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Michigan Farm Bureau

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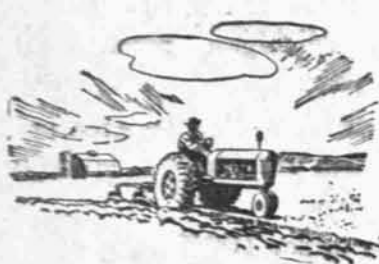
Vern Thalmann, Berrien Center

PURPOSE OF FARM BUREAU The purpose of this Association shall be the advancement of our members' interests educationally, legislatively, and economically.

Order Fertilizer Now

Fertilizer production increases annually, but demand keeps ahead of it, remind Michigan State College soil scientists; it pays to order and accept delivery early.

Now's the Time

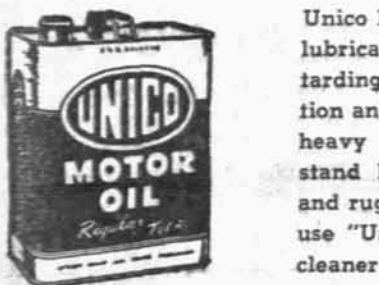


Now's the time to talk to your Farm Bureau petroleum dealer about spring deliveries of tractor fuel and motor oil. He has a complete line of quality petroleum products to choose from and is eager to serve you. Go in and see him or call him today.

One gun and one grease—that's how you save time with Unico Premium Grease. You can do most of the lubricating jobs on the farm with one grease.



Unico Premium comes in handy 10 and 25 lb. cans—or the economical 100 lb. drum size. Next time, order Unico Premium. You'll be glad you did.



Unico Premium Motor Oil does more than lubricate—it cleans as it lubricates, retarding oxidation, sludging, gum formation and carbon. It stands up better under heavy load and severe friction. It will stand heavy pressure, high temperature and rugged driving conditions. When you use "Unico," you can depend upon safer, cleaner and longer-life motor performance.

Farmers Petroleum Co-operative, Inc.

221 N. Cedar St. Lansing, Michigan

Community Farm Bureau Activities

MRS. MARJORIE GARDNER

Community Groups Total 1179. The first thing of importance to report for these last two months is the organization of 36 new Community Farm Bureaus. The state goal for the year is 1368. At the present time, our groups number 1179 leaving approximately 189 groups to organize during the remainder of the year. A survey was taken recently at a meeting of County Farm Bureau Secretaries, which indicated that according to plans the counties now have in progress it is expected that the goal will be reached. The normal increase in groups in past years has been about 100 per year. If the goal is reached this year, it will mean twice as many groups organized as has been the experience in any one year in the past.

Huron County leads the state with a total of four new groups so far this year. Incidentally, they have a total of 54 groups. Hillsdale and Oceana follow with three new groups organized to date.

STAR AWARDS

What's happened to the Star Awards given to local groups each month for the best minutes submitted? We have had more inquiries from Community Farm Bureau Secretaries with regard to this award in the state office. There seemed to be so much interest in the program that the Star Award system has been revised in order to meet the needs of the greatly expanded Community Farm Bureaus, that we now have, as compared to the number of groups when the Star Awards were first started. Starting with the February minutes, Star Awards to Community Farm Bureau groups will be continued, but on a much expanded scale. One per cent of the total number



Hiram In Florida

It's wintertime in Florida, at least they call it so, and here I am, and Marthy too, away from shoveling snow. Away from breathing icy air, away from daily chores. With lots of leisure on our hands and lots of out-of-doors. The Doctor recommended it. He said we ought to stay until it's warm in Michigan, in April or in May.

The weather we had hoped to see has somehow not been shown and coolish days in Florida can chill you to the bone. The sun is warm, as advertised, but when it rains it pours. And when the wind comes on to blow then all creation roars. With lots of flu on every side—and flowers and everything, we're wintering here in Florida and wishing it were Spring.

There's lots of farming done down here. It's mostly garden truck. Some of it on the pineland sand but more upon the muck. The farmers fertilize and spray; they irrigate and drain. And everything is mechanized except the sun and rain. There seem to be no one-man farms we note with some surprise. But long, long rows and spreading fields of corporation size.

They manufacture pasture here from wild palmetto flats with big bulldozer-rooter rigs and snorting diesel cats. The area is deeply disked; the roots are piled and fired. And every hundred yards a ditch for drainage is required. If things get dry they irrigate with copious water flow, and then they fertilize and seed, and then the grass can grow. At that the feed looks thin to me. The cattle graze all day and many cows are showing ribs in prominent display.

Of course I haven't toured the state with raying in view and much that Hiram may have missed might be all plain to you. And then again it may just be I'm getting old and crabby. With all my mental powers decayed and all my muscles flabby, but all in all I'll take the North, where Santa drives a sleigh and tourists bloom in summer in the good old fashioned way. R. S. Clark, Rivers Edge Tourist Park Fort Myers, Florida

of groups will be recognized, which is approximately 11 to 12 groups each month. Of this number, four gold stars and eight silver stars will be given.

Under the old program, the Star Awards were passed around so that very seldom did a group receive more than one star during the year. However, under the new plan, "repeaters" are encouraged. A group could win an award every month, if their minutes were good enough. This gives incentive to the unusually good groups to continue their program and receive recognition for it.

The Star Award letter received by many groups in the past will be replaced by a certificate. As an award is won by a group, the state office will send the stars to paste on the certificate so that at the end of the year all Star Awards will appear on one

form. Watch the column next month for the Star Award winners for February and March. A short summary on each group will be given indicating why their minutes were honored.

Michigan Windstorm Co. 2nd Largest

Harrison Dodds of West Branch, president of the Michigan Mutual Windstorm Insurance Company, said at the recent annual meeting that the company is the 2nd largest of its kind in the world, with 114,351 policies in force, totaling \$801,651,366 of windstorm insurance. Losses incurred the past year were 8,353 amounting to \$305,643.

Five directors were re-elected: Mr. Dodds, Robert F. Bessemer, Owosso; Orr G. Stanley, Hastings; Virgel A. Conway, Lupton, Robert E. Stanley, Hastings.

CLASSIFIED ADS

Classified advertisements are cash with order at the following rates: 8 cents per word for one edition. Ads to appear in two or more editions take the rate of 6 cents per word edition. These rates based on guarantee of 50,000 or more subscribers. They are members of the Michigan Farm Bureau.

Multiple classified advertisements including: LIVE STOCK (Polled Shorthorn Heifers, Milking Shorthorns, Tamworth Swine, Corriedale Sheep), BABY CHICKS (Darry White Leghorns, Townline U. S. Certified-Pullorum Clean White Leghorns), AGENTS WANTED (Need Extra Money, Wool Producers, Maple Syrup Producers), WOOL PRODUCERS, MAPLE SYRUP PRODUCERS, WOMEN (Save Money, Plastic Sap Buckets), LAND (Blueberry land), MACHINERY (For Sale—1948 Co-op E-3 Tractor), and various other farm-related services.

Clare County Organizing Farm Bureau

The week of February 15, organization of Farm Bureau in Clare County got a fine start. Nine Community Farm Bureaus were organized. Three more will be organized by March 3. The membership goal is 100.

MARCH 6 the County Farm meeting. The members will dis-

uss and adopt by-laws, elect the board of directors, and transact whatever business that is necessary in organizing the County Farm Bureau.

A local committee headed by Mr. and Mrs. Frank Humphrey did the ground work for the local meetings and formulating plans to organize the County Farm Bureau. The following district men and staff members attended these meetings to tell the Farm Bureau story and organize the groups: Elden Smith, Clara McGhan, Charlie Mumford, Herman Howelsen, Roger Foerch, Carl Kentner, Bill Eastman, and Wesley Hawley. Every place where a

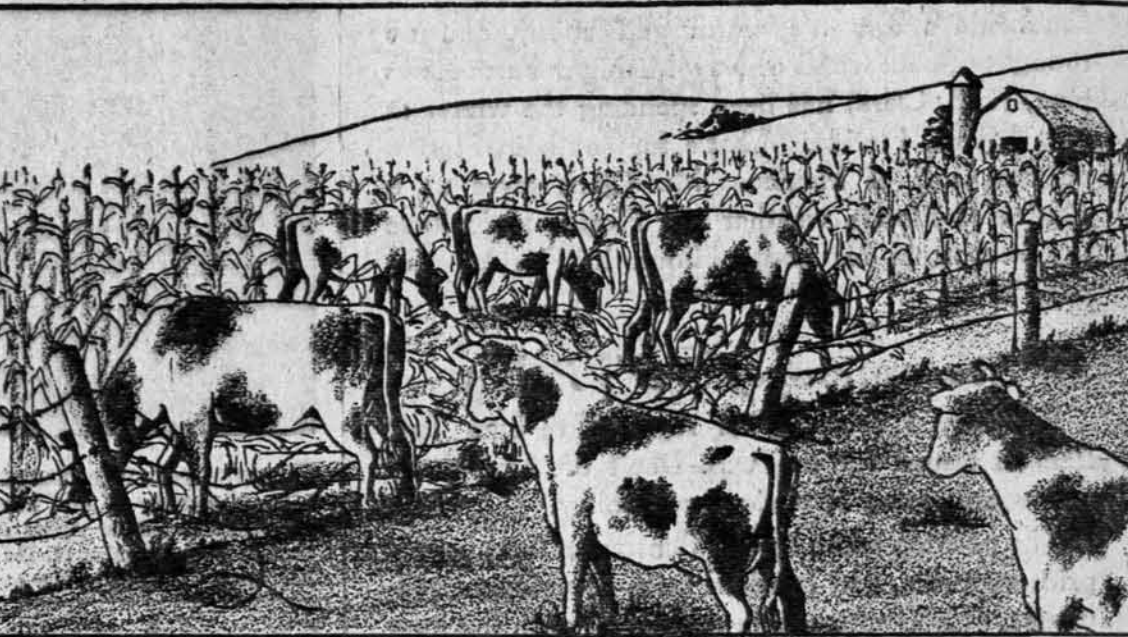
meeting was scheduled a group was organized. By organizing the new groups on a ten and twelve family basis the County Farm Bureau gets off to a good foundation and will expand rapidly.

