Farm Bureau Reaches Goal of 56,662 Families

MARCH 1, 1953

EDITORIAL

Hiram in Florida

Have you been wishing this winter that you were in Florida, or Arizona, southern Texas or California where it's warm and sunny and no thought of chill winds or flu? Michigan Farm News poet, R. S. Clark, has been spending the winter at 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'l Policy

February 5 Secretary of Agriculture Ezra Taft Benson issued for the U.S. Dep't of Agriculture a new statement 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 time position of the American Farm Bureau. Secretary Benson said, in part:

"The supreme test of any government policy, agricultural or other, should be 'How will it affect the character, morale, and well-being of our people?'

Our agricultural policy should aim to obtain in the market place full parity prices of farm products and parity incomes for farm people so that farmers will have freedom to operate efficiently and to adjust their production to changing consumer demands in a changing economy.

"The most important method of promoting the long-time welfare of farm people and the nation is the support of adequate programs of research and education in the production, processing, marketing and utilization 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 farm prices and 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 also-in the widest national interestto prevent disaster to the farm-producing plant and the national food supply.

"Price support will be carried out faithfully in every respect. These are mandatory price supports at 90 per cent of parity on the so-called basic commodities for 1953 and 1954. Other laws provide for supports on other farm products. While enforcing these laws, there will be formulated long-term programs which will more fully and effectively accomplish our over-all objectives.

"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 shifts toward a balanced supply in terms of demand, and which encourage uneconomic production and result in continuing heavy surpluses and subsidies should be avoided.

"We seek a minimum of restrictions on farm production and marketing to permit the maximum 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 bounty 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.

"Inefficiency should not be subsidized in agriculture or any other segment of our economy. Relief programs should be operated as such-not as an aid to the entire agricultural industry.

"It seems important that a very thorough study, analysis, and evaluation should be made of every public agricultural 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."

AFBF Directors Visit President Eisenhower



PRESIDENT EISENHOWER received the American Farm Bureau Federation officers and board of directors at his White House office February 10 and heard a presentation of Farm Bureau's stand on national and international issues. Pictured with the President are (seated, left to right) AFBF Director Hassil E. Schenck of Indiana; AFBF President Allan B. Kline of Iowa; President Eisenhower; Mrs. Charles N. De Shazo of Virginia, president of the Associated Women of the AFBF; Director Walter L. Randolph of Alabama. Others in the group are directors of the AFBF and several members of the AFBF staff at Washington.

President Enjoys First Meeting Benson Under With Farm Bureau Leaders

Officers and members of the board of directors of the American Farm Bureau Federation were cordially 29 Counties received by President Dwight D. Eisenhower February 10 when they came to confer with him on major national Over 100 as and international issues.

President Eisenhower expressed his appreciation for Goal is Made the opportunity to get first hand the Farm Bureau's position on the matters presented to him by AFBF President Allan B. Kline. Mr. Kline told President Bureaus according to their per-Eisenhower that the Farm Bureau's position is based goal and total number of memon resolutions of policy developed by the membership at the county, state and national levels.

The invitation to the White House was the first the COUNTY AFBF had had in several years. During that time the Montmorency Farm Bureau was at odds with Secretary of Agricultu Charles F. Brannan over policies he was promoting the U. S. Dep't of Agriculture. President Truman held Mr. Brannan and crossed the Farm Bureau off visiting list.

For Machiner

Replacement

The higher interest rate

on U. S. Defense Bonds, c

mencing May 1, 1952, makes

familiar Series E bonds

farm machinery.

more attractive for replace

EVERY farmer knows

most, if not all, of his machin

may have to be replaced or r

become obsolete within 10 ve

The more machinery he ov

the more money it will take

replace it. All farmers hope

improve their equipment by a

ing more and better machin

HOW CAN a farmer meet th

Pay your depreciation bill e

year, says the U.S. Treasury

Wexford Group Aids

In Polio Treatment

n Traverse City.

start the company.

needs when they arise?

THE FARM Bureau told President Eisenhower that its resolutions of farm policy agree with many of the recommendations made by the President in his State of the Union speech at his inauguration.

The AFBF agreed with the President on the necessity for expanding foreign trade. The Farm Bureau recommended a bi-partisan Congressional Commission to study and report on legislative action needed. Meanwhile, the Executive branch of the government was asked to take immediate action within present laws.

The Farm Bureau pledged support for steps necessary to balance the federal budget. It endorsed removal of price and wage controls and gave its reasons for opposing stand-by con-

PRESIDENT Eisenhower was nformed by the AFBF that there s great need for expanding government research to find ways to lower costs of farm production, processing and distribution of farm products, and to expand Suppose a tractor cost \$2,250 and farm markets at home and is good for 10 years. The deabroad.

Farm Bureau leaders discussed with the President the present farm price decline and increasng production costs squeeze on more than enough money to buy farm income. They expressed approval of the statement made have at the end of the 10th year by Secretary Benson in this connection. A summary of the statement appears in the editorial column of the Michigan Farn

Thank You!

In behalf of the membership of 56,676 members of the Michigan Farm Bureau, I wish to thank everyone who worked in the 1953 Roll Call for membership. Michigan has one of the best membership building organizations in the American Farm Bureau. First among the states to make goal in 1952, second in 1953. Congratulations on a

JACK YAEGER **Executive Secretary** Michigan Farm Bureau

WE LIST the 61 County Farm bers Feb. 24, when Michigan Farm Bureau reached its goal of 56,662 members for 1953:

GOAL FEB. 24 GOAL

the	Alcona	317	369 1
	Bay	1,360	1,540 1
ure	Livingston Tuscola	1,145	1,298 I 1,781 I
	Tuscola	1,604	1,781 1
in	Branch	1,671	1,809 1
***	Huron	1,733	1,863 1
un.	Sanilac	1,800	1,947 1
up-	St. Joseph		1,063 1
1:4	losco	175	188 1
his	Benzie	208	219 1
	Benzie	319	333 1
	Ogemaw	329	342 1
	Presque Isle Washtenaw	414	430 1
2011	Washtenaw	1,500	1,560 1
2000	Barry Lapeer	1,149	1,182 1
C	Lapeer	1,462	1,499 1
S	SaginawAlpena	1,993	2,044 1
~	Alpena	558	568 1 339 1
	Arenac N. W. Michigan	950	965 1
	Ionia	1 159	1,169 1
T /	Missaukee	1,152	391 1
	Muskemen	426	432 1
J	Muskegon	1,307	1,323 1
51111	Ottawa	1,404	1,406 1
	Kalamazoo	1,093	1.096 1
	Montealm	856	856 1
	Montealm	986	990 1
	Ingham	1.005	993
and the	Ingham Mecosta	704	699
paid	Mecosta Osceola	595	588
om-	Lenawee	1.321	1,200
	Van Buren	1,799	1,770
the	Cass	828	807
ven	Clinton	1,480	1,439
	Mason	543	527
eing	Oakland	950	918
	AntrimBerrien	410	392
	Berrien	2,135	2,076
12.4	Hillsdale		1,285
that	Jackson	954	912
ery	Midland		486
200 E-0	Allegan	1,905	1,815
nay	Genesee	1,286	1,217
ears	Gratiot	1,319	1,259
	Isabelia Eaton	1,082	1,026
2001	Eaton	1,289	1,200
vns.	St. Clair		1,114
to	Cheboygan	200	184
	Cheboygan	200	216
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12/25	Newaygo Oceana	646	564 582
nes.	Charlevoix	220	
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iese	Wexford	223	205
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- 1	Otsego	90	75
ach	Wayne	400	315
TAKE !		200	O.L.O.

preciation each year will be \$225. Juniors Plan By investing \$225 each year for 9 years only in U.S. Defense Bonds, the farmer will have Program a new \$2,250 tractor. He will \$2,383 cash to buy a new tractor at \$2,250 and have \$133 left over

"To increase membership by strengthening local, county, and district groups.

