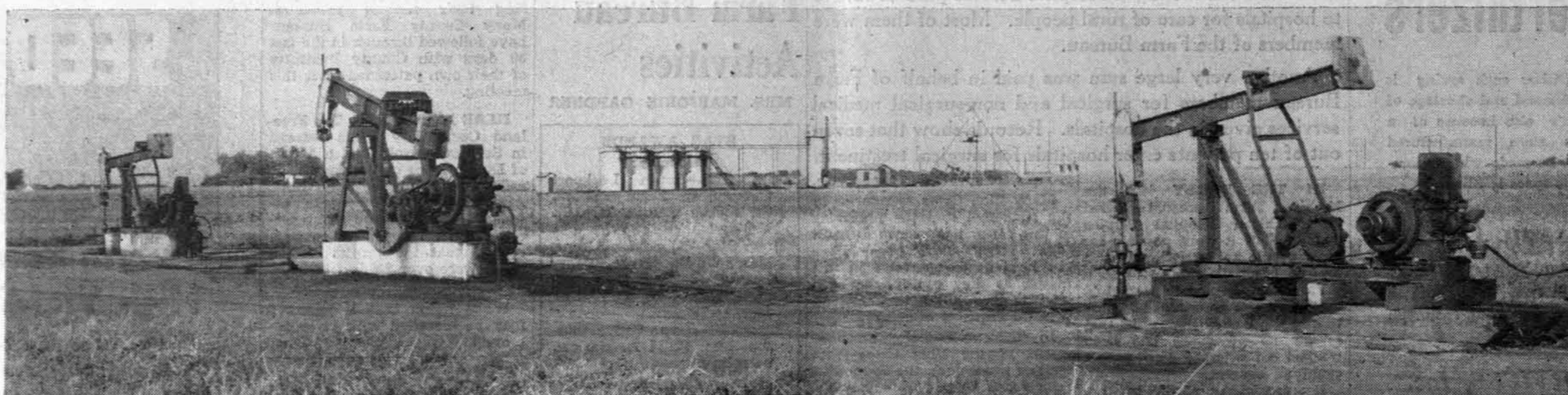


THIS PROPOSITION MAKES SENSE!

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



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.

- 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 farmer-owned program that works for you!
- SAVE MONEY by purchasing NOW your season requirements of Bureau 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 Bege-man, 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 Boerigher.

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 Gehring, 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
Barrington Co-operative Ass'n. Phone Barrington 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 Serviceman: 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 Vrugink, 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.

Farmers Petroleum Co-operative, Inc.

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 on the Premises. The hand clutch on Elmer B's tractor had been a touchy thing for quite awhile. It would sometimes engage just 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 gears when the tricky clutch slipped in without warning. The hired man sued for doctor bills, hospital bills and maintenance 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?

Comment: Farm labor does not come under the present Workman's Compensation Act. If the case goes against him, the farmer could be stuck for the losses suffered by his employee. If it can be established that the clutch had been doing this for

some time, Elmer is in a responsible position before the law. If he can show that the employee knew of it and was careless, he might get the case thrown out of court.

Case C. Animals on the premises. Virgil N. had a bull. He was very ornery (the bull, not Virgil). Virgil kept him penned. But a visitor wanted to show how he handled bulls so he went into the pen while Virgil was throwing down hay. The bull pinned the man to the wall, broke numerous 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 Virgil.

But if that bull, or any other animal known to be dangerous had been loose on the place, or improperly penned or tied, Virgil would have paid. The owner or custodian of the animal might be liable for any injury to a person lawfully on the premises, or

on a public road, or even on a neighbor's property, if he allows such animals at liberty. Farm dogs which are vicious to strangers sometimes bring suits of public liability.

Case D. Animals off the premises. Vicious or not, damage to persons or property by animals belonging to a person may make that person liable before the law. Damage to neighbors' crops, fences, livestock or buildings can be collected if animals escape because of your poor or broken fences. In fact, the owner may be held liable regardless of the question of negligence.

There is a statute in Michigan which states that it is illegal for livestock to run at large on any public highway of the state. This is in force in any county unless the Board of Supervisors declares it inoperative by means of a resolution. If animals run at large frequently because of broken or weak fencing, the jury is merely left to decide how much the damages shall be against the owner of the animals.

Case E. Acts of the land operator. A trunkline highway ran along the front of Harold R's farm. Harold swung onto the road

with his wagon and tractor, and started for the field a half mile away. Traffic was fast and rather heavy, but Harold stayed in the traffic lane. The shoulder was wide and firm, but the pavement rode smoother.

He had just gone over the brow of a small hill when a car came over the rise behind him and crashed his wagon. The car was badly wrecked, and two passengers were severely injured. Damage and injury claims filed in court amounted to \$40,000.

Harold stood to lose everything he had, including the farm, if it could be proved that his negligence was the cause of the accident.

Comment: If the owner of farm machinery does not exercise due care in crossing or going down a highway he may be held liable for an accident.

Running implements at night without lights of proper type may leave him totally responsible, and even if the driver of the car is negligent, if the machinery operator has contributed to the accident by carelessness or lack of proper caution he cannot collect for his smashed machinery nor injuries to himself.

A key question to consider is,

"Who caused the accident by his carelessness or failure to take 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 gate to prevent a dangerous animal from attacking him, he has a case against you. But if the 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 the area in cars increase the chances that liability claims against farmers will occur. Greater care is needed to provide protection against these in-

creasing risks. Good management will help prevent most of 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 persons?
4. Does the farmer have any liability under the law for a person who trespasses on his property?

Get your fertilizer early.



PROTECTION! MADE TO ORDER!

You've seen him on the highway—his presence is enough to slow traffic down to safe driving speeds. He provides protection made to order. Your State Mutual agent provides farm fire protection 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 FIRE INSURANCE CO.
702 Church St. Flint 3, Michigan
E. R. DINGMAN, President H. K. WISK, Secretary

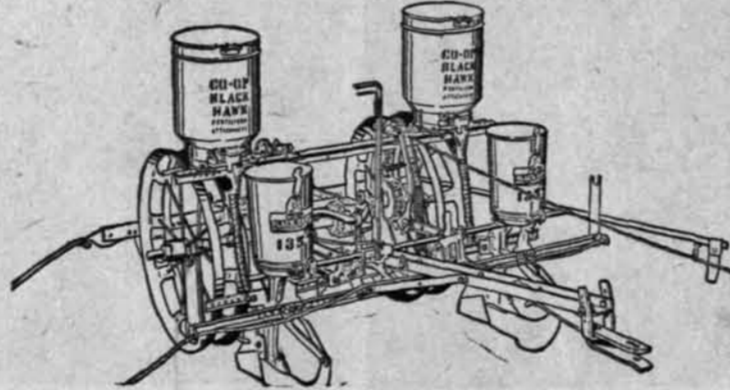
"State Mutual Insures Every Fifth Farm in Michigan—Ask Your Neighbors!"
Openings For Agents In Some Communities

For Service & Durability You Can't Beat CO-OP Farm Equipment

CO-OP BLACKHAWK PLANTER

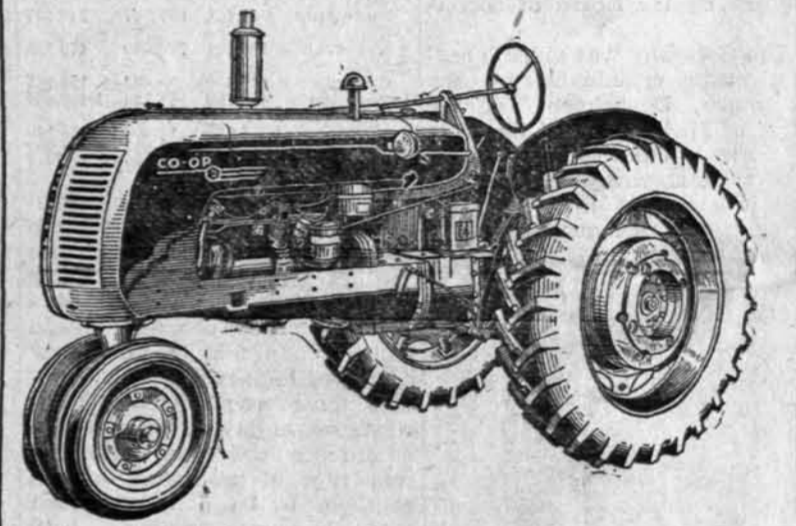
Guaranteed 95% accurate! Considered by thousands of farmers the finest, most dependable planter made. Famous Black Hawk edge-drop system and triple-valve shank plants one and ONLY ONE hill at a time with the right number of kernels in every hill. Vertical check fork plants with exact precision for profitable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

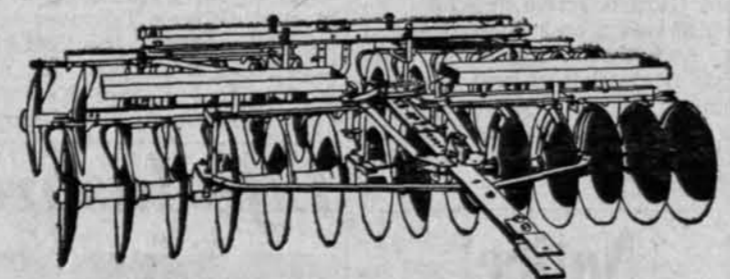
THE CO-OP E4



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 diesel 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.

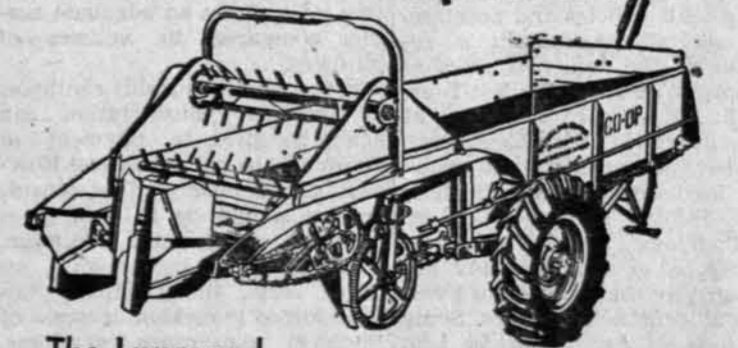
NOTICE!

Until our warehouse supply is gone we can supply CO-OP BLACK HAWK Dealers with spreaders and disc harrows at no increase in price.

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.

Speed your Work with this New CO-OP Manure Spreader!



The Improved 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.

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

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

LEARN MORE ABOUT YOUR CO-OP FARM EQUIPMENT PROGRAM
START TODAY BY SEEING YOUR NEAREST CO-OP MACHINERY DEALER

FARM BUREAU SERVICES, Inc.

221-227 NORTH CEDAR STREET

FARM EQUIPMENT DEPT.

LANSING 4, MICHIGAN