Kalkaska county will be organized in March. A committee meeting will be held the evening of March 6 to start the work.

Chickens

Chickens need a good supply of vitamin D to make use of the calcium in oyster shells, point out Michigan State College poultrymen. Fish oil provides both vitamins A and D.

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 you. It costs little, but it safeguards 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 vitally important protection.

FARM BUREAU INSURANCE 507 South Grand Ave. Lansing 4, Michigan

There is no better health-care protection at any price!

Blue Cross-Blue Shield pay more... for more hospital and medical services... for more people!

ARE YOU PROTECTED?

Advertisement for Blue Cross-Blue Shield insurance, detailing benefits, costs, and contact information. Includes a small graphic of a person holding a card.

MARCH The Breath O' Spring

Baby chicks - calves - pigs—are with us or soon will be. Looking them over, it is difficult to realize that there is the farmer's coming profit—or loss. Good breeding means the ability to grow into profit.

Good management means giving them the chance to make money for you. Good feed means a ration, formulated to enable the good breeding you bought (or raised), plus the good management you used to grow these animals to the maximum efficiency. This means the most money for you.

Proof of Quality

The open formula on a Farm Bureau feed tag is proof that Farm Bureau feeds are made for farmers—by a farm organization. There is nothing to hide in Farm Bureau Porkmakers - Milkmaker - M.V.P. - or Hi N-R-G Broiler Maker. We are proud that your good judgment directs you to Farm Bureau feeds. Results on farms prove you are right.

More good farmers use Farm Bureau feeds than any other feed in Michigan.

Ask your Farm Bureau dealer how to get on our cattle - hog - or poultry program.

United we are strong—divided we are wrong.

Farm Bureau Services, Inc. Feed Department 221 N. Cedar Street Lansing, Michigan

Said at Farmers Week About Increasing Yields

Invest in Farm Bureau Services, Inc., Series A Debentures and permit your idle money to work for you. See advt., page 4.

INSURE YOUR CROPS AGAINST HAIL

Every year hail takes a tremendous toll in Michigan field crops. You cannot avoid hail damage, but you can avoid financial loss. We have been providing Michigan farmers with sound, inexpensive hail insurance on farm and garden crops for the past forty-two years. Ours is a mutual company, owned and operated by farmers, for farmers. Our policy gives "blanket coverage"—you do not have to insure each crop separately. Protect your crops with Michigan Mutual Hail Insurance. Then, whenever it comes, wherever it strikes, hail cannot cause you financial loss.

Ask Your Local Agent or Write for Details Agents Wanted in Certain Areas

Michigan Mutual Hail Insurance Co.
208 North Capitol Ave.
414 Mutual Bldg. Lansing
Over \$17,000,000 Insurance in Force.
Surplus to Policyholders Over \$998,000.

Pattison on What to Do With Cash

BEN PATTISON
FBS Director Finance Promotion
Investment in the Farm Bureau Services fertilizer program has passed \$830,000, on the way to the first million. Cattle feeders are

faced with problem of feeding \$1.50 corn to 20 cent cattle. Others with corn and no cattle hurry to place their corn under loan or purchase agreement. This affords a good night's rest but no meat.

THE WHEAT farmer is unhappy if he is holding wheat not under loan or purchase agreement. The bean producer is about 50-50. Looks like it's a good thing to invest in Farm Bureau Services Series A Debentures and permit that idle money to work for you, and enjoy life.



Get your farm operations out of the mud with CONCRETE

WHY let muddy barnyards and feed lots rob you of your time, money and temper? Plan now to pave these areas with durable concrete. Such improvements will save feed and labor and get your farm operations out of the mud.

Let your plans include concrete poultry runs, sidewalks, well platforms and driveways. Remember, concrete construction also improves the appearance and increases the value of your farm.

Concrete's first cost is moderate. It lasts a lifetime with little upkeep. Result: low-annual-cost service. For free booklets on any of the following subjects, fill in and mail coupon.

Dairy Farm Improvements • Hog Farm Improvements
Paved Barnyards • Poultry Farm Improvements
Making Concrete • Building with Concrete Masonry

Distributed only in U. S. and Canada

PORTLAND CEMENT ASSOCIATION

Olds Tower Building, Lansing 8, Michigan

A national organization to improve and extend the uses of portland cement and concrete through scientific research and engineering field work

Please send me free literature, distributed only in U.S. and Canada, on (list subject) _____
Name _____
Street or R. No. _____
Post Office _____ State _____

Fertilizer & New Methods Do It

Good soil structure, proper rotations, value of fertilizer, and new trends in handling soils and crops were covered thoroughly in "short course" fashion during Farmers Week at Michigan State College. We quote what some of the authorities said in the crops and soils meetings:

Sugar Beets and Fertilizer. "On the average, 800 lbs. of 3-9-18 fertilizer per acre, applied directly on sugar beets, increased yields by about three tons per acre," said Milton H. Erdmann, MSC farm crops man who worked on tests at the Ferden Farm near Chesaning, Saginaw county.

Tillage. "Largest beet yields come from fields where the soil was worked only enough to make accurate planting possible," said Dr. Ray L. Cook of the MSC soil science dept. "Weed control also was easier in the minimum tillage fields."

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

SOIL STRUCTURE. "Good soil structure is the answer to overcoming decreased yields," said Dr. Lloyd M. Turk, MSC soil science head, who becomes director of the Agr'l Experiment Station, July 1. "Poor methods of soil preparation are at fault. Soil can be improved with more organic matter, working it when the soil is not wet, and less working of it."

LIQUID NITROGEN. "By 1955 farmers of the U. S. will use about 500,000 tons of the new liquid nitrogen fertilizers, like anhydrous ammonia. About one-fourth of the total nitrogen sales will be in the liquids," said Dr. Robert E. Lucas, soil scientist. "Another new fertilizer—Uraform—is good for long season crops such as pasture, which require a uniform supply of nitrogen."

ALFALFA. "Fertilizer can help farmers fill their silos," said James A. Porter, soils extension specialist. "Seven tons of good alfalfa silage would contain 23 pounds of phosphorus and 98 pounds of potash or the equivalent of 300 commercial pounds of 0-8-32 fertilizer. Manure would put 50 percent of the phosphorus and 40 percent of the potash back on the land to grow more crops or silage."

CASH CROPS. "A program that includes a legume plow-down crop at least every fourth year has greatly increased Bay county cash crops," reported Carl J. Hanson, Bay county agricultural agent.

BIG THREE. "Lime, legumes and soil testing have paid off for

Offer Brody For State Board of Agr.

The Republican state convention at Detroit Feb. 21 nominated C. L. Brody of Lansing to be its candidate for the State Board of Agriculture at the April election.

The board is the governing body for Michigan State College. Mr. Brody is executive vice-president of the Michigan Farm Bureau.

MR. BRODY was appointed to the Board of Agriculture in October, 1921, by Governor Alex J. Groesbeck. He has since been nominated and elected to serve five six-year terms, and now has been nominated for a 6th term. He has served as chairman of the

is worth about 2½ times what Michigan farmers spend on commercial fertilizers," claimed R. M. Swenson, soil scientist. "Manure is excellent to supply nitrogen and potash to corn, sugar beets and other crops that are heavy users of these elements."

RESEARCH is being passed along to farmers as fast as possible, but our recommendations must be sound first," said Dr. Kenyon T. Payne, head of the farm crops department.

farmers in my area," said Ruford F. Bittner, Cass county agricultural agent.

MANURE. "Barnyard manure



WISE FARMERS

Wise farmers are planning to use more fertilizer than in previous years in spite of the fact that farm prices are on the decline.

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. Insure 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 4, Michigan

Peach growers profit from new, hardy, early-ripening variety

Peach growers who long have wanted an early-ripening fruit that would ship well are profiting from the new Fairhaven peach. This variety is the fourth peach developed at the South Haven station of the Agricultural Experiment Station of Michigan State College. It is designed for the market period after Redhaven but before Halehaven, Kalhaven and South Haven. The new Fairhaven features a hardy bud that is resistant to cold and fog, and a fruit that is firm and ships exceptionally well. When ripe, it is freestone. Growers interested in a sturdy, early-ripening peach can get further information by calling, writing or visiting their County Agricultural Agent.



Plow Speeds Farm Telephone Service

A specially designed plow is used to bury wire along roadways for telephone service in rural areas where this type of construction is less expensive than building lines on poles. The plow leaves no trench... buries the wire in a single operation. This is another example of telephone efficiency working for you... speeding construction of more rural telephone facilities, and helping to keep cost of service low. It's one of the reasons why the proportion of farmers with telephones in Michigan is among the highest in the nation.

MICHIGAN BELL TELEPHONE COMPANY

board for 23 of the 31 years. During Mr. Brody's years as a member of the board MSC has grown from an enrollment of less than 3,000 students to more than 14,000, with a corresponding increase in faculty, buildings and equipment.

In those years the board devised a self-liquidating plan whereby five modern dormitories for women and five for men have been built for \$10,000,000 but at no cost to the taxpayers. Room rents and board provide operating revenues and pay for the buildings. The same plan has built an

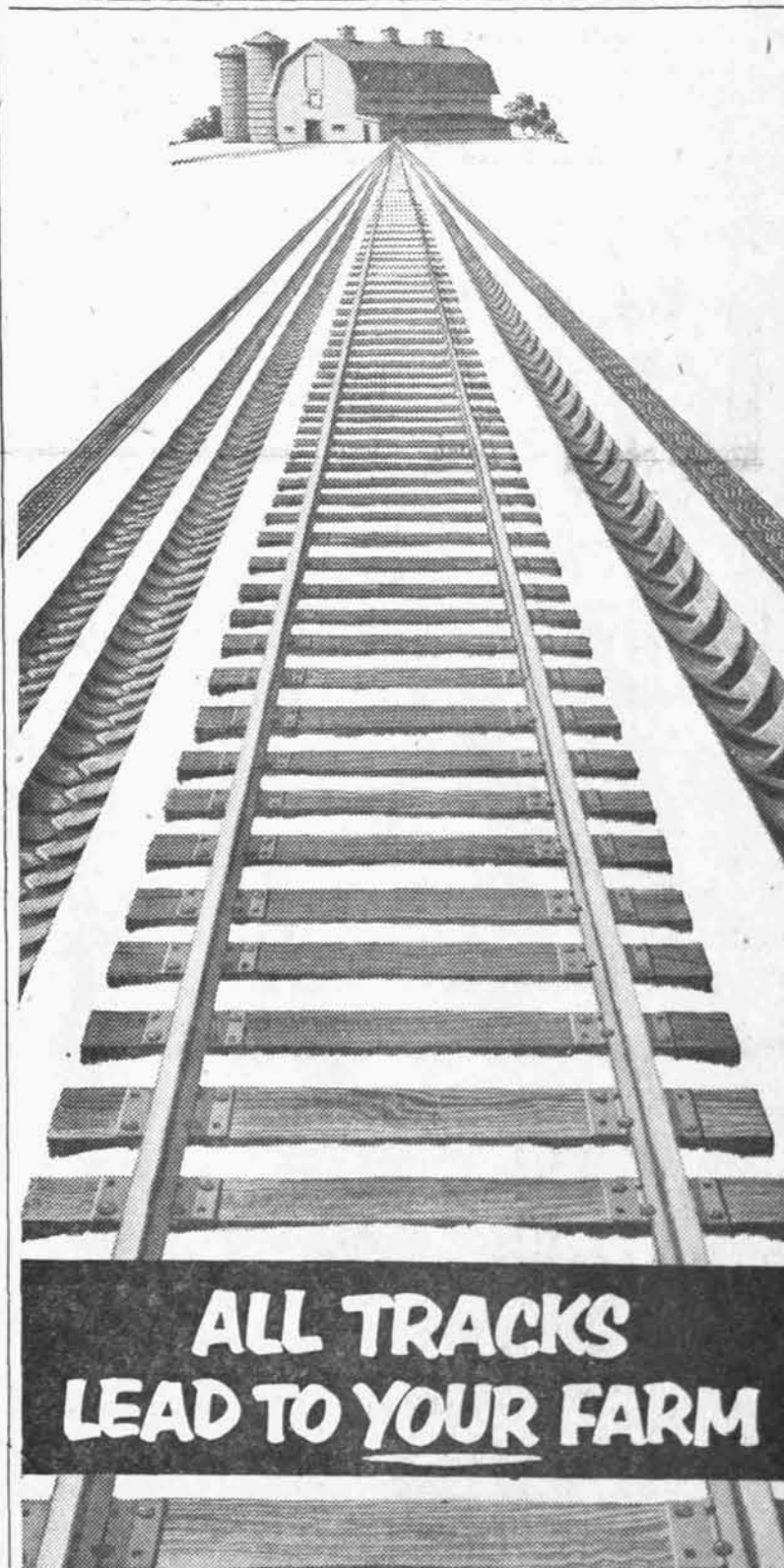
auditorium to seat 4,500, a football stadium to seat 50,000, the Jenison Field House for Farmers Week meetings and winter sports, and other buildings.

Protein

Check up on yourself and make sure the school children are getting substantial protein-filled lunches. Meat, egg, fish or cheese sandwiches should be waiting for the youngsters—or hearty casseroles made with cheese or meat, Michigan State College nutritionists advise.

For You LOW COST — COMPLETE COVERAGE FIRE and WINDSTORM INSURANCE OF FARM PROPERTIES IN ONE POLICY can rely on FREMONT MUTUAL Michigan folks have... for 77 years

FREMONT MUTUAL FIRE INSURANCE COMPANY FREMONT, MICHIGAN ESTABLISHED 1876



ALL TRACKS LEAD TO YOUR FARM

Your farm may be miles from the nearest railroad, yet railroads make possible the automobile, the tractor and the truck you use every day. For the building of all these vehicles depends upon a great variety of raw materials and finished parts that only the railroads' continent-wide assembly line can bring together.

And railroad tracks run from your farm, too—furnishing the broad highway that reaches from your fields to every corner of the nation, so that the produce you raise has a market as big and broad as America itself.

In doing their vital job, the railroads pay for building and maintaining their steel highways and they pay state and local taxes on them—the same kind of taxes you pay for the support of schools and local roads and the general services of government.

So you have a double interest in these railroad tracks—for they not only connect your farm with all America, but they also are your neighbors and fellow taxpayers.

ASSOCIATION OF AMERICAN RAILROADS WASHINGTON 6, D. C.

You'll enjoy THE RAILROAD HOUR every Monday evening on NBC.

We Like Doing Business With Farm Families

The men and women of A&P have been doing business with the nation's farm families for a long time.

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 farmer's best customers, too. We buy meat, poultry, eggs, dairy products, fruits and vegetables from all sections of the country for distribution through our stores.

We have worked closely with our farm suppliers to better serve our mutual boss—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 in order to reduce waste and spoilage, preserve quality and eliminate unnecessary handling costs.
3. We promote the sale of these farm fresh foods through honest advertising and fair merchandising practices.
4. We keep our profit rate at the lowest practical figure... last year less than 1c on each dollar of sales... in order to narrow the spread between farm and retail prices.

These policies have helped our suppliers earn a larger share of the consumer's dollar; have helped build sound and expanding markets for farm products; and have helped boost the farmers' income.

And these same policies of efficient, low-cost distribution have given millions of American families more good food for their money.

Because these policies have been good for our customers and our suppliers, they have been good for us, too. They have made people want to sell to us and buy from us.

We have enjoyed our friendly relations with America's farm families, and we hope to keep on doing business with you, to our mutual advantage, for many years to come.



County Committeemen in Legislative Meets

Members of Legislature Are Guests

DAN REED
Ass't Legis. Counsel, MFB

Proposals for new taxes to balance the state budget are being discussed by Senators and Representatives meeting with some 300 County Farm Bureau legislative committeemen in a series of seminars in Lansing to discuss state and national legislation.

LEGISLATIVE committees of six Farm Bureau districts have held day-long sessions on national and state issues. Dates of other seminars to be held are:

| | |
|------------|----------|
| District 3 | March 3 |
| District 2 | March 4 |
| District 9 | March 10 |
| District 8 | March 11 |

About 40 legislators have attended the sessions already held. It is expected that more than 75

of the 132 Senators and Representatives will be seminar guests of Farm Bureau in the complete series.

NATIONAL legislation. Policies of Secretary of Agriculture Benson have been discussed. Clark L. Brody, executive vice-president of Michigan Farm Bureau, has said that Sec'y Benson recommendations are in agreement with those adopted by voting delegates in Michigan Farm Bureau and American Farm Bureau Federation annual meetings. He urged that legislative committeemen call on Farm Bureau members to register support for the Benson policies in letters to Congressmen and Senators Ferguson and Potter.

Other legislative developments discussed: Butter-oleo use in state institutions; wholesaler's tax; coloration program for off-highway gasoline; mandatory garbage cooking to prevent spread of V. E. disease in hogs; proposed Animal Industries Building at M. S. C.

MSC short courses are popular with young farmers.

Ask Citizens To Health Conference

Michigan is planning a unique conference on public health—one that has never been tried before in any state. It is a conference of citizens, at the School of Public Health, University of Michigan, March 25-26.

HEALTH officers and the legislators have set up this conference. Every segment of the citizenry of Michigan should be represented including, of course, the rural areas.

This conference is an attempt to find out from the Michigan citizen his public health needs. The legislature wants to know.

MICHIGAN Farm Bureau has helped the conference. Mrs. Marjorie Karker has been asked to give the keynote address. It will be her responsibility to outline the needs of Michigan people as she sees them. Several members of the Michigan Farm Bureau staff will be in attendance at the meeting.

The Farm Bureau believes many farm people should attend. Certainly the chairman of the health committee of the county boards of supervisors should be present. Every county should be represented by at least one rural person. The Farm Bureau has a great responsibility in seeing that the rural areas of each county are represented at the Citizens Conference.

RESERVATIONS should be made with H. E. Miller, School of Public Health, Ann Arbor. The Farm Bureau has a number of reservation cards which they will be glad to send out to any citizen who plans to attend the conference. Housing facilities are available at the Michigan Union.

Unburned leaves are worth much as soil conditioners.

Proposed Tax Bill Bad for Farmers

(Continued from Page 1)

all the grain and beans grown in Michigan. The Exchange said if this bill should be passed it would be forced to move to Toledo.

A SIMILAR situation exists relative to Farm Bureau Services. There are years when the margin of that organization would be 1%, or less. A levy of 1/4 of 1% would be equivalent to an income tax of 25%.

The margins on which organizations handling farm products and farm supplies operates, are typically very narrow. Hence, a percentage levy on the gross volume of business handled would be especially burdensome.

MY GUESS is that if such a tax is imposed, farmers will pay it coming and going. It would undoubtedly be deducted from what we receive from our products and would be added to the costs of all our farm supplies.

The Conlin Plan involving an amendment to the state constitution to put state aid for schools on a current basis and to distribute all of it on an equalization formula rather than part of it on the school census basis and to provide for applying the \$50,000,000 Veterans' Trust Fund toward reducing the state's General Fund deficit has been abandoned, for the present at least.

THE SENATE passed S-1002 advancing from August 31 to May 15 the final date for paying the corporation franchise fees. This will bring about \$35,000,000 into the state treasury during the current fiscal year which would otherwise be paid during the forepart of the next fiscal year.

Senator George N. Higgins of Ferndale, chairman of the Senate committee on taxation, is reported to be very favorable to H-140, the wholesalers tax. He is also still advocating his used-car tax. When this bill hasn't been defeated in the Legislature the Governor has vetoed it.

EXPERTS from Princeton University submitted a report, "Michigan State Aid Survey, 1953—The Effect of State Aid on Governmental Finances." The findings and recommendations in this report, insofar as they relate to various types of state aid, have been approved by the Michigan State Aid Advisory Committee. Among recommendations in this

report are reduction in state aid to local units of government, particularly townships, to save the state \$12,700,000, school aid revision to save the state \$9,000,000 and welfare costs allocation to save the state \$13,000,000. Also it is proposed to transfer from the state's general fund to the highway fund and the cost of state police highway patrols in the amount of \$5,000,000. These adjustments would reduce the drain on the state treasury to the extent of \$39,800,000 annually.

The proposed scheme of distribution of state aid to local units of government would drastically reduce payments to townships. Under the proposed set-up, total state aid on a per capita basis would be \$15 for cities, \$9.50 for villages and \$1.30 for townships.

IN ADDITION to reducing and revising the state aid as explained above, the Princeton consultants have recommended a variety of "temporary emergency revenue measures," one of which would be a special surtax of 10% of the amount of all existing state tax payments, exclusive of the sales tax, cigarette tax, highway user taxes and specific property tax on public utilities. All in all, the various readjustments and new taxes proposed by the Princeton University experts would benefit the state's general fund to the tune of \$99,700,000 annually.

The Senate has been devoting much of its attention to S-1004, the bill to establish a state turnpike authority to issue bonds for constructing and operating toll roads. This bill was drastically rewritten by the Senate committee on highways and was later subjected to a large number of amendments while being debated at intervals during two or three weeks by the senate committee of the whole.

Important amendments were adopted one day, only to be withdrawn the next day by unanimous consent at the request of sponsors of the amendments. It was all rather confusing. Now the bill is being studied by the Senate committee on appropriations with the understanding that after they are through with it, it will be reprinted once more and put back for further consideration by the Senate committee of the whole.

Just how fast this legislation will move is still uncertain, but it is a pretty safe bet that it will still be pending when your Community Farm Bureau group dis-

cusses this whole question at its March meeting.

How to be Sure Of Ladino Clover

Just how can you 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 in appearance. The only way you can be sure you are getting your Ladino is by knowing the origin of the seed and the conditions under which it is grown.

To make sure you get the best seed obtainable see your cooperative dealer and insist on certified Blue Tag Ladino clover seed. If you hear of domestic Ladino clover being priced very low, be sure and find out if it is growers' affidavit Ladino, or certified Ladino. The former is not to be compared with certified domestic Ladino because you only have the grower's word that the seed is Ladino. Certified Ladino is certified by the respective state certifying agency.

A manure spreader is one of the best fly control mechanisms.



Reilly Tells Group About Europe

Ninety members of 5 community groups in Tuscola county met February 9 to hear a stirring talk by Jim Reilly of Boring City.

Reilly brought to the club a vivid picture of farming in Europe, as he spent 1952 as an exchange farmer in Switzerland. He stressed the value of fellow-

ship and breaking down of barriers between America and other nations. His talk was illustrated with pictures he took on his trip.

Dehorn Cattle

Winter is a good time to dehorn cattle because of less danger of screw worms and maggots, advises Dr. Glen W. Reed, animal pathologist at Michigan State College.



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 rigidly inspected by the Seed Improvement Association.
4. They have proven their ability for higher yields thru impartial tests.
5. They are distributed cooperatively — which means savings to you.

Order your spring needs NOW from your local Farm Bureau Cooperative, be sure of getting the hybrid most suited to your farm.

FARM BUREAU SERVICES, INC.
Seed Department
221 North Cedar St. Lansing 4, Michigan

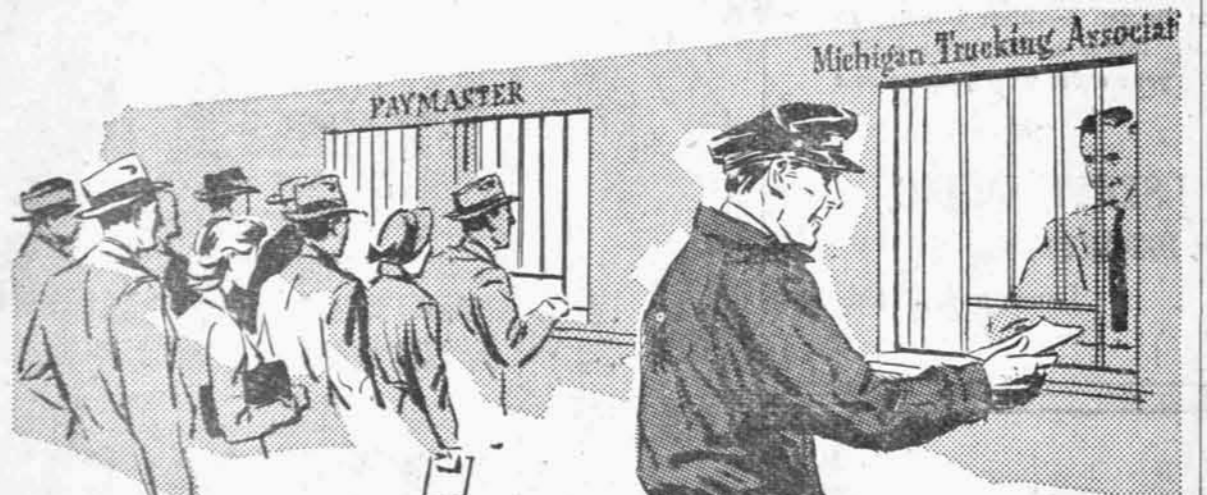


We specialize in WINDSTORM insurance for the protection of farm property.

- BLANKET coverage on farm personal.
- TELEVISION antennas covered free up to 10% of amount carried on household goods.
- OVER \$800,000,000 of insurance in force, spread over the 83 counties in Michigan.
- OVER \$4,000,000 in reserves, re-inforced by aggregate excess of loss re-insurance by Lloyds of London.

1885 to 1953

MICHIGAN MUTUAL WINDSTORM INSURANCE CO. HASTINGS MICHIGAN



One out of 10 Michigan Paychecks

Here's something you probably never realized—

One out of every 10 paychecks received by Michiganders is paid by the motor transport industry—by the trucks you see serving you every day on our highways.

So, you see, trucks not only pay a large percentage of the tax revenues received by the State each year—they also provide the livelihood of thousands of Michigan citizens.

As a matter of fact, to make a graphic comparison—while the railroads give employment to approximately 36,000 Michiganders, the trucking industry comes through with paychecks for nearly 250,000 people in this State!

Another interesting and significant fact is that, whereas the average wage for all industries in Michigan is \$3,250, the average wage paid by the trucking industry amounts to \$4,078.

If you've got it, a truck brought it!

Michigan Trucking Association

Hotel Fort Shelby Detroit

TRUCKS ARE YOUR FRIENDS — Serving You NIGHT AND DAY!

Farm Bureau Services, Inc.
Finance Promotion Division
P. O. Box 960, 221 North Cedar, Lansing, Michigan

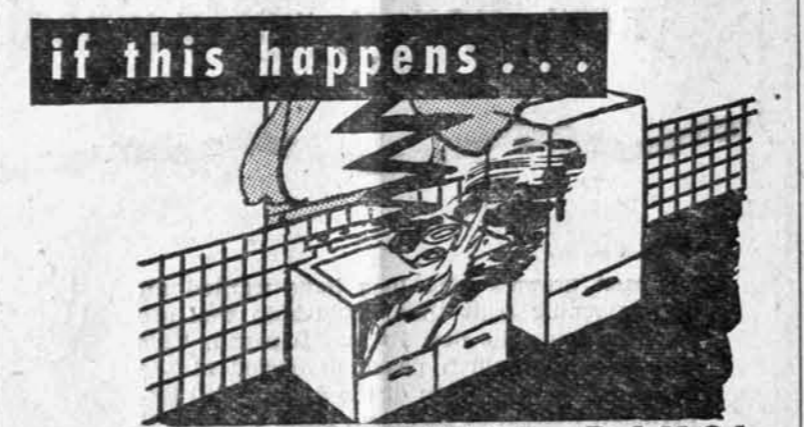
I am interested in further information on the expanded fertilizer program for Michigan Farmers—Please send copy of Prospectus for Farm Bureau Services, Inc., Series A Debentures and have a licensed salesman call.

Name

Address RFD No.

Road

County



STATE MUTUAL PAYS!

RADIOS, electric stoves, electric refrigerators, electric water heaters, and all other electrical appliances are covered against damage which is caused by lightning. That's "protection made to order."

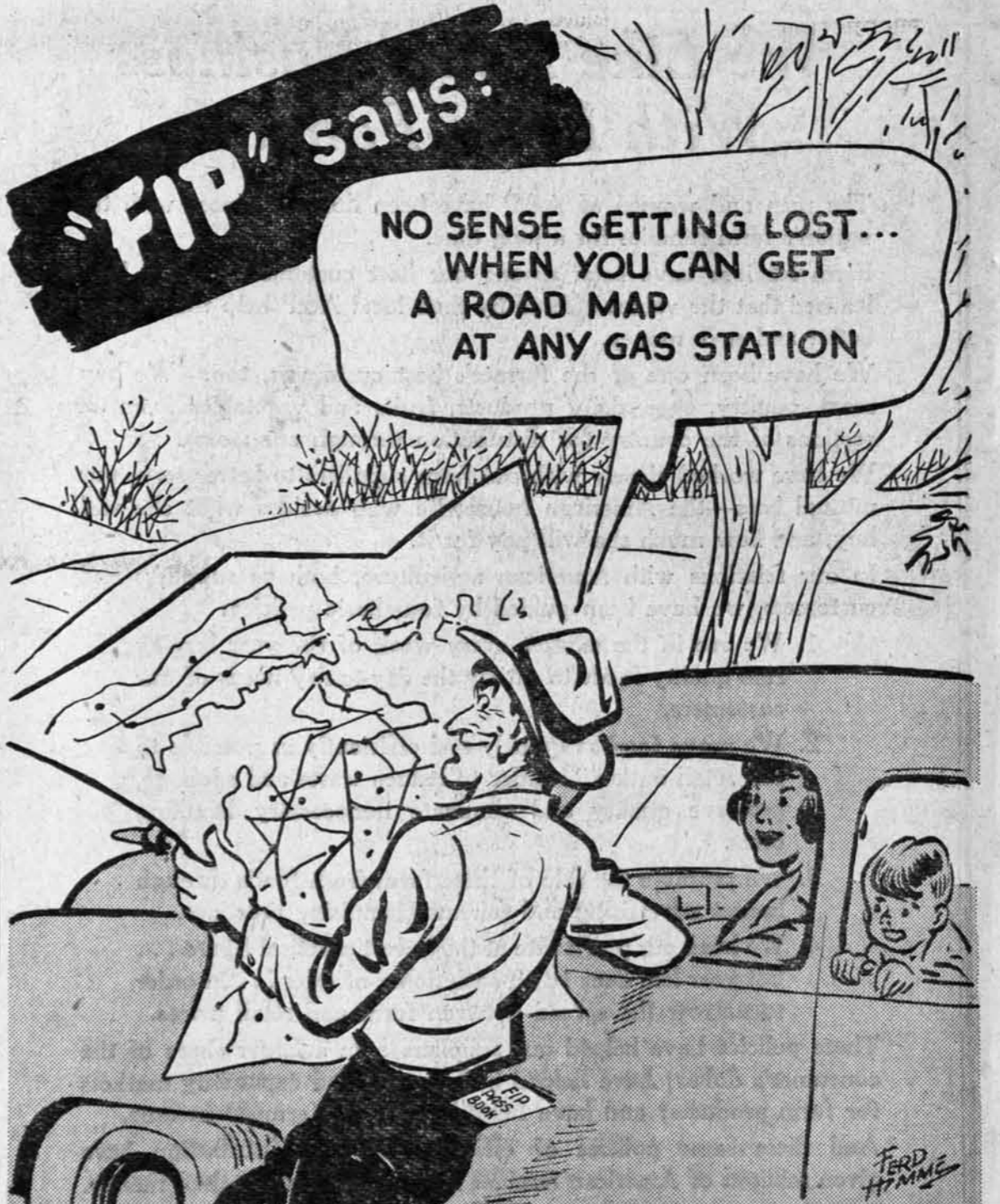
Special Notice

WINDSTORM insurance can now be made a part of your State Mutual policy. It's no longer necessary to buy a separate policy to protect your buildings from windstorm damage. If you so desire, State Mutual gives you this protection along with your fire protection in a "one-policy" package.

HAIL damage to your buildings can also be covered by State Mutual's new "one-policy" package. This protection goes right along with windstorm coverage mentioned above.

REMEMBER, your State Mutual Policy is non-assessable — a feature which makes it completely acceptable as collateral at banks or other loaning agencies. And there are no membership fees for new members.

State Mutual INSURANCE COMPANY
702 Church Street — Flint 3, Michigan
E. R. DINGMAN, President — H. K. FISK, Secretary
"State Mutual Insures Every Fifth Farm in Michigan—Ask Your Neighbors!"



There's no sense in walking into the future without a map, either. Your F. I. P. savings plan gives you a map so easy to follow you'll wonder why someone didn't think of it sooner. F. I. P. was developed by the Farm Bureau for Farm Bureau families. Ask yourself if it can bring a better future to you and your family. Your Farm Bureau insurance agent will tell you the whole story.

FARM BUREAU INSURANCE SERVICE
507 South Grand Ave. Lansing, Michigan

Annual Reports of Farm Bureau Insurance Companies

Auto Company Has 45,000 as '53 Goal

NILE VERMILLION

Director's Report at Farm Bureau Mutual Insurance Company at 4th Annual Meeting at Lansing, February 24, 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 of inflation. It has continued to operate through years of continuing inflation without adding materially to the cost of casualty insurance for its members.

In fact, your Company has been able to finance its remarkable growth by accumulating substantial profits 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 \$1,831,770.

The number of policies in force is nearly ten times the original 3,600 charter policies. Claim payments in behalf of policyholders for the year 1952 exceeded \$796,000. Surplus to policyholders has grown to \$800,000, an increase of 340%.

Farm Bureau Mutual has truly held the line against heavy pressure on the cost side. This has not been done without sacrifice. Many of our members have co-operated sympathetically. Your excellent staff of employees has labored diligently to create this wealth for you.

Many of our employees came to this insurance company because of better opportunities to receive recognition for their work. It can be said without reservation that your employees endeavor to give more than they are expected to.

The total salary budget of this Company has never averaged more than 7% which is very low for such a business. The profit margin has always exceeded 10%, which is unusually high.

PROBLEMS. Growth such as this Company has experienced naturally creates problems. As the number of policyholders and resultant claims increase, we find continually increasing demands for more facilities at the local level to take care of our policyholders.

PRODUCTION. The present number of policyholders is 34,049 automobiles, covering 34,605 vehicles, and 5,321 farm liability.



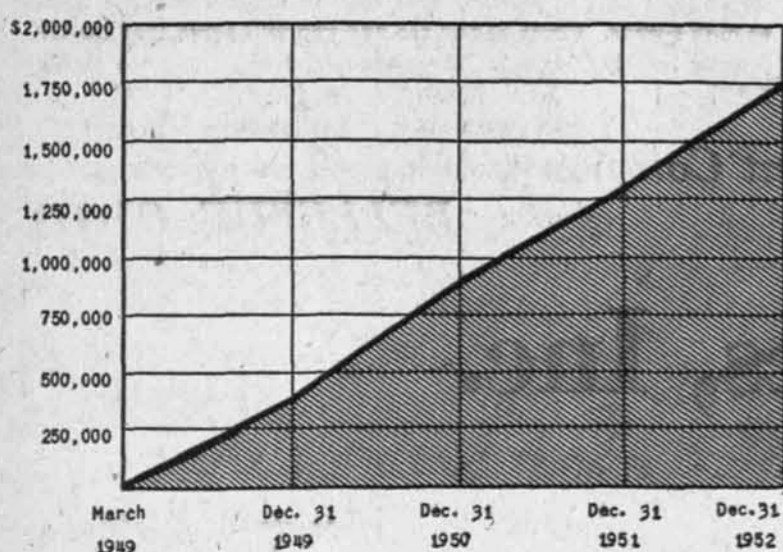
NILE VERMILLION
Director of Farm Bureau Mutual Insurance Services

The lapse ratio on automobile policies remains nearly constant at 7%. The lapse ratio on farm liability is slightly over 5%. A comparison of new business and lapses for 1951 and 1952 follows:

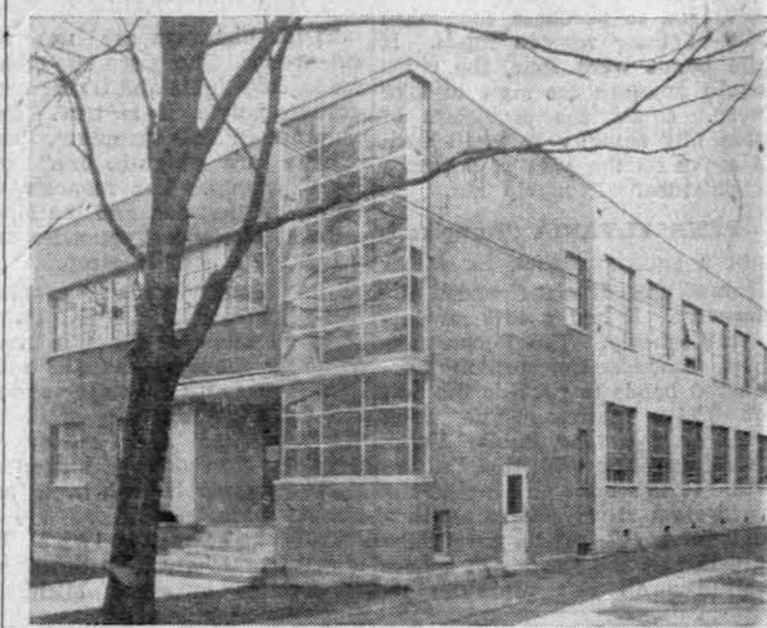
| | 1952 | 1951 |
|---------------------|-------|-------|
| Auto, new | 8,487 | 8,891 |
| Lapses | 2,575 | 2,308 |
| Lapse ratio | 7.34% | 7.15% |
| Farm Liability, new | 2,534 | 2,078 |
| Lapses | 219 | 88 |
| Lapse ratio | 5.42% | 4.33% |

A SPOT CHECK on reasons for lapse the first eight months of 1952 shows that over 50% of the vehicle. An additional 24.2% quit farming, left Farm Bureau, left the state, or died. 8.4% were cancelled by

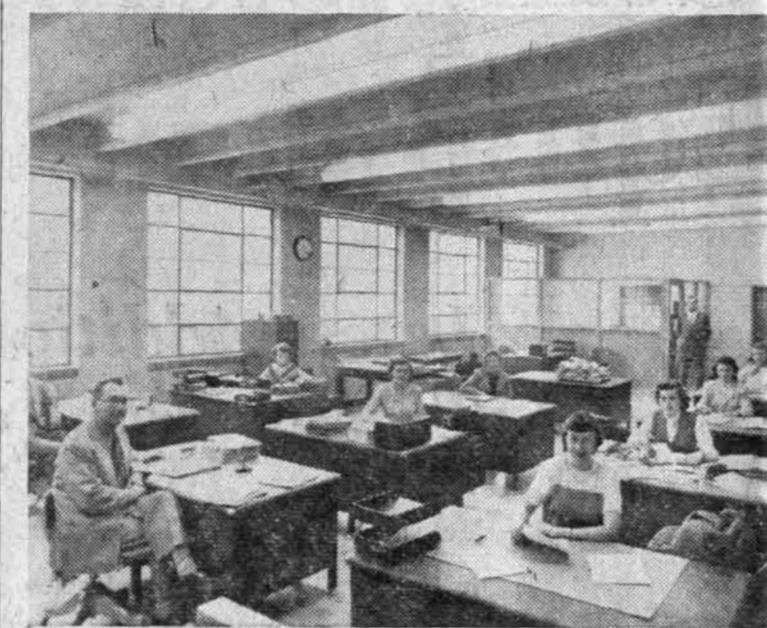
Premium Growth, Farm Bureau Mutual



Farm Bureau Insurance Co's Home Office



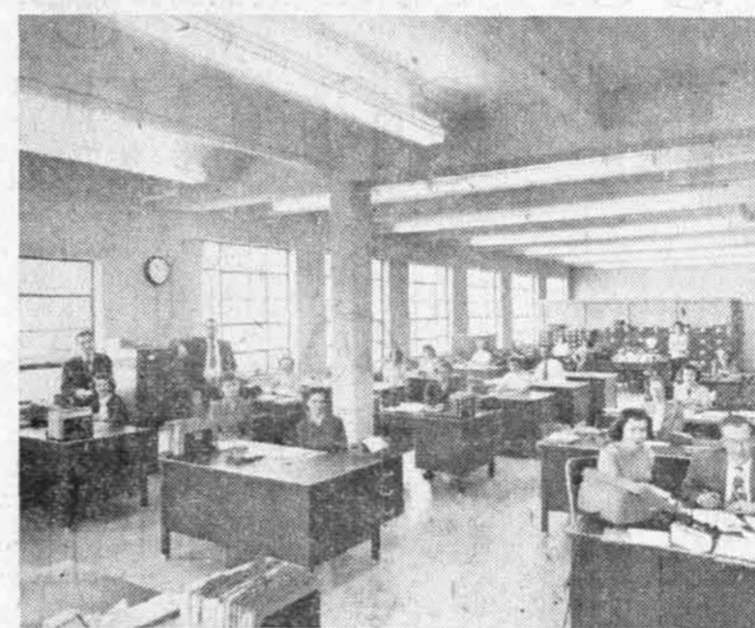
Farm Bureau Mutual Insurance Company and Farm Bureau Life Insurance Company occupy much of both floors of this modern office building at 507 South Grand Avenue, Lansing. The present home office represents the third move to larger quarters in four years. A statistical department is located at 188 North Cedar Street.



Officers of the Farm Bureau Life Insurance Co. and Nile Vermillion, director of FB Insurance Services, occupy half of the first floor. William Conley, ass't manager and actuary of the Life Company, Mel Barnes, underwriter, in the foreground, issues the life policies. Mr. Vermillion stands outside his office at rear of the room.



Superintendent of Claims Richard James, and Director of Agents Allan Tagg and their staffs occupy these quarters on the second floor. In 1952 the Claims dept received 11,415 claims in behalf of policyholders. Mr. Tagg directs the work of 150 agents in 63 counties. Four district supervisors assist in this work.



This is the accounting, underwriting and mailing office of Farm Bureau Mutual Insurance Company. H. P. Zemke is manager of the accounting service for both auto and life companies. Ivan Allison is underwriter in charge of issuing auto policies. This group services nearly 35,000 automobiles and 5,000 farm liability policyholders.

Life Insurance Total \$25,000,000

NILE VERMILLION

Director's Report to Farm Bureau Life Insurance Company at 2nd Annual Meeting at Lansing, February 25, 1953

Farm Bureau Life Insurance Company of Michigan began operations September 20, 1951. On December 31, 1952, it had completed 17 months of operation.

Your Life Insurance Company was organized as a stock legal reserve company, with contributed capital of \$316,000. The capital is represented by Class A common and Class B common shares.

The Class A common shares, which represent non-voting stock, are held by 588 individual members of the Michigan Farm Bureau. They represent a contribution of \$232,900 capital and \$58,225 surplus.

The Class B common shares are held by Michigan Farm Bureau which holds 50% of the shares, and by individual members of the Farm Bureau. The 2,000 shares represent \$20,000 capital and \$5,000 surplus.

A dividend of 6 1/4% on the par value has been declared and paid on all Class A stock outstanding for the year 1952. The total amount of this dividend payment was \$14,556.25.

Charter sales of life insurance now total \$20,463,960. This represents 10,203 applications for an average amount of \$2,000 of insurance coverage on each charter policy. Except for clearing up loose ends, the solicitation of charter policies terminated July 1, 1952.

Sales of our special Farmers Investment Protector (FIP) now total approximately \$4,000,000 on 1,300 applications. There are also sales of other types of insurance totaling more than \$700,000 on 400 applications. These combined figures give a total amount of insurance written exceeding \$25,000,000 for an average production of \$1 1/2 million per month.

MUCH CREDIT is due to the agency force and office staff in smoothly putting this tremendous volume of business in force. The response of the members to our life insurance program was so great that it threatened to overcome our best efforts to set up an orderly procedure for putting the business on the books. Each charter reservation had to be converted to a formal application by an agent, and then carefully underwritten before a policy could issue. Mr. Conley, assistant manager and actuary, has been equal to the task. The Company is already in the process of handling first-year renewals on the charter business, while it smoothly takes care of new business.

THE ONLY renewal business with which the Company has had any experience is in relation to charter policies. Results there have been good. The lapse ratio on renewals has stayed within 5%, which is a very gratifying result. This again does credit to the work of the agency force and home office staff in the extraordinary way they have handled the volume of charter business.

A NEW department has been set up to study the causes for lapse and methods of conserving insurance in force. This conservation department has already reduced the number of cases where renewal premiums were not paid.

PLANS of insurance available to the agents for new business consist of the following policies and riders:

- POLICIES:**
- Ordinary Life
 - 20 Payment Life
 - 20 Year Endowment
 - Farmers Investment Protector (Special 20 Payment Life)
 - 5 Year Term
 - 10 Year Term
 - 20 Year Term
 - Term to Age 65
 - Single Premium Life
 - Single Premium 20 Year Endowment
 - Single Premium Endowment at Age 65

BENEFIT RIDERS:

- Accidental Death
- Disability - Waiver of Premium
- Payor Insurance (Waiver of Premium in Event of the Death or Disability of the Applicant)
- Family Income - \$10.00 Plan
- Family Income - \$20.00 Plan
- Family Income - \$30.00 Plan

FARMERS Investment Protector was designed to facilitate promotion of new business by an inexperienced agency force. It now accounts for most of the new business. We believe that the more experienced agents will gradually revert to standard forms of insurance and work out their own combinations.

FINANCIAL transactions are covered thoroughly in the audit report, and need no elaboration here except: (1) allocation of expenses between Companies, (2) investment procedures, and (3) consideration of dividends.

(1) A careful study has been made of proportionate charges between the Life Company, Farm Bureau Mutual, and Farmers Service Agency. Wherever possible, joint operations have been combined for the sake of economy. Of course, under the contract between the Life Company and the Farmers Service Agency, a specific commission is paid to the latter for its sales activities.

(2) It should be noted concerning the investment policies of the Company that all investments are approved by a committee appointed by the board of directors. These investments at the present time consist entirely of United States Treasury Bonds and other corporate bonds. A total of \$222,571.04 of these investments is on deposit with the state treasurer as security to policyholders. A separate report of the investment committee will be presented to this annual meeting.

(3) During the present year, the Company will need to work out exact formulas for the calculations of policyholders' dividends.

GENERAL policyholders become entitled to whatever dividends may be declared at the end of the second policy year. In addition to this, Charter policyholders become entitled to share in the special Charter dividends that may be declared at the end of the third policy year.

These formulas for dividend payments will be submitted to the board of directors for appropriate action. The comment should be made that, while the payment of dividends necessarily rests in the discretion of the board of directors, there are certain contractual obligations which must be met, if possible.

ANY APPRAISAL made of the Company's earnings or profits should keep in mind the desirability of reasonable dividend payments to policyholders. Also, it is necessary to clarify the matter of policyholders' dividends before any determination can be made of dividends to Class B stockholders. Specific recommendations will be presented to the board of directors following conferences with our consulting actuaries.

FUTURE. In commenting on the future progress of the Company, it is our expectation to double the present amount of business in force during the next two years. In the process of doing this, good agents must be recruited and a better system of training set up.

THE SALE of future business will never be as easy as the sale of charter business. Four-fifths of our present business is charter business. The actual rate of production of non-charter business is less than \$1,000,000 per month, which in itself indicates that our present agency force cannot meet the requirements for professional selling in a normal atmosphere of buyer resistance.

\$1,581,000 Paid in Auto Claims

Farm Bureau Mutual Insurance Company of Michigan has paid a total of \$1,581,000 in claims in behalf of its policyholders. This total was taken Dec. 31 at the close of the 1952 business year. It covers the 46 months the Company has been operating, said Richard James, superintendent of the claims dept.

CLAIM payments have ranged from \$1 to as much as \$12,500 in a case involving personal injuries. The Company opened for business March 7, 1949. Today it has 35,000 automobile policyholders and 5,000 farm liability policyholders. All are members of the Farm Bureau.

In their behalf the Company was presented with 11,415 claims in 1952. More than 25,000 claims have been presented in the 46 months.

Nile Vermillion, manager of the Company, said it has net reserves

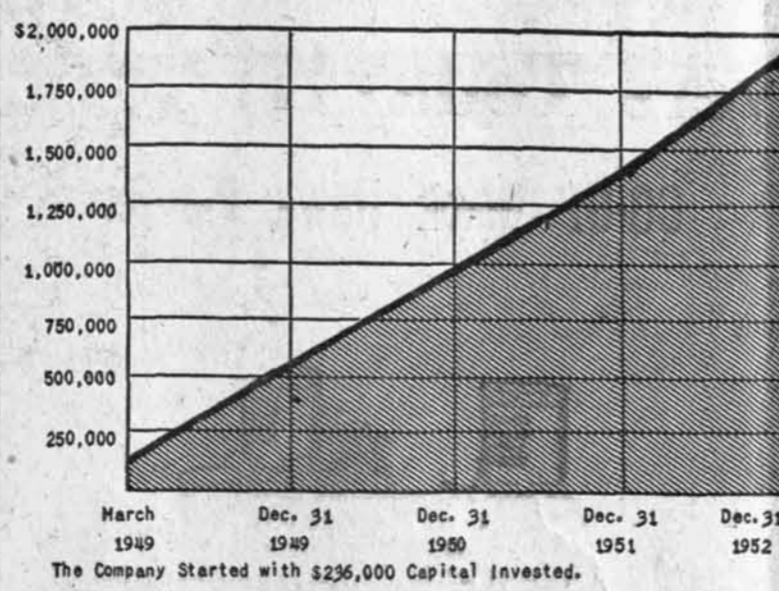
of \$495,000 to cover claims not yet disposed of.

As the Company grows, the claims department is expanded to give Farm Bureau members good service. Today there are four examiners at the home office and eight full time, trained claims adjusters on the road.

CLAIMS DEPT Responsibilities. The Company offers FB members these automobile insurance coverages: public liability (bodily injury and property damage), auto medical payments, collision, and comprehensive (fire, theft, windstorm, etc.).

Farm Bureau Mutual also writes a comprehensive farm liability insurance, including bodily injury and property damage liability, premises medical payments, employer's liability, death of livestock, and protection for doing custom farm work.

Growth in Assets, Farm Bureau Mutual



The Company Started with \$236,000 Capital Invested.

on the other hand.

It was felt that these reserves should be set up on our books to insure solvency, and so that they could be reported on our tax returns. The total of these reserves is \$100,000.

TOTAL unassigned surplus, exclusive of these contingent reserves, is \$700,000. Of this amount, \$218,720 represents surplus certificates outstanding.

THESE certificates are subject to redemption after March 7, 1954. If redeemed, they will reduce surplus by the amount paid for redemption.

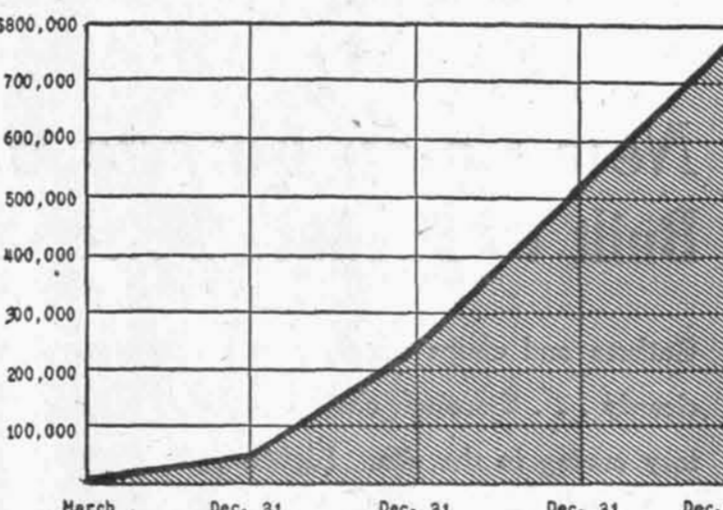
At the present time the contributed surplus is not carried as a liability, but is shown in the total surplus figure. Redemption of the surplus certificates will cause a savings to the Company in the amount of interest paid on same.

FUTURE. Future production of new business should add 10,000 policies in 1953 to the total in force during the year. Claim payments for 1953 may well equal \$1,000,000.

We will find additional pressure during the reinsurance costs during the year. While it was expected that our reinsurance rate would decrease for 1953, we are advised that American Agricultural Insurance Company has not sufficiently restored its financial position, and it is calling on us to make an increased payment for reinsurance. Our rate at the beginning of 1952 was 8.58%. On July 1, 1952, this was raised to 10.58%. On January 1, 1953, this was again increased to 14%. We have no assurance how long the high rate of 14% will prevail.

Buy Farm Bureau Insurance.

Claim Payments, Farm Bureau Mutual.



Farm Mutual President



MARTEN GARN, president of the Farm Bureau Mutual Insurance Company of Michigan, farms 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 Bureau, through Junior and County Farm Bureaus. He is vice-president of the Michigan Farm Bureau and 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 conservation and other community activities. He attended Michigan State College and was employed for two years by the MSC animal husbandry dept. Mr. Garn is married and has four children.

Farm Life President



RUSSELL HAZEL, president of the Farm Bureau Life Insurance 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. His program includes hogs, Polled Hereford cattle, wheat, corn, oats and hay. Mr. Hazel has been director and president of the County Farm Bureau. He is a director of the Michigan Farm Bureau and three associated companies. Mr. Hazel is one of the organizers and president of the Southwest Michigan Live Stock Producers Ass'n, which owns the very successful auction at Battle Creek, operated in cooperation with the Michigan Live Stock Exchange. Mr. Hazel is an officer of the Kalamazoo Farmers Mutual Fire Insurance Co. He has had long service on the board of supervisors.

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 Groups

DONALD D. KINSEY
Director of Research and Education

Where do farmers fit into a problem like this? Well, this could be a matter of profit and loss to everyone. Building toll highways could affect our whole road building program.

Can we keep toll roads from becoming a financial burden to the state? 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 surveying of traffic, the financing, and the construction of toll highways in the state. This bill 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 overload and congestion from the free roads.

They do not intend to serve local traffic. They are routed around the edges of cities and towns. They go over or under other roads so that a minimum of contact with crossing traffic is encountered. There are few stop lights or stop signs. They are entered 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 750 miles of toll highway in the U. S., spread over eight states.

HOW ARE such roads financed? Interest-bearing bonds are issued which are to be paid off by the income from the roads. To insure success the traffic must be heavy. The bonds may be backed by the state's faith and credit. Or they may be revenue bonds without any state obligation. Farm Bureau delegates in 1952 insisted that no state funds or state obligation be pledged for such purposes. Revenue bonds call for from 3% to 4% interest. State-backed bonds carry only about 1½% interest.

IN MICHIGAN, the Constitution limits the powers of the legislature to pledge the credit of the state for more than \$50 million on public highways. The present bill (Substitute S-1004) provides that revenue bonds may be issued, but prohibits the state from being obligated for either the principal or the interest. They must be paid off entirely from the toll incomes collected, says the bill. Revenue bonds, because of higher interest rates, take a longer time to retire and require a larger volume of traffic to support them.

Arguments for toll highways. Traffic on our roads has increased 50% since 1941. There are now 53 million cars and over 10 million trucks on the roads. They roll over 500 billion miles a year. Something has to give under such pressure. Our cities and towns have become areas of accident and congestion along the highway routes.

STATE highway taxes are not

adequate, even with Federal aid, to build turnpikes that would relieve the congestion. The state highway department must spread the use of its revenues over the whole state. Toll roads would allow for beginning the needed construction in the near future, without having to employ state revenue. Yes, as the bill is designed, these highways would become the property of the state after the bonded indebtedness is retired.

Those favoring toll roads hold that they put the cost of building and repairing such roads where it belongs—on the users. At present, a large number of out-of-state trucks roll onto Michigan roads without paying license fees or buying state gasoline. They ruin the roads without paying anything toward their support. The toll road would assess them directly.

HAVE toll roads paid off? The Pennsylvania Turnpike did so in all but gas rationing years. Since then it has profited. In 1950 it grossed \$16 million, and paid off \$5 million. In five years it retired \$10 million of indebtedness.

The New Jersey Turnpike was financed by revenue bonds at 3.25% interest. The bonds were issued so as to be sold when needed. Traffic on it is increasing and the state is planning other turnpikes. It appears financially sound.

THE PROPOSED Michigan Five-man Turnpike Authority would be expected to conduct traffic surveys to estimate vol-

ume before recommending a toll highway. Presently favored routes are from Detroit toward Chicago, and from Bay City toward Toledo.

By getting the faster traffic onto the turnpikes, there will be greater safety along the free roads where schools are located and school buses travel. The centers of cities and towns enroute will be less endangered by hurrying tourists and trucks. Tourists will be less hesitant to travel through the state because they can travel unhampered by the congested areas. The cities and towns will still be accessible to them along the way.

OHIO has floated a bond issue of \$326 million for a toll highway. Indiana is planning one. New York voted \$500 million to build 357 miles. These will con-

nect with the Pennsylvania Turnpike to Chicago. Michigan's highway could also complete 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 could, in the face of limited labor and materials, absorb so much of these as to bring about a halt in our road improvement program over the rest of the state. Materials and labor are not abundant now.

IF the toll highway project should get into "hot water", would the state be put under pressure to rescue it? If so, the state highway department might neglect the free roads in order to make the toll roads pay off.

In some states, cities were encouraged to purchase the bonds out of their reserve funds. If the bonds went sour, the cities could pressure the state to take over. Could the provisions of this bill actually forestall such a move on the part of a future legislature? Probably not.

PENNSYLVANIA Turnpike is not a good yardstick for Michigan to use. It was financed differently. It had a 45% government subsidy. The Reconstruction Finance Corporation purchased bonds to provide the rest at 3.75% interest. The work was done by the Public Works Administration with this Federal aid. It was built on an old railroad right-of-way. Grading, tunnels and fills were practically finished at the start. On a new turnpike all this must be fi-

nanced from scratch.

TOLL highways are not accident-free. There are less crossroads, stop lights and traffic congestion points, it is true. But they are SPEED turnpikes. The drivers are "high-balling" for long distances. The monotonous thump of the road and the long, straight stretches hypnotizes the driver. He goes to sleep.

The Pennsylvania Turnpike had 949 accidents in 1950. There were 59 killed and 624 injured. Property damage was \$1.2 million. Property damage scaled ten times as high per accident. Why? Speed and monotony. Speed increases destruction. Forty-five percent of these accidents were trucks.

Toll highways might be thought of as giving little direct service to out-state Michigan

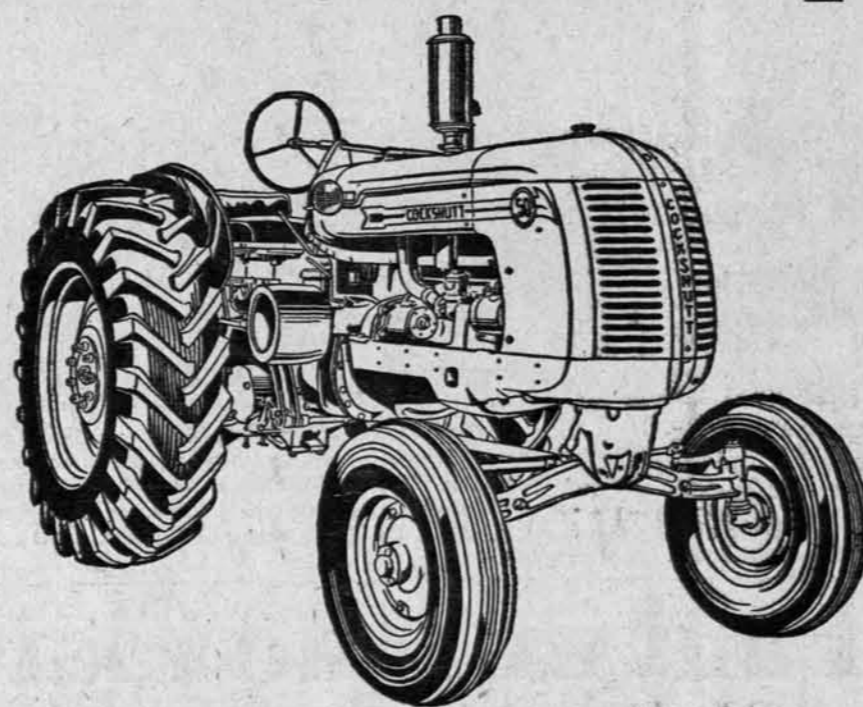
folks. They will serve metropolitan areas more directly. There will be interstate transport trucking, of course. And the turnpikes can be used for travel between some Michigan cities. Some towns will profit by new industries.

SENATOR Haskell Nichols of Jackson has made the effort to put the whole project beyond the danger of involving state indebtedness. He has offered the bill. But can he close the door? Laws are subject to repeal in whole or in part. They can be revised. Could someone in the future revise this law to throw the whole project into the laps of the people of Michigan? Well, metropolitan areas will have more seats in our future legislatures. It is a possibility.

QUESTIONS

1. THE present bill may find rough going in the House. It may or may not be passed. If it does not, what should be our position regarding toll highways in the future?
2. DO you regard the method of financing these roads with revenue bonds as a sound one?
3. SHOULD the state Turnpike Authority have a limit placed on its right to develop toll highways?
4. ARE there other methods for providing adequate roads along the congested trunk lines?
5. MICHIGAN is a peninsula. Would toll turnpikes fit our geography to good advantage if they were to be built generally across the state?

Something Completely New In CO-OP Equipment



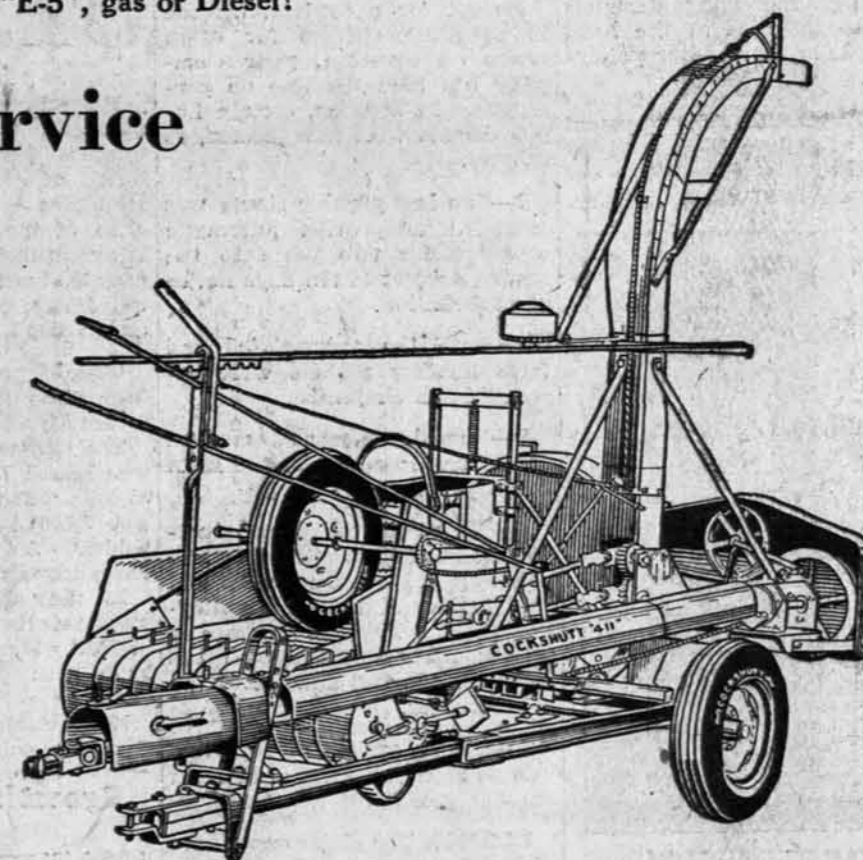
Latest Addition to a World Famous Tractor Family

Here's a great new CO-OP tractor, designed to put CO-OP dealers on the inside track in the race for 4-5 plow tractor sales! It's BIG! It's VERSATILE! It's RUGGED! It has all the POWER you as customers will ever need to meet the most rigorous demands of modern 4-5 plow tractor farming. In economy of operation it's in a class by itself! Plan NOW to go to your nearest Farm Bureau farm equipment dealer and see this brand new tractor that broke all fuel economy records at the Nebraska test! ... the rugged CO-OP "E-5", gas or Diesel!

Designed and Built for Years of Service

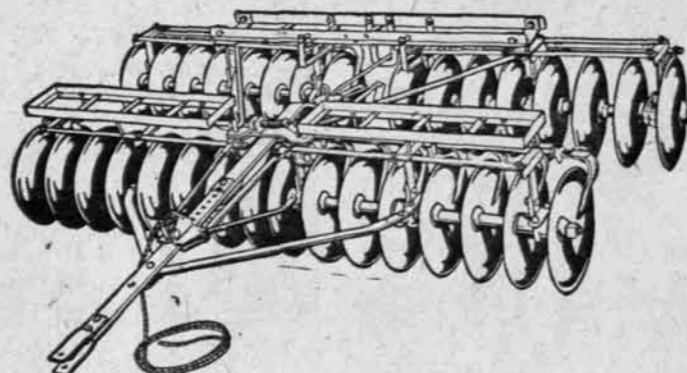
New Co-op Forage Harvester Built to Produce Better Silage in Less Time

Gathers and chops silage in one easy operation! Efficient pick-up sweeps the swaths cleanly . . . thorough chopping action assures even settling and packing, more satisfactory curing in the silo. Lightweight, compact, easy to pull over all types of ground. Rugged construction for years of cost-free service. Harvesting capacities per hour: Dry Hay—up to 8 tons; Green Hay—up to 15 tons; Corn—up to 20 tons.



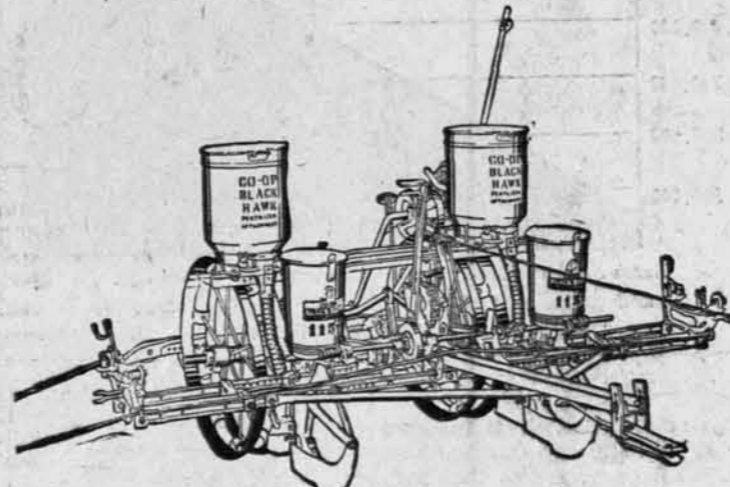
See These Work Savers Today!!!

CO-OP Black Hawk Disc Harrow



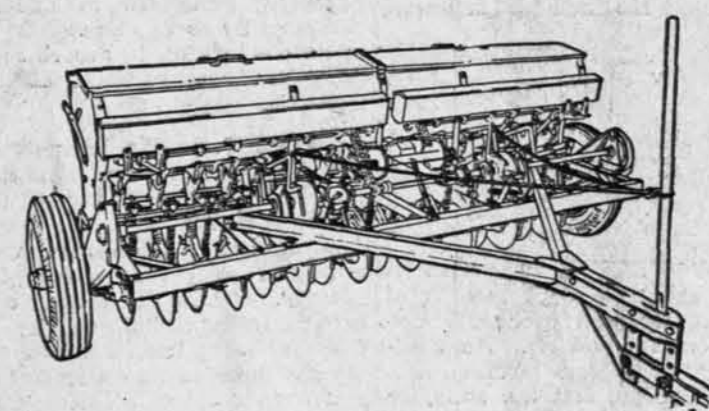
Well Balanced, Correct Weight . . . Finest 16 inch or 18 inch heat-treated discs . . . Heavy steel construction . . . Flexibility assures consistent working depth . . . Rapid adjustments; both gangs controlled by a single latch; separate scraper adjustment . . . Three models; double gang harrows in 6, 7 and 8 foot widths.

CO-OP Black Hawk 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. Built right and priced right! See it now.

CO-OP Black Hawk Grain Drill



The great new CO-OP Black Hawk grain drill—quality built for value — and ruggedly built to last! Heavy gauge lids with water-tight hinges; husky frame built to support heaviest loads at high speeds. Come in and see and you will agree that CO-OP is your best investment. Three models, 3 wheel sizes to choose from.

Manufactured by The Cockshutt Farm Equipment Company

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Farm Bureau Services, Inc.

FARM EQUIPMENT DIVISION

22 North Cedar Street

Lansing 4, Michigan

Discussion Topics

The strength of your organization depends upon an informed and active membership. Read your Michigan Farm News articles and discuss them at your meeting. The state Discussion Topic Committee met and established these discussion topics for the months March through August:

- Mar. Does Michigan Need a Toll Road System?
- Apr. The Liabilities of Farmers to Trespassers and Trespassers to Farmers.
- May Improving the Marketing Quality of Farm Crops.
- Jun. Should there be Tariffs on Agricultural Products?
- Jul. Preserving Township Governments and Local Tax Systems.
- Aug. Our Community Farm Bureaus and the Service-to-Member Programs.

Attend your Community Farm Bureau Meetings and Have a Voice in Agricultural Affairs.