injury to a trespasser

who gets injured on the place? After all, he is on the place unlawfully While, on the one hand, you do not have to guarantee his safety, and the trespasser assumes his own normal risks in entering

the property, yet you must take normal care for his safety if you know he is there. A willful act to injure him would be a felony. Or mere negligence would make you responsible. If you knew he was there and failed to close a

Comment: If the owner of gate to prevent a dangerous animal from attacking him, he has a case against you. But if the down a highway he may be held trespasser entered a field where a vicious animal was located, he would do so at his own risk.

> Increasing liability risks. More machines on the farm, high voltage circuits, and an increase in the movement of people toward

occur. perty? against farmers will Greater care is needed to pro-

them. But there still may be cases that arise by accident.

We have to make a choice in facing this fact. Either the risk must be taken personally, or insurance protection must be taken against it. Taking the risk personally could mean the loss of

all we have saved. Liability insurance offers a degree of safety only to the extent of the amount of insurance that is carried.

Questions for Conclusions

1. Are the public liability risks which farmers face serious enough to warrant carrying insurance protection?

2. What rules could farmers establish regarding the operation of machinery on public highways that would lessen the dangers of damage suits against them?

3. What rules of good management on the farm will lessen the liability run by the farmer for injury to other presons?

4. Does the farmer have any liability under the law for a person who trespasses on his pro-

Get your fertilizer early.

ugh to slow traffic down speeds. He provides protection made to order Your State Mutual agent provides farm fire pro-tection that's made to order - all the coverage you need without frills or extras. State Mutual pays, in case of loss, full amount of loss or damage to buildings up to amount of insurance carried, provided they are not insured for more than nine-tenths of their actual value ... ANOTHER STATE MUTUAL FEATURE! Ask your State Mutual agent, or write for details.



"State Mutual Insures Every Fifth Farm in Michigan-Ask Your Neighbors!" **Openings** For Agents in Some Communiti

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Guaranteed 95% accurate! Considered by thousands of farmers the finest, most dependable planter made. Famous Black Hawk edge-drop system and triple-valve shank plants one and ONLY ONE hill at a time with the right number of kernels in every hill. Vertical check fork plants with exact precision for profitable cross-cultivating. Built right and priced right! See the CO-OP BLACK HAWK now.

Model 115-T, below, complete with automatic markers, 3 sets of seed plates, wire, stakes, side reel.





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 1897 the first Black Hawk corn planter was built. Since that time it has been recognized for its accurate performance, its simplicity of design and operation, as a leader in its field. Today the name of Black Hawk, combined with Co-op in a complete line of high quality farm machinery, is making hundreds of new friends all over the nation. When you ask for Co-op Black Hawk, you know you are getting the very best.



SATURDAY, MARCH 1, 1952

because of the engine vibration. Elmer's hired man disengaged the clutch, but let the engine idle while he went to clear some jammed corn husks out of the elevator chain gears on the picker. It took his fingers through the visitor wanted to show how he gears when the tricky clutch slipped in without warning. The pen while Virgil was throwing hired man sued for doctor bills, hospital bills and maintenance man to the wall, broke numerous costs.

Elmer held out in court that the hired man knew that the clutch was faulty. The hired man denied knowing this, and the burden of proof was on Elmer's shoulders. I wonder how the case came out?

down hay. The bull pinned the ribs, caused internal injuries, and smashed one arm before Virgil could get there to drive him off. The visitor sued for \$10,000 damages. He lost the case. The bull was properly penned and cared for. No contributing carelessness could be proved against

Case C. Animals on the prem-

ises. Virgil N. had a bull. He was

very ornery (the bull, not Virgil).

Virgil kept him penned. But a

handled bulls so he went into the

Virgil. Comment: Farm labor does But if that bull, or any other not come under the present animal known to be dangerous Workman's Compensation Act. had been loose on the place, or If the case goes against him, the improperly penned or tied, Virgil farmer could be stuck for the would have paid. The owner losses suffered by his employee. or custodian of the animal might If it can be established that the be liable for any injury to a perclutch had been doing this for son lawfully on the premises, or

Discussion Topics

They were chosen by your State Discussion Topic Committee from the results of the Questionnaires Returned by the Community Groups

- Mar. What Public Liability Risks Does the Farmer Run?
- A Constructive Agricultural Pro-Apr. gram for a Free America-What is it Like?
- May Do We Have Adequate Laws Controlling the Narcotics and Liquor Trades?
- Can We Keep the Schools Free Jun. from Political Control?
- How Can We Improve Markets Jul. for Farm Commodities?
- Aug. How Can Michigan Balance Its State Budget?

Be sure to read your discusion topic articles on this Page of the Michigan Farm News each Month. Attend your Community Group meetings!

The Co-op E-4 is no "Junior" tractor for extra jobs. it is a mighty machine with amazing capacity. Powered by an efficient, economical 6-cylinder gas or deisel engine. New sliding spur gear transmission with 6 forward and two reverse speeds. It offers new comforts and conveniences; push button starter, handy grouped controls, comfortable, adjustable seat. Also available: independent pulley drive, separate control live power take-off; powerful hydraulic lift system.

When There Is a Big Job to Be Done-You Can Depend on Your Co-op Equipment to Do It

Do the Job Better with a New **Co-op Black Hawk Disc Harrow**



Try to Beat This at Our Low Price

Here is a rugged, well-balanced, correct weight disc harrow. Finest 16-inch or 18-inch heat-treated discs. Heavy steel construction. Units correctly placed for uniform penetration. Rapid adjustments; both gangs controlled by a single hitch; separate scraper adjustment. Long known as an efficiently engineered piece of farm equipment that thoroughly penetrates and prepares soil. Four Co-op models: double gang harrows in 6, 7, 8, and 10-foot widths.

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We have a limited supply of tractor disc harrows in stock. Future shipments from the factory will be higher in accordance with OPS regulations.

Both of these implements are the latest models. See your **CO-OP** Dealer.



CO-OP Tractor-Drawn Manure Spreader

This handy, rugged CO-OP spreader has a low box for easier loading. And it is perfectly balanced for easier handling. One man can move it around by hand when empty! The 70-bushel box, made of seasoned, acid-resistant wood, gradually widens from front to rear for even feeding to the cylinders.

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