TOTAL56,662 56,676 100%

This is the aim of the Michigan Farm Bureau members in the Junior Farm Bureau in 1953. PRESIDENT Vern Thalmann Buckley-Cornell area of Wexford county put on a successful drive presided at the State Jr. FB recently to aid the fight against Council meeting at MSC Jan. 24. polio. Committees were chosen Composed of the presidents of all and a penny supper was sponsored Junior Farm Bureau groups, plus by the group. Proceeds amounted the Junior State Board, the couno enough to purchase a treatment cil is the policy-making group for table for the physical therapy de- the Michigan Junior Farm Bupartment of the Munson Hospital reau.

The council voted to continue these well-known projects: farm The Farm Bureau Mutual Auto-F.B. Life Pays Interest The Farm Bureau Life Insurance Company January 2 paid stand, sports festival, talk meet, 6% on outstanding surplus certifi- particularly in the case of mer-\$14,556 interest for 1952 on Class talent find, camping program, cates amounting to \$218,720. The chandise purchased from out-of-A common stock amounting to spring formal, and the German certificates represent the capital state wholesalers. Whether this \$291,125. This is the capital to high school student exchange subscribed by Farm Bureau mem- bill might pass remains to be

Fire; Needs Support

Ezra Taft Benson's acts as Secwaste and political action agencies in the Dep't have brought him under fire in Con-

BENSON is being blamed for the decline in farm prices, although it has been going on for a year or more. The impression is centage of goal standings, their given that he will do away with price supports. Instead he has pledged repeatedly that he will carry out faithfully the law that provides mandatory 90% of parity price supports for the basic crops of wheat, corn, cotton, rice, tobacco and peanuts through the 1954 crop season. Other supports are in the law for perishables.

C. L. BRODY, executive vicepresident of the Michigan Farm Benson.

Mr. Brody said a card or letter in support of Mr. Benson will help him in the fights to come. Such mail should be addressed to Sec'y of Agriculture Benson, to Senators Homer Ferguson and Charles Potter, and to your Congressman.

Livestock Exch. Annual March 14

Michigan Livestock Exchange will be at Hotel Olds, Lansing, Saturday, March 14, starting at 9:30 a. m. President Arthur J. Ingold expects 800 livestock producers to represent the membership of 25,000.

R. H. WALTON, manager of the Exchange, lists these speak ers: P. O. Wilson, manager of the National Livestock Producers Ass'n; Charles Figy, director of the Michigan Dep't of Agriculture; Jack Yaeger, executive secretary of the Michigan Farm Bureau; Dale Butz of the Agr'l Economics Dep't at MSC.

The ladies will have a program in the afternoon. Mrs. Harry Whittaker, chairman of Women of Michigan Farm Bureau, will preside. V. E. Bigler of the Dep't of Meat Merchandising of the Nat'l Livestock and Meat Board, will demonstrate "New Ideas in ably more too. Meat." W. R. Cummings, manager of the Indianapolis Producers, will speak on the ladies' part in the livestock marketing.

The annual banquet of the Exin the evening.

FB Mutual Pays Interest on Capital

safety program, Ionia fair cafe- mobile Co. announced that Jan. 2 form really means and how it teria, the State Fair apple juice it paid \$13,092 interest for 1952 at would be interpreted and applied, bers to start the company.

Going on to Make All Counties 100%

WESLEY S. HAWLEY Director of Membership Acquisition

Michigan Farm Bureau on February 23 reached its membership goal of 56,662 for 1953 with a total of 56,676 families as members.

This is the largest paid-up membership in our history of 33 years. We are moving rapidly toward our 1956 goal for a membership of 70,000 families.

Our success this year in reaching goal in February for the first time has brought a movement to have every County Farm Bureau in Michigan reach 100% of its membership goal this year.

No State Farm Bureau has been able to accomplish this in the history of the Farm Bureau. It is a good possibility for Michigan in 1953.

All County Farm Bureaus under 100% of goal have reported 90% or better with the exception of six ranging from 83 to 89% and one at 79%.

Michigan was the second state Farm Bureau to reach its membership goal this year. We were first in 1952, but Mississippi got there first in 1953.

Last year the district membership men of Indiana challenged district membership men in Michigan in a race to reach the state goal first. They lost and gave a dinner to the Michigan men. Michigan beat them again retary of Agriculture to eliminate in 1953 and will report for dinner May 15.

Roll Call managers and wives from the 100% of goal counties will have a victory dinner at Lansing the evening of April 1. Those reporting 100% by April 1 will be eligible to attend.

FOLLOWING is a list of County Farm Bureaus and the number of members they need to have 100% of goal for 1953:

Gratiot 60, Hillsdale 54, Ingham 6, Isabella 56, Jackson 42, Kent 187.

LENAWEE 21, Macomb 81, Manistee 16, Mason 16, Mecosta 5, Midland 21, Newaygo 61, Oakland ALLEGAN 90. Antrim 18, 32, Oceana 64, Osceola 11, Otsego Berrien 77, Cass 21, Charlevoix 15, Shiawassee 82, St. Clair 88, 36, Cheboygan 22, Clinton 41, Eat- Van Buren 29, Wayne 85, Wexon 89, Emmet 31, Genesee 69, ford 28

Proposed Tax Bill Bureau, was in Washington in late February. He said delegations of people and mail are being

Quarter of 1% Gross Receipts Tax Could Take Present Income of Their Firms Marketing Farm Commodities

> STANLEY M. POWELL Legislative Counsel, Michigan Farm Bureau

Day by day the state's general fund deficit grows bigger. It is predicted that Michigan's red ink balance which was over \$65,000,000 on July 1, 1952, will be at least \$90,000,000 by June 30, 1953.

It is estimated that present tax laws will produce about \$306,000,000 for the state during the coming fiscal year. The Governor's budget recommendations total \$345,000,000. If the legislature should pare this back to around \$331,000,000, which is this year's budget total, there would still be a deficit of \$25,000,000 for the coming fiscal year. So the legislature looks for new revenue to balance the budget and reduce the deficit.

