Hiram in Florida

Have you been wishing this winter that you were in Florida, or, at least, in a part of the country where it is warm and sunny and with not too much wind and rain? Michigan Farm News will take you there on a regular basis, starting with this issue. We will be traveling to Fort Myers, Florida. That's far south in Florida on the Gulf of Mexico. Mr. Clark gives us a picture of Florida weather and Florida agriculture this season in his poem Hiram in Florida. See page 2.

New Statement of Agr’I Policy

February 5 Secretary of Agriculture Ezra Taft Benson issued for the U.S. Dept of Agriculture new guidelines of agricultural policy.
The position taken by Mr. Benson on farm prices, price supports, and freedom from government regulation of agriculture is in agreement with the long term position of the American Farm Bureau. Secretary Benson said, in part:

"The most important method of promoting the long term general welfare of the farm population is the support of adequate programs of research and education in the production, processing, marketing, and distribution of farm products, and in the problems of rural living."

"The development of modern agriculture...has placed the family farm in a vulnerable economic position because...the farm population income rise and fall more rapidly than farm costs."

"Hence, the guarding of farm levels of living requires a program of storage and price supports to help assure stability of income. These supports should be designed not only to serve the welfare of farmers, but—to the extent that is possible—to prevent disaster to the farm-producing plant and the national food supply."

"Price support will be carried out faithfully in every phase of production. Farm prices support involves compulsory price supports at 90% of parity on the so-called basic commodities for 1953 and 1954. Other laws provide for supports of other farm products. While enforcing these laws, there will be formulated long-term programs which will more fully and effectively maintain the farm economy."

"Price supports should provide insurance against disaster to the farm-producing plant and help to stabilize national food supplies. But price supports which tend to prevent production shift toward the balanced supply in terms of demand, which encourage uneconomic production and result in continuing heavy surpluses and subsidies should be avoided."

"We seek a minimum of restrictions on farm production. We are attempting to the greatest possible extent, of dependence on free market prices as the best guides to production and consumption. Farmers should not be placed in a position of working for government bounties rather than producing for a free market."

"Our agricultural policy will emphasize the further development of both domestic and foreign markets for farm products. We will seek ways and means of improving the operation of free markets. We see no advantage in invidious restrictions in any phase of agriculture or any other segment of our economy. Relief programs should be operated as not— not as a method of economic support or industrial policy.

"It seems important that a very thorough-going, honest analysis, and evaluation should be made of every publishable-irregular program now in operation to ascertain if it is actually needed, and, if needed, whether it can be reduced, combined, decentralized, coordinated, or otherwise improved in the interest of agricultural and national welfare."
Hiram In Florida

It's wintering in Florida, at least they call it so. The sun shines and the days are long and the nights are cool. It's a nice place to be when it's cold in Michigan. The winter weather here is so much milder than in Michigan. The temperatures average around 50°F, which is much warmer than the frigid winters in Michigan.

The wheat we have here is the same as what you have in Michigan. It's a hard red winter wheat that grows well in our climate. We also have a lot of citrus fruits like oranges, grapefruits, and lemons that thrive in the warm weather. It's a great place for growing these fruits.

One gun and one grease gun are used in the farm operations. These guns are used for lubrication purposes, and they help to ensure the smooth operation of the machinery.

And everything is mechanical except the sun and rain. There's not much need for farm labor in Florida. The rains are plenty, and the sun shines almost every day. But long, low, and spreading crops of citrus species. The farmers fertilize and spray; they irrigate and drain, the way they do in Michigan. The farmers here are very efficient at their work.

There's a lot of farming here. It's mostly truck farming, growing vegetables and fruits. The farmers here use a lot of fertilizers and pesticides to ensure the growth of their crops.

The Breath O' Spring

The Breath O' Spring is blowing in Michigan. It's a time of renewal and growth. The flowers are blooming, and the trees are budding. It's a beautiful season.

We Install. Clarence Van Strlen, phone 523, Lansing.

Michigan Blue Cross - Blue Shield have paid $8,358 for my insurance.

The Star Award letter receiptance. Losses incurred the past month were divided on a reasonable basis.

FARM INSURANCE

Are You Liable?

If your livestock damages a neighbor's crop...

If your child injures a playmate...

If your tractor or tools are involved in an accident...

Are you prepared to pay damages?