Reasons for the state's financial difficulties are many. Probably the most important of these is that, through earmarkings and constitutional amendments, a big chunk of the revenue collected by the state is returned to local units of government and school districts. There is no state in the Union which returns as much aid to municipalities and schools, in proportion to its population, as does Michigan. Roughly from 2/3 to 3/4 of what the state takes in is sent back to local units, leaving the state incapable of paying its bills.

A wide variety of tax proposals and schemes is being considered: I doubt if there are any of them under which farmers wouldn't pay their full share and prob-

GROSS RECEIPTS TAX. The tax bill receiving the most attention is House Bill 140, introduced by Representative T. Jefferson change will be held at the hotel Hoxie of St. Louis and Carl G. Lindquist of Iron River. This proposes a levy of 14 of 1% on the gross receipts of wholesalers and manufacturers.

There is much uncertainty as to just what the bill in its present

HOUSE BILL 140 would be burdensome, if not confiscatory, in the case of cooperatives and other business firms handling farm products and farm supplies. A tax of 1/4 of 1% would be 1/2c a bushel on \$2 wheat. That's about the amount of margin which the Michigan Elevator Exchange has on which to operate. Often they handle soy beans at 1/2c per bushel margin. If beans were \$3 a bushel, the tax would be %c on a involving a 1/2c transaction The Michigan Elevator Ex-

change now handles about 1/4 of (Continued on Page 4)

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Einar Ungren James Osborne Associate Editor

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

Michigan Farm Bureau

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ahead of it, remind Michigan State College soil scientists; it pays to order and accept de-

Now's the time to talk to

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dealer about spring deliveries

of tractor fuel and motor oil. He

has a complete line of quality

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

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





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

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 A survey was taken recently at a meeting of County Farm Bureau Secretaries, which of groups will be recognized, form. gress 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

far this year. Incidentally, they have a total of 54 groups. Hillsthree new groups organized to

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 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

MARC

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.

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





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 Forida 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 dairying 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

indicated that according to plans which is approximately 11 to 12 the counties now have in pro- groups each month. Of this num- for the Star Award winners for ber, four gold stars and eight February and March. A short silver stars will be given.

Under the old program, the Star Awards were passed around the goal is reached this year, it start the goal is reached to go and the goal is reached the goal is reached the goal is reached to go and the goal is reached to go and goal is reached to go organized as has been the ex- receive more than one star during perience in any one year in the the year. However, under the Co. 2nd Largest new plan, "repeaters" are en-Huron County leads the state award every month, if their Windstorm Insurance Company, with a total of four new groups so minutes were good enough. This good groups to continue their

> will be replaced by a certificate. \$305,643. As an award is won by a group, Star Awards will appear on one E. Stanley, Hastings.

Watch the column next month summary on each group will be given indicating why minutes were honored.

Harrison Dodds of West Branch couraged. A group could win an president of the Michigan Mutual said at the recent annual meeting gives incentive to the unusually that the company is the 2nd largest of its kind in the world, with dale and Oceana follow with program and receive recognition 114,351 policies in force, totaling \$801,651,366 of windstorm insur-The Star Award letter receiv- ance. Losses incurred the past ed by many groups in the past year were 8,358 amounting to

> Five directors were re-elected: the state office will send the Mr. Dodds, Robert F. Bessemer, stars to paste on the certificate so Owosso; Orr G. Stanley, Hastings; that at the end of the year all Virgel A. Conway, Lupton, Robert

CLASSIFIED ADS

Classifiel 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.

LIVE STOCK

POLLED SHORTHORN Heifers 8old. Suitable for club sonably priced. Home Walter Ball, Charlotte, es north. (2-2t-21p) 10 months old, S work. Reasonably Saturdays. Walter Mich. 5 miles north,

MILKING SHORTHORNS—We won Premier Breeder award at the 1952 Michigan State Fair, our 9th in 10 years. Take a short-cut to success by heading your herd with a young buil from Ingleside Farm. Write or visit Stanley M. Powell, Ionia, R-1. Michigan. (10-tf-57b)

TAMWORTH SWINE produce the kind of meat you like to eat. More lean and less fat. Visit or write Phil Hopkins, Popular Stock Farm, Homer, Michigan, for good breeding stock.

(3-61-25p)

CORRIEDALE SHEEP. Does your flock shear 10 lbs. or more of long staple wool? If not, ask your sheep shearer about using a Corriedale ram in that part of your flock you save your replacement ewes from. George E. Mikesell, Charlotte, R-4, Michigan. (3-tf-40b)

FOR SALE—Registered Herefords. W. H. Knapp, Box 573, Monroe, Mich. (3-2t-9b)

AGENTS WANTED

NEED EXTRA Money? Show your friends Wonderful Regal lines of All-Occasion Greeting Cards. Over 100 beautiful assortments to choose 100 beautiful assortments to choose from. Also Exclusive Stationery unobtainable elsewhere. No experience necessary: Your profit up to 100% plus bonus. Write for free samples. Sales kit on approval. Regal Greeting Card Co., Dep't 113, Ferndale, Michigan. (1-3t-52b)

WOOL PRODUCERS

SHEARING Equipment and Sharp-ening Service. Shearmasters, Clip-masters, and commercial shearing equipment and parts for sale. Mich-igan Co-operative Wool Marketing Association, 308 Francis Street, Jack-son, Michigan. Phone 3-4246. (1-6t-27b)

MAPLE SYRUP PRODUCERS WE OFFER all supplies for making and marketing your pure maple syrup. Order now for immediate delivery and be sure. Sap buckets, bucket covers, containers in tin and glass, labels, thermometers, hydrometers, filters, etc. Write for prices and catalog on our complete list of supplies. Sugar-Bush Supplies Co., PO Box 1107, Lansing 4, Michigan. Located on M-43 at 4109 West Saginaw Road, just west of Lansing, and Waverly golf course. (1-tf-55b) WE OFFER all supplies for making

WOMEN

SAVE MONEY—Order Free Sewing Book: "1953 Pattern Service for Sew-ing with Cotton Bags." 24 pages, tells how to make fashionable clothing and household items from thrifty cotton sacks. You save container costs when you buy products in Cotton Bags. Send postcard today—National Cotton Council, Box 76, Memphis, Tennessee. (2-10t-30b)

LAND

BLUEBERRY land. For particulars write S. Elenbaas, Coopersville R-2, Mich. (2-2t-20p)

WANTED

WANTED—Corn Huskers, Corn Binders, Threshers, Grain Binders, Silo Fillers, Drive Belts, Small Steam Engine. Harry Wassink, 835 Eastern S.E., Grand Rapids, Michigan

BABY CHICKS DARBY WHITE LEGHORNS. 100%

DARBY WHITE LEGHORNS. 100% Isvability guaranteed two weeks per literature. We specialize in the reproduction of the Famous Darby White Leghorns and work directly with Darby Leghorn Farm, Somerville, N. J. Highest pen in U.S. 1952. Also highest 10 year average White Leghorns 1941-51. Are you troubled with broodiness, tinted eggs, leukosis? Try Darby strain White Leghorns. U.S. Approved - Pullorum Passed. Free Literature. Dirkse Leghorn Farm, Box 169-R, Zeeland, Michigan. (2-4t-75b)