FARM LIABILITY INSURANCE protects:

- It saves both you and your family against claims for injuries or property damage for which you are liable. Be sure to ask your Farm Bureau Insurance Agent to explain this vital protection.
INSURE YO R CROPS AGAINST HAIL

Every year a hailstone may cost you thousands in damage. Farm families who have experienced hail damage know that insurance is a wise investment. And if you haven’t had a problem with hail, your insurance is a sound investment that will provide you with financial security in case of future losses.

Get your farm operations out of the mud with CONCRETE

Why be muddy hoeing fields and losing tons of your own time, money and labor? For an average cost of 35 cents per square foot, you can turn your farm operations on their heads. Let’s imagine a concrete-constructed barn, milking parlor and other improvements. Such improvements will save feed and labor and open additional pasture land. The investment—made with concrete—will definitely pay off.

We Like Doing Business With Farm Families

The men and women of A&P have been doing business with the country’s finest families for over 50 years. Farm families have been among our best customers. They have learned that the values offered by their local A&P help them to eat better and save money.

We have been one of the farm family’s best customers. We buy most, poultry, eggs, dairy products, fruits and vegetables from all sections of the country for distribution throughout our stores.

We have worked closely with our farm suppliers to better serve our mutual customers—the American housewife who decides what she will buy, and how much she will pay for it.

In our relations with American agriculture, both as suppliers and customers, we have been guided by four basic policies:

1. We are in the market every week of the year, buying fine quality foods to satisfy the day-to-day needs of our customers.

2. We move food as quickly and efficiently as possible to our retail outlets, thus reducing spoilage and eliminate unnecessary handling costs.

3. We promote the sale of fresh farm foods through honest advertising and fair merchandising practices.

4. We keep our profit rate at the lowest practical figure, so narrow the spread between farm and retail prices.

Fertilizer & New Methods Do it Right

Good soil structure, proper rotation, value of fertilizer, and new trends in handling soils and crops are covered thoroughly in the "class course" fashion during Farmers Week at Michigan State College. We quote some of the authorities and in the crops and soils meetings.

Sugar Beets and Fertilizer. "On the average, 800 Bus of 3.9-18 fertilizer per acres is applied directly on sugar beets, increased yields by about three tons per acre," said Milton H. Erleman, M.S.C. crop farms man who worked on tests at the Fowden Farm near Chesaning, Saginaw county.

Tillage. "Largest beet yields from fields where the soil worked only enough to make accurate planting possible," said Dr. Roy L. Cook of the M.S.C. soil science department. "Wide control also was easier in the minimum tillage fields.

"Corn fertiliser should be placed about two inches below the seed and can be two inches to the side and to be effective."

SOIL STRUCTURE. "Good soil structure is the source of all the preceding increased yields," said Dr. Lloyd M. Turner, M.S.C. soil scientist who advises farmers in the area and increases the value of their farm. "The farmer who has a soil with a good structure makes more and better crops."

"Good structure gives our soil a firmness that makes it easy to work. We want our soil to have a firmness and looseness that make it easy to plant our crops."

LIT I G N I T R I G E R. "We will save more than the cost of the nitrogen fertiliser, flowers better," said the farmers at the M.S.C. farm that estimated the net profit of 12 months of the fertilizer experiment at $3.00 per bushel. This comes to a total of about $1.20 per ton of fertilizer used. The farmers also sold the 300 bushels of alfalfa silage at $1.02 per bushel, which is about $0.30 above the cost of the fertilizer used.

ALFALFA. "Fertilized alfalfa is more palatable than unfertilized alfalfa," said Mr. Brown of the M.S.C. farm. "Seven tons of good alfalfa, 40% of which was returned with the fertilizer used."

"One and a half tons of 10-5-0 fertilizer per acre, applied directly on sugar beets, increased yields by about three tons per acre," he continued. "This fertilizer also is 2% complete in the minimum tillage fields.

"Corn fertiliser should be placed about two inches below the seed and can be two inches to the side and to be effective."

We received $1.02 per bushel on 7 tons of fertilizer, which is about $0.30 above the cost of the fertilizer used.

Wise Farmers

Wise farmers are planning to use more fertilizer than previous years in spite of the fact that farm prices are so low. It is a fact that the amount of fertilizer you use is one of the greatest determining factors in the outcome of the crop.

The supply of Farm Bureau fertilizer is going to be short again this year. Involve having your spring fertilizer needs by placing your order with your nearest Farm Bureau dealer now.

FARM BUREAU SERVICES, INC.
FERTILIZER DEPARTMENT
221 N. Cedar St.
Lansing, Mich.
Ask Citizens To Conference

Michigan is planning a series of public conferences on health—and has never before held one in any state. These sessions will be held at the School of Public Health, University of Michigan, March 25-26.

Proposed Tax Bill Bad for Farmers

Certain segments of the state budget are being considered for revision. Among these are proposals for new taxes to help balance the state budget. These proposals are not likely to be acceptable to Michigan farmers.

How to be Sure of Ladino Clover

Just hang on you may be sure Ladino clover is really Ladino clover. Unfortunately it cannot be done by looking at the seed. The seed of Ladino clover and ordinary White Dutch clover are identical, when reprinted once more and put back under the conditions.

Trucks Are Your Friends

DAN REED

You've got a truck got a truck! There's no sense in walking into the future without a map, either. F. J. P. 's savings plan gives you a map so easy to follow you'll wonder why someone didn't think of it sooner. F. J. P. was developed by the Farm Bureau for Farm Bureau families. Ask yourself if it can be extended, for your own benefit.

STATE MUTUAL PAYS!

You've got a truck got a truck! Michigan Trucking Association

One out of 10 Michigan Paychecks

Here's something you probably never realized—One out of every 10 paychecks received by Michiganers is paid by the motor transport industry—by the trucks you see serving you every day on our highways.

Reilly Tells Group About Europe

DEPARTMENT OF STATE AID ADVISORY COMMITTEE

Special Notice

WINDSTORM insurance can now be made a part of the expanded crop insurance program in Michigan. Farmers—please copy of Proposal for Farm Bureau On Farm Bureau A Deliberates and have a licensed salesman call.

Farm Bureau Certified Hybrids Mean Real Production Because

1. They are bred that way.
2. They are grown by the best growers.
3. They are closely inspected by the Beneficial Association.
4. They are selected for their ability for higher yields thru special tests.
5. They are distributed cooperatively—which means savings to you.

Order your spring needs NOW from your local Farm Bureau Cooperative, he will have the hybrid most needed to suit your soil conditions.

FARM BUREAU SERVICES, INC.
Seed Department
211 North Cedar St.
Lansing, Michigan
Annual Reports of Farm Bureau Insurance Companies

Auto Company Has $45,000 as '53 Goal

NILE VERMILLON

Director, Farm Bureau Insurance Company at 6th Annual Meeting Lansing, February 23, 1953

Your Farm Bureau Mutual Insurance Company of Michigan completed in 1952 a remarkable year of growth and holding the line against rising costs.

Farm Bureau Mutual started business in 1949, a year after inflation. It has continued to operate through years of continuing inflation without adding materially to the cost of casual insurance for its members.

It has been able to finance its remarkable growth by accumulating substantial positive reserves, which it has retained to provide a safety factor for its growing number of policyholders.

In its four years of growth, assets have increased over five times, from $340,000 to $1,631,770.

The number of policyholders is 34,049.

Lapse ratio 5.42% to 4.33%

Lapses 2,308, 893

Lapses for 1951 and 1952. Follows:

Comparison of new business and resultant claims.

For more facilities at the local level to take care of our policyholders, we find that your employers' endeavor to give more than they can be said without reservation, which is unusually high.

Our goal for 1953 is $1,581,000. Paid in auto claims.

This is the accounting, underwriting and mailing office of Farm Bureau Mutual Insurance Company, Inc. Under the leadership of James Vermillion, its chairman, the company has been operating, and James Vermillion stands ready to meet the needs of our policyholders.

The company's profits have increased from $158,000 in 1949 to $1,800,000 in 1951. Last year, the company made a profit of $1,780,000 and paid $1,581,000 in dividends to its policyholders.

The company has been doing a sound business and is well established in the insurance market.

The company has a capital of $316,000, a surplus of $58,225, and paid-in capital of $232,900. The company is a stock legal reserve company, with contributed capital of $316,000. The capital is represented by Class A common stock, and protected for doing casualty, life and property damage liability, employer's liability, death of lifetime, and property damage liability, and other corporate bonds. A dividend of $3,100 was paid on all Class A stock outstanding for the year 1952.

The dividend was 7.16% of the amount of dividends paid on all Class A stock outstanding for the year 1952. The total amount of this dividend payment was $14,565,25.

Charter sales of life insurance now total $20,463,960. This is an increase of almost $7 million over the previous year. The volume of business in force is now $1,000,000.

The company has been operating, and James Vermillion stands ready to meet the needs of our policyholders.

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Does Michigan Need a System of Toll Roads?

Community Farm Bureau Discussion Topic for March

Background Material for Program in March by Our Community Farm Bureau Discussion Group

DORAN D. KIMBY
Elgin, Michigan
Chairman of Discussion

Where do farmers fit into a problem like this? Well, this is a problem about money: how to get enough. Building toll highways could affect our whole road building program.

Can we keep toll roads from becoming a financial liability? Or, on the other hand, might they mean better routes for agricultural products to out-of-state markets? Whatever affects the economy and welfare of the state affects its agricultural prosperity.

As I write, the state Senate has started debate on a bill that would create a Five-man Turnpike Authority to consider the commuter traffic, the future needs and the construction of toll highways in the state. This may take some time in passing both houses of the legislature.

What are Toll Roads? They are principally long-trip highways that parallel the free road systems. Their main purpose is to carry the long distance traffic and remove the overloading and congestion from the free roads.

They do not intend to serve local traffic. They go over or under other roads so that a minimum of connecting with crossing traffic is encountered. There are few stop lights or stop signs. They are designed at occasional toll points a few miles apart. All this spells "clear sailing."

Toll collections represent a method of financing highway construction and maintenance so that the roads are paid for by those using them. They would not require direct tax assessments on the people. In 1952 there were 275 miles of toll highways in the eight states.

NOW ARE such road finances feasible? Interest-bearing bonds are issued which are to be paid back with interest from the toll incomes collected. The principal or the interest would have to be paid by the people of Michigan. The legislation to pledge the credit of the legislature to support them must be revised to meet the needs of the present time.

Since then it has profited. In 1950 it grossed $16 million, and in 1952 $23 million. It is reported that the present $288 million worth of bonds will fully cover the construction needed. In some states, cities were even allowed to build toll highways by issuing bonds which were paid out of the state's regular revenues. This was allowed because of higher interest rates, and the risk fell to the city to support them.

To insure success the traffic must be regulated so as to make the toll roads pay off. If the toll highway projects are not planned properly, they may take a longer time to retire and require a larger volume of traffic.

Traffic on our roads has increased and the state is planning to build 307 miles. These will connect with the Pennsylvania Turnpike to Chicago, Michigan's major highway which could serve a connection with it near Chicago.

Arguments Against Toll Highways.

Will the building of toll highways jeopardize the improvement and repair program for our free road system? The toll roads would be, in the first place, highway labor and material, so much so that these as to bring about a bill in our road improvement program over the state as a whole. Nevertheless and lighthouses are to be built along the way.

If the toll highway project should get into "hot water," the state should be put under pressure to see if there is another state or city department highway high enough to make the toll roads pay off.

In some states, cities were expected to purchase the backs or street reserve funds. If the bonds went sour, the cities could promote the state to take back the toll roads, force them to pay off the bonds with the bills of the new legislature. Probably not.

"PERSYANIA Turnpike is a good road, but the state pays for it.

The Pennsylvania Turnpike, by the way, is a toll road of 342 miles. It is maintained by the Pennsylvania Turnpike Corporation which has been financed at 6.5% interest. The work was done by the Public Works Administration with this Federal loan. It was built on an old road. They are state roads and city roads.

The Pennsylvania Turnpike grosses $71 million per year, the cost of running it is $17 million, and the profit made is $54 million.

"Four out of five cars now pay a toll. Some of the tolls are more than a hundred times as high per accident. The results are much worse than the toll roads. Traffic on it is increasing and the state is paying out more than ever before.

THE PROPOSED Michigan Turnpike Authority could be expected to improve on the system of toll highways. It could be the road from Chicago to Detroit.

Measure double-gang harrows in 6, 7 and 8 feet widths. Guaranteed 95% accurate. Considered by farmers the best planter made. Farseen Black Hawk Planter.

The great new CO-OP Black Hawk grain drill—quality built and guaranteed to last! Heavy gauge steel with farm-steel finish on farm-built to last. Cover the entire line of CO-OP Farm Equipment.

See these Work Savers Today!!

CO-OP Black Hawk Disc Harrow.

Guaranteed 95% accurate. Considered by farmers the best planter made. Farseen Black Hawk Planter. Guaranteed ONE bill at a time with the right number of kernels in every hill. Built right and priced right. The drill is now.

See these Work Savers Today!!!

CO-OP Black Hawk Disc Harrow

Manufactured by The Cockshutt Farm Equipment Company

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FARM EQUIPMENT DIVISION

22 North Cedar Street

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