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Testing has developed our Leghorns
for body size, livability, egg size. 195152—64.5% of our Leghorns qualified for
ROP, average body weight 5.0 per
hen; average egg production 205 eggs
based on total number of birds
housed; average egg weight 26.3
ounces to the dozen. Fill your laying
houses with Townline Leghorns for
more egg profits. U. S. ROP White
Rocks for both eggs and meat. New
Hampshire Reds, Minorca-Leghorns,
Send for New Catalog. It's Free!
Townline Poultry Farm, Box F, Zeeland, Michigan. (1-3t-96b)

FOR SALE

TOLEDO Dial Scale. Ten ton. Perfect condition. Darling Bullding Supply Company, 1600 Turner Street, Lansing 5, Michigan. (3-1t-16b)

VACATIONS

PLANNING a fishing trip, or va-ation? Come to Drummond Island in

reation? Come to Drummond Island in northern Michigan where the fishing is good. For good cabins and boats at reasonable rates, write Thomas I. Ellis, Box 56, Drummond, Michigan. (2-3t-34p)

BULLDOZERS, ETC.

FOR SALE—1950-TD-14 International Bulldozer; 1952-TD-9 International Angle Dozer; 1950-TD-6 International Bulldozer; 1950-HG-42 Oliver Tractor only; 1952-OC-3 Oliver Tilt or Angle Bulldozer; Oliver 20 inch breaker plow, and other tools. This is privately owned equipment. E. L. Matteson, 3100 West Ionia Street, Lansing, Michigan. Phone 21967. (2-2t-35p)

SILO ACCESSORIES

RAILOC silo roofs, aluminum or steel silo chutes, chute dormers, safety basket platforms, and silo ladder. We install. Clarence Van Strien, phone 3671, Byron Center, Michigan. Mem-ber of Michigan Farm Bureau. (2-3t-29b)

PLASTIC SAP BUCKETS

PLASTIC sap gathering buckets are an important improvement. They save time and money on storage and washing. Provide sheltered tap holes. Bag lets in sun's ultra-violet rays. Sugar Bush Supplies Co., PO Box 1107, Lansing 4, Mich. Located on M-43 at 4109 West Saginaw St., just west of Lansing and Waverly golf course. (1-tf-356)

MACHINERY

FOR SALE—1948 Co-op E-3 Tractor with 8-speed transmission, completely overhauled and guaranteed, \$1,100. Also, 1937 No. 2 Co-op Tractor with cultivator. In good condition, \$400. Co-op corn picker at \$300. William McCalla, 4100 Stone School Road, Ann Arbor, R-6, Michigan, (3-1t-82p)

WANTED—Steam engines. Write information. W. H. Knapp. Box 573, Monroe, Mich. (3-2t-10b)

Clare County **Organizing** Farm Bureau

were organized. Three more will be organized by March 3. The membership goal is 100.

MARCH 6 the County Farm Kentner, Bill Eastman, and Wesley poultrymen. Fish oil meeting. The members will dis-Hawley. Every place where a both vitamins A and D.

cuss and adopt by-laws, elect the meeting was scheduled a group board of directors, and transact was organized. By organizing the whatever business that is neces- new groups on a ten and twelve sary in organizing the County family basis the County Farm Farm Bureau.

A local committee headed by Mr. and Mrs. Frank Humphrey did the ground work for the The week of February 15, plans to organize the County organization of Farm Bureau in Farm Bureau. The following Clare County got a fine start. district men and staff members Nine Community Farm Bureaus attended these meetings to tell the Farm Bureau story and organize the groups: Elden Smith, Clare McGhan, Charlie Mumford, Her-

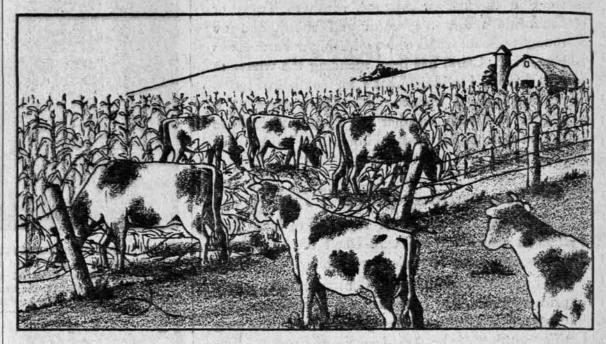
Bureau gets off to a good founda-

tion and will expand rapidly. Kalkaska county will be organized in March. A committee local meetings and formulating 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 man Howeisen, Roger Foerch, Carl out Michigan State College

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?

ONE IN EVERY THREE FAMILIES FACES A HOSPITAL BILL WITHIN THE YEAR!

DICKNESS AND ACCIDENTS are never welcome visitors. Recovery is often a slow process. In many cases, recovery from expenses due to hospitalization and medical care is even slower!

Hospital costs are up!

Modern medical science is making tremendous strides in easing pain and speeding recovery. Many wonderful drugs and medical techniques have been introduced in just the last few years.

But, new drugs and new techniques are expensive. Inflation, too, has pushed hospital costs up. In the last 10 years, these costs have almost tripled. That's why Blue Cross - Blue Shield protection is more important than ever before!

In the 14 years since Michigan hospitals and doctors started these non-profit plans, Michigan Blue Cross-Blue Shield have paid out over 280 million dollars-in subscriber benefits. With over 23/4-million members Blue Cross - Blue Shield is Michigan's most widely used health-care protection.

Blue Cross covers hospital bills!

Blue Cross Comprehensive Group Hospital Plan covers a wide range of hospital services, for up to 120 days, at any one of over 95% of the general hospitals in Michigan (excepting Government hospitals) .

Blue Shield covers doctor bills!

Blue Shield Medical-Surgical Plan pays generous amounts to your doctor for over 480 listed medical-surgical procedures. It pays toward your doctor's hospital visits in non-surgical cases.

Protection without problems!

There's no red tape with Blue Cross - Blue Shield. Simply show your identification card to your doctor and hospital admitting clerk. Benefits are taken care of automatically!

How to get

Blue Cross - Blue Shield: No physical examination is necessary. Ask your employer. Check your Farm Bureau or Grange! Write or call your nearest Blue Cross - Blue Shield office.

The hospitals' and doctors' own nonprofit health-care plans for the welfare of the public . . .

BLUE CROSS - BLUE SHIELD Michigan Hospital Service-Michigan Medical Service 234 State Street, Detroit 26, Michigan



Said at Farmers Week About Increasing Yields

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

INSURE With Cash YOUR **CROPS AGAINST** HAIL

Every year hail takes a fremendous 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

What to Do

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

THE WHEAT farmer is unhappy if he is holding wheat not ment. The bean producer is Services fertilizer program has reau Services Series A Debentures passed \$830,000, on the way to the and permit that idle money to first million. Cattle feeders are 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.

Goncrete'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 -- PASTE ON BACK OF POSTCARD AND MAIL---



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

send me free literature, distributed

Fertilizer & New purchase agreement. This affords a good night's rest but no Methods Do It

Good soil structure, proper rotations, value of ferti- Board of Agr. under loan or purchase agree- lizer, and new trends in handling soils and crops were FBS Director Finance Promotion about 50-50. Looks like it's a covered thoroughly in "short course" fashion during Investment in the Farm Bureau good thing to invest in Farm Bu- Farmers Week at Michigan State College. We quote Brody of Lansing to be its candiwhat some of the authorities said in the crops and soils meetings:

Sugar Beets and Fertilizer. "On the average, 800 lbs. Brody is executive vice-president 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

Tillage. "Largest beet yields come from fields where He has served as chairman of the the soil was worked only enough to make accurate planting possible," said Dr. Ray L. Cook of the MSC Michigan farmers spend on comsoil science dep't. "Weed control also was easier in the mercial fertilizers," claimed R. M. Swenson, soil scientist. "Manminimum tillage fields.

"Corn fertilizer should be placed about two inches beets and other crops that are below the seed and can be two inches to the side and heavy users of these elements." be effective."

overcoming decreased yields," tural agent. 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 amonia. About onefourth 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 nitro-

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 phosphorous 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 plowdown 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

prices are on the decline.

Farm Bureau dealer now.

a outcome of the crop.

soil structure is the answer to F. Bittner, Cass county agricul-

Offer Brody For State

The Republican state convention at Detroit Feb. 21 nominated C. L. culture at the April election.

The board is the governing body for Michigan State College. Mr. 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.

is worth about 21/2 times what ure is excellent to supply nitrogen and potash to corn, sugar

RESEARCH is being passed along to farmers as fast as pos-SOIL STRUCTURE. "Good farmers in my area," said Ruford sible, but our recommendations must be sound first," said Dr. Kenyon T. Payne, head of the MANURE. "Barnyard manure farm crops department.

FARMERS

Lansing 4, Michigan

Wise farmers are planning to use more fertilizer

It is a fact that the amount of fertilizer

The supply of Farm Bureau fertilizer is going to

than in previous years in spite of the fact that farm

you use is one of the greatest determining factors in the

be short again this year. Insure having your spring

fertilizer needs by placing your order with your nearest

FARM BUREAU SERVICES, INC.

FERTILIZER DEPARTMENT

board for 23 of the 31 years. During Mr. Brody's years as a ball stadium to seat 50,000, the

grown from an enrollment of less Week meetings and winter sports, than 3,000 students to more than and other buildings. 14,000, with a corresponding increase in faculty, buildings and Protein In those years the board de-

member of the board MSC has Jenison Field House for Farmers

Check up on yourself and make sure the school children vised a self-liquidating plan are getting substantial protein-whereby five modern dormitories filled lunches. Meat, egg, fish for women and five for men have or cheese sandwiches should be been built for \$10,000,000 but at waiting for the youngsters or date for the State Board of Agri- no cost to the taxpayers. Room hearty casseroles made with rents and board provide operating cheese or meat, Michigan State revenues and pay for the build- College nutritionists advise. ings. The same plan has built an

auditorium to seat 4,500, a foot-



can rely on FREMONT MUTUAL

Michigan folks have... for 77 years



ESTABLISHED 1876



LEAD TO YOUR FARM

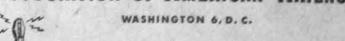
Your farm may be miles from the nearest railroad, yet railroads make possible the automobile, the tractor and the truck you use every day. For the building of all these vehicles depends upon a great variety of raw materials and finished parts that only the railroads' continent-wide assembly line can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





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

With Farm Families

The men and women of A&P have been doing business with the

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.

mutual boss-the American housewife who decides what she will buy, and how much she will pay for it.

customers, we have been guided by four basic policies:

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

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

These policies have helped our suppliers earn a larger share of the consumer's dollar; have helped build sound and expanding markets

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 Like Doing Business

nation's farm families for a long time.

Farm families have been among our best customers. They have

We have worked closely with our farm suppliers to better serve our

In our relations with American agriculture, both as suppliers and

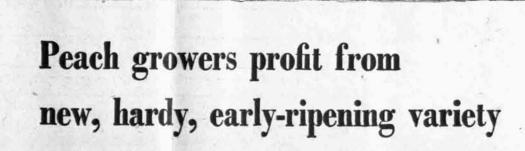
1. We are in the market every week of the year buying fine quality foods to satisfy the day-to-day needs of our customers.

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.

for farm products; and have helped boost the farmers' income.

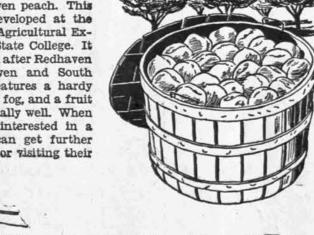
We have enjoyed our friendly relations with America's farm families, and we hope to keep on doing business with you, to our mutual advantage, for many years to come.





221 N. Cedar St.

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 substation 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 roadsides 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

among the highest in the nation.

County Committeemen in Legislative Meets

Members of Legislature Are Guests

DAN REED Ass't Legis. Counsel, MFB

Proposals for new taxes to bal-

LEGISLATIVE committees of ter. seminars to be held are:

District 2 March 4 District 9 March 10 District 8. March 11 About 40 legislators have attended the sessions already held.

District 3

of the 132 Senators and Representatives will be seminar guests

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 ance the state budget are being American Farm Bureau Federadiscussed by Senators and Rep- tion annual meetings. He urged resentatives meeting with some that legislative committees call Michigan, March 25-26. 300 County Farm Bureau legis- on Farm Bureau members to lative committeemen in a series register support for the Benson of seminars in Lansing to dis-policies in letters to Congressmen cuss state and national legislation. and Senators Ferguson and Pot-

Other legislative developments six Farm Bureau districts have held day-long sessions on national and state issues. Dates of other state institutions; wholesaler's tax; coloration program for offhighway 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



March 3

We specialize in WINDSTORM insurance for the protection of

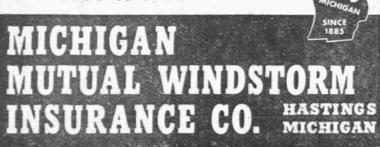
BLANKET coverage on farm personal.

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



sentatives will be seminar guests of Farm Bureau in the complete ASK Citizens NATIONAL legislation, Policies To Health

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

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.

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.

Certainly the chairman of the reducing the state's General health committee of the county Fund deficit has been abandoned, tune of \$99,700,000 annually. boards of supervisors should be for the present at least. 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 nuch as soil conditioners.





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



Proposed Tax Bill Bad for Farmers (Continued from Page 1)

be 1%, or less. A levy of 1/4 of drain on the state treasury to the 1% would be equivalent to an extent of \$39,800,000 annually. income tax of 25%.

be especially burdensome.

MY GUESS is that if such a tax is imposed, farmers will pay it all our farm supplies.

The Conlin Plan involving an The Farm Bureau believes provide for applying the \$50,000,-

> THE SENATE passed S-1002 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 the whole. 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 Uniings and recommendations in this Senate committee of the whole,

to local units of government, par- March meeting. ticularly townships, to save the state \$12,700,000, school aid reall the grain and beans grown in vision to save the state \$9,000,000 How to be Sure Michigan. The Exchange said if and welfare costs allocation to this bill should be passed it save the state \$13,000,000. Also would be forced to move to it is proposed to transfer from the state's general fund to the A SIMILAR situation exists highway fund and the cost of relative to Farm Bureau Serv- state police highway patrols in ices. There are years when the the amount of \$5,000,000. These margin of that organization would adjustments would reduce the

The proposed scheme of distri-The margins on which organi- bution of state aid to local and farm supplies operates, are tically reduce payments to townvolume of business handled would basis would be \$15 for cities, \$9.-

IN ADDITION to reducing and coming and going. It would un- revising the state aid as explained doubtedly be deducted from what above, the Princeton consultants MICHIGAN Farm Bureau has we receive from our products and have recommended a variety of would be added to the costs of "temporary emergency revenue measures," one of which would clover being priced very low, be be a special surtax of 10% of the sure and find out if it is growers' amendment to the state constitu- amount of all existing state tax tion to put state aid for schools payments, exclusive of the sales on a current basis and to distri- tax, cigarette tax, highway user bute all of it on an equalization taxes and specific property tax formula rather than part of it on on public utilities. All in all, the the school census basis and to various readjustments and new taxes proposed by the Princeton many farm people should attend. 000 Veterans' Trust Fund toward University experts would benefit

> The Senate has been devoting much of its attention to S-1004, the bill to establish a state turnadvancing from August 31 to pike authority to issue bonds for May 15 the final date for paying 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

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

submitted a report, the understanding that after they Michigan State Aid Survey, 1953 are through with it, it will be -The Effect of State Aid on Gov- reprinted once more and put back ernmental Finances." The find- for further consideration by the

report, insofar as they relate to Just how fast this legislation various types of state aid, have will move is still uncertain, but been approved by the Michigan it is a pretty safe bet that it will State Aid Advisory Committee. still be pending when your Com-Among recommendations in this munity Farm Bureau group dis-

report are reduction in state aid | cusses this whole question at its

Of Ladino

Just how can you be sure Ladino clover is really Ladino

Unfortunately it cannot be done by looking at the seed. The seed zations handling farm products units of government would dras- of Ladino clover and ordinary White Dutch clover are identical typically very narrow. Hence, ships. Under the proposed set- in appearance. The only way a percentage levy on the gross up, total state aid on a per capita you can be sure you are getting your Ladino is by knowing the 50 for villages and \$1.30 for town- origin of the seed and the con-

ditions 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 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.



VEID" says:

Reilly Tells Group About Europe

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

Reilly brought to the club a He stressed the value of fellow- lege.

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

Winter is a good time to dehorn cattle because of less danger vivid picture of farming in of screw worms and maggots, Europe, as he spent 1952 as an advises Dr. Glen W. Reed, animal exchange farmer in Switzerland. pathologist at Michigan State Col-



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.
- 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 BUREAU SERVICES, INC.

NO SENSE GETTING LOST ...

AT ANY GAS STATION

A ROAD MAP

Seed Department

221 North Cedar St.

Lansing 4, Michigan

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



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

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 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

TRUCKS ARE YOUR FRIENDS - Serving You NIGHT AND DAY!

(ADVERTISEMENT) MICHIGAN FARM NEWS Annual Reports of Farm Bureau Insurance Companies

45,000 as '53 Goal

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 employes has labored diligently to create this wealth for

Many of our employes came to this insurance company because of better opportunities to receive recognition for their work. It can be said without reservation that your employes 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.

Except for a modest increase

pany has held the line on pre-

miums. In addition, certain im-

provements were inaugurated, as

2-Both the automobile and

3—Named persons medical

4-Waiver of collision deduct-

policies. If Farm Bureau Mutual

policyholder A and FBM policy-

holder B collide, the Company

waives the deductible each has

and pays the full amount of the

was devised for renewal of farm

CLAIMS. The claim experience

of the Company was erratic dur-

showed a trend upward and re-

However, as a result of sav-

farm liability policies were re-

written and simplified.

liability policies.

collision loss.

liability policies.

PROBLEMS. Growth such as the Company as poor risks. Only this Company has experienced 1/10 of 1 per cent felt that our naturally creates problems. As rates were too high, and 1.8% the number of policyholders and were dissatisfied with the claim resultant claims increase, we find service. continually increasing demands for more facilities at the local in premium charges for extra level to take care of our policy- limits on coverage, your Com-

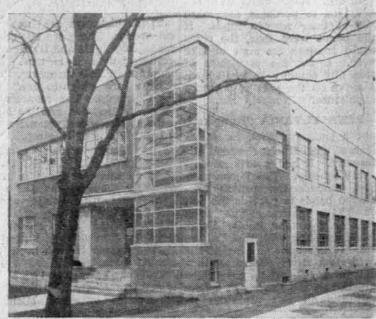
PRODUCTION. The present number of policyholders is 34,049 automobile, covering 34,605 vehicles, and 5,321 farm liability.



8.487 8,891 2,575 2.308 7.34% 7.15% 2,534 2,076 new 219 4.33% 5.42%

died. 8.4% were cancelled by ard involving several vehicles

Auto Company Has 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 198 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.

Farm Bureau Mutual Insurance of \$495,000 to cover claims not

Company of Michigan has paid a yet disposed of.

total of \$1,581,000 in claims in

behalf of its policyholders. This

ard James, superintendent of the

from \$1 to as much as \$12,500 in

a case involving personal injuries.

The Company opened for busi-

35,000 automobile policyholders

and 5,000 farm liability policy-

1-The loss payable clause was total was taken Dec. 31 at the

amended to provide automatic close of the 1952 business year.

coverage for two years to the It covers the 46 months the Com-

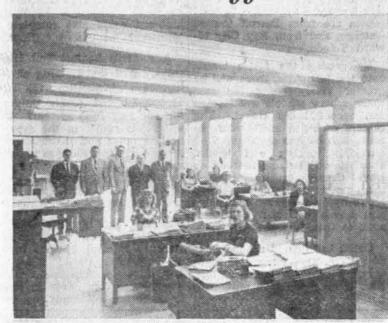
lender, subject to ten days notice pany has been operating, said Rich-

benefits were added to the farm ness March 7, 1949. Today it has

ible was added to all automobile holders. All are members of the

Farm Bureau.

1.750.000



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 dep't 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 smoothly putting this tremendous between the Life Company, Farm Allison is underwriter in charge of issuing auto policies. This group services nearly 35,000 automobiles and 5,000 farm liability \$1,581,000 Paid in Auto Claims

Claim Payments, Farm Bureau Mutual.

Dec. 31

Farm Life

President

Life Insurance Total \$25,000,000

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 nonvoting 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 61/4% 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 \$11/2 million per month.

agency force and office staff in made of proportionate charges volume of business in force. The Bureau Mutual, and Farmers response of the members to our Service Agency. life insurance program was so sible, joint operations have been great that it threatened to over- combined for the sake of econcome our best efforts to set up omy. Of course, under the conan orderly procedure for putting tract between the Life Company the business on the books.

to be converted to a formal ap- the latter for its sales activities. plication by an agent, and then carefully underwritten before a

Company has had have been good. The lapse ratio be presented to this annual meeton renewals has stayed within ing, 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 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 (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

Death or Disability of the actuaries. Applicant)

Family Income - \$20.00 Plan Family Income - \$30.00 Plan

a liability, but is shown in the 1953, this was again increased to and other community activities. operation with the Michigan Live covered thoroughly in the audit less than \$1,000,000 per month, total surplus figure. Redemp- 14%. We have no assurance He attended Michigan State Col- Stock Exchange. Mr. Hazel is an report, and need no elaboration which in itself indicates that our tion of the surplus certificates how long the high rate of 14% lege and was employed for two officer of the Kalamazoo Farm- here except: (1) allocation of present agency force cannot meet years by the MSC animal hus- ers Mutual Fire Insurance Co. He expenses between Companies, the requirements for professional bandry dep't. Mr. Garn is mar- has had long service on the board (2) investment procedures, and selling in a normal atmosphere

MUCH CREDIT is due to the (1) A careful study has been and the Farmers Service Agency, Each charter reservation had a specific commission is paid to

(2) It should be noted conpolicy could issue. Mr. Conley, cerning the investment policies assistant manager and actuary, of the Company that all investhas been equal to the task. The ments are approved by a commit-Company is already in the pro- tee appointed by the board of dicess of handling first-year re- rectors. These investments at newals on the charter business, the present time consist entirely while it smoothly takes care of of United States Treasury Bonds and other corporate bonds. A total of \$222,571.04 of these in-THE ONLY renewal business vestments is on deposit with the state treasurer as security to any experience is in relation to policyholders. A separate report charter policies. Results there of the investment committee will

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

GENERAL policyholders belapse and methods of conserving come entitled to whatever diviinsurance in force. This conser- dends may be declared at the vation department has already end of the second policy year. In reduced the number of cases addition to this, Charter policywhere renewal premiums were holders 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 Farmers Investment Protector 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 recom-Disability - Waiver of Premium mendations will be presented to Payor Insurance (Waiver of the board of directors following Premium in Event of the conferences with our consulting

FUTURE. In commenting on the future progress of the Company, it is our expectation to double the present amount of FARMERS Investment Protect- business in force during the next cruited and a better system of

THE SALE of future business will never be as easy as the sale our present business is charter business. The actual rate of pro-FINANCIAL transactions are duction of non-charter business is

eight full time, trained claims ad-600,000

\$800,000

700,000

400,000

300,000

200,000

100.000

CLAIM payments have ranged ties. The Company offers FB ance coverages: public liability (bodily injury and property dam-

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

age), auto medical payments, collision, and comprehensive (fire, theft, windstorm, etc.). Farm Bureau Mutual also writes In their behalf the Company a comprehensive farm liability in-

was presented with 11,415 claims surance, including bodily injury in 1952. More than 25,000 claims and property damage liability have been presented in the 46 premises medical payments, employer's liability, death of live-Nile Vermillion, manager of the stock, and protection for doing 5-A new system of reporting Company, said it has net reserves custom farm work. Growth in Assets, Farm Bureau Mutual

Farm Mutual

March



MARTEN GARN, president of force during the year. Claim the Farm Bureau Mutual Insurcould be reported on our tax re- payments for 1953 may well equal ance Company of Michigan, farms Company, is a life-long resident of We will find additional pres- ty. His farm has been in the a rented farm in 1924. He owns sure from the reinsurance costs family 106 years. He is a breeder and operates 160 and 125 acre clusive of these contingent reclusive of these contingent reserves, is \$700,000. Of this expected that our reinsurance Garn has risen from the ranks in cattle, wheat, corn, oats and hay. amount, \$218,720 represents sur- rate would decrease for 1953, we Farm Bureau, through Junior and Mr. Hazel has been director and motion of new business by an inare advised that American Agri- County Farm Bureaus. He is vice- president of the County Farm experienced agency force. It now cultural Insurance Company has president of the Michigan Farm Bureau. He is a director of the accounts for most of the new training set up. THESE certificates are subject not sufficiently restored its fi- Bureau and is a director of Mich- Michigan Farm Bureau and three business. We believe that the to redemption after March 7, nancial position, and it is calling igan Farm Bureau and four as- associated companies. Mr. Hazel more experienced agents will 1954. If redeemed, they will re- on us to make an increased pay- sociated companies. He is secre- is one of the organizers and presi- gradually revert to standard duce surplus by the amount paid ment for reinsurance. Our rate tary of the Eaton Farm Bureau dent of the Southwest Michigan forms of insurance and work out of charter business. Four-fifths of at the beginning of 1952 was Co-op, Inc. He has operated a Live Stock Producers Ass'n, which their own combinations. - At the present time the con- 8.58%. On July 1, 1952, this was saw mill for years. Mr. Garn is owns the very successful auction tributed surplus is not carried as raised to 10.58%. On January 1, active in school, soil conservation at Battle Creek, operated in co-



Dec. 31

1951

RUSSELL HAZEL, president of the Farm Bureau Life Insurance in Chester township, Eaton coun- Kalamazoo county. He started on of supervisors.

1,500,000 1,250,000 1,000,000 750,000 500,000 250,000 March Dec. 31 Dec. 31 Dec. 31 Dec. 31 1949 1949 1950 1951 1952 The Company Started with \$236,000 Capital Invested.

It was felt that these reserves insure solvency, and so that they turns. The total of these reserves is \$100,000.

will cause a savings to the Com- will prevail. pany in the amount of interest 1952 paid on same.

FUTURE. Future production of new business should add 10,000 should be set up on our books to policies in 1953 to the total in

Buy Farm Bureau Insurance, ried and has four children.

President

Dec. 31

1949

Family Income - \$10.00 Plan

(3) consideration of dividends, of buyer resistance,

NILE VERMILLION Director of Farm Bureau ing the year of 1952. Losses **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

Lapse ratio

lapses for 1951 and 1952 follows:

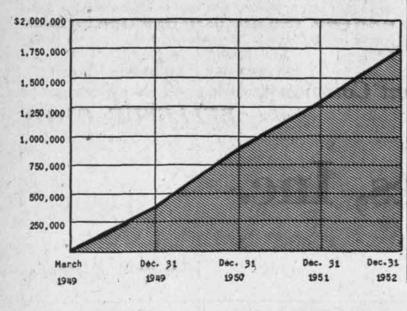
SURPLUS. In the interests of sound management and financial security, the Company has set up contingent reserves to cover fluctuations in investment val-A SPOT CHECK on reasons for ues, and to cover catastrophe

duced insurance profits for the year below 1951. ings on reserves for losses incurred in the previous year, the Company succeeded in adding substantially to its surplus. It is

in good condition to absorb any Auto, new unexpected results from claims Lapses incurred. Lapse ratio Farm Liability, Lapses

lapse the first eight months of hazards. These reserves are 1952 shows that over 50% dis- based on the possibility of losses posed of the vehicle. An addi- from declining bond markets on

tional 24.2% quit farming, left the one hand and a concentrated on the other hand. Farm Bureau, left the state, or loss from a single accident haz-



Premium Growth, Farm Bureau Mutual

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-ofstate 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

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.

retired.

construction in the near future,

without having to employ state

revenue. Yes, as the bill is de-

signed, these highways would

become the property of the state

after the bonded indebtedness is

Those favoring toll roads hold

that they put the cost of build-

ing and repairing such roads

HAVE toll roads paid off?

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

The New Jersey Turnpike was

THE PROPOSED Michigan

would be expected to conduct

financially sound.

HOW ARE such roads fi- adequate, even with Federal aid, to build turnpikes that would renanced? Interest-bearing bonds lieve the congestion. The state are issued which are to be paid highway department must spread off by the income from the roads. the use of its revenues over the To insure success the traffic must whole state. Toll roads would be heavy. The bonds may be allow for beginning the needed 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 11/2% interest.

IN MICHIGAN, the Constitu- where it belongs-on the users. tion limits the powers of the leg- At present, a large number of islature to pledge the credit of the state for more than \$50 mil
Michigan roads without paying lion on public highways. The license fees or buying state gasthe state for more than \$50 milpresent bill (Substitute S-1004) oline. They ruin the roads withprovides that revenue bonds may out paying anything toward be issued, but prohibits the state their support. The toll road from being obligated for either would assess them directly. the principal or the interest. They must be paid off entirely The Pennsylvania Turnpike did 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 traf- it retired \$10 million of indebtedfic to support them.

Arguments for toll highways. Traffic on our roads has increased 50% since 1941. There 3.25% interest. The bonds were are now 53 million cars and over issued so as to be sold when 10 million trucks on the roads. needed. Traffic on it is in-They roll over 500 billion miles creasing and the state is plana year. Something has to give ning other turnpikes. It appears under such pressure. Our cities and towns have become areas of accident and congestion along Five-man Turnpike Authority the highway routes.

STATE highway taxes are not traffic surveys to estimate vol-

By getting the faster traffic congested areas. The cities are not abundant now. and towns will still be accessible to them along the way.

ume before recommending a toll nect with the Pennsylvania In some states, cities were enhighway. Presently favored Turnpike to Chicago. Michigan's couraged to purchase the bonds routes are from Detroit toward highway could also complete a out of their reserve funds. If

Arguments Against Toll Highroads where schools are located provement and repair program and school buses travel. The for our free road system? The centers of cities and towns en- toll roads could, in the face of route will be less endangered by limited labor and materials, ab-Tourists will be less hesitant to about a halt in our road im-

OHIO has floated a bond issue would the state be put under aid. It was built on an old rail- Forty-five percent of these ac- the whole project into the laps of of \$326 million for a toll high- pressure to rescue it? If so, the road right-of-way. Grading, tun- cidents were trucks. way. Indiana is planning one, state highway department might nels and fills were practically Toll highways might be metropolitan areas will have graphy to good advantage if they New York voted \$500 million to neglect the free roads in order build 357 miles. These will con- to make the toll roads pay off. It is a possibility.

legislature? Probably not.

not a good yardstick for Mich- driver. He goes to sleep. hurrying tourists and trucks. sorb so much of these as to bring igan to use. It was financed differently. It had a 45% govern- had 949 accidents in 1950. There travel through the state because provement program over the rest ment subsidy. The Reconstructure were 59 killed and 624 injured. they can travel unhampered by of the state. Materials and labor tion Finance Corporation pur- Property damage was \$1.2 mil-IF the toll highway .. project was done by the Public Works Why? Speed and monotony, revised, Could someone in the should get into "hot water", Administration with this Federal Speed increases destruction. future revise this law to throw

In some states, cities were en- nanced from scratch.

TOLL highways are not ac-Chicago, and from Bay City to- connection with it near Chicago. the bonds went sour, the cities cident-free. There are less crosscould pressure the state to take roads, stop lights and traffic conover. Could the provisions of gestion points, it is true. But ways. Will the building of toll this bill actually forestall such they are SPEED turnpikes. The greater safety along the free highways jeopardize the im- a move on the part of a future drivers are "high-balling" for long distanes. The monotonous thump of the road and the long, PENNSYLVANIA Turnpike is straight stretches hypnotizes the

The Pennsylvania Turnpike

politan areas more directly. There will be interstate trans-

port trucking, of course. And the turnpikes can be used for travel between some Michigan cities. Some towns will profit sition regarding toll highways by new industries. SENATOR Haskell Nichols of

Jackson has made the effort to put the whole project beyond the danger of involving state inbill. But can he close the door? chased bonds to provide the rest lion. Property damage scaled Laws are subject to repeal in at 3.75% interest. The work ten times as high per accident, whole or in part. They can be the people of Michigan? Well,

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 po-

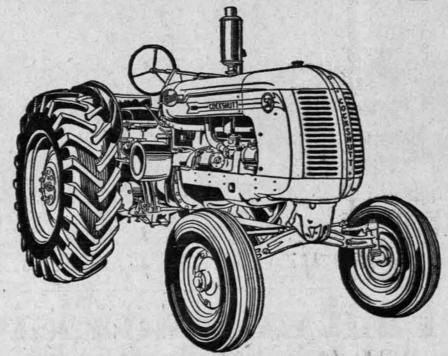
2. DO you regard the method of financing these roads with revenue bonds as a sound one?

3. SHOULD the state Turnpike Authority have a limit placed on its right to develop

4. ARE there other methods for providing adequate roads along the congested trunk lines?

5. MICHIGAN is a peninsula. Would toll turnpikes fit our geowere to be built generally across

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!

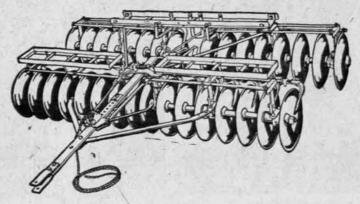
Designed and Built for Years of Service

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!!!

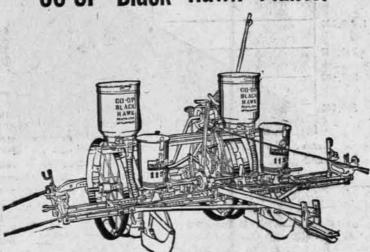
CO-OP Black Hawk Disc Harrow



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.

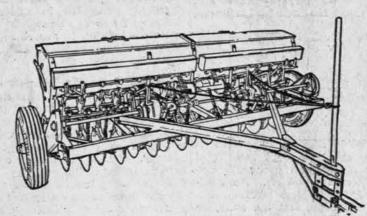
BRANTFORD, ONTARIO

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

Manufactured by The Cockshutt Farm Equipment Company

DISTRIBUTED BY Farm Bureau Services, Inc.

FARM EQUIPMENT DIVISION

Lansing 4, Michigan

BELLEVUE, OHIO

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:

Does Michigan Need a Toll Road System?

The Liabilities of Farmers to Trespassers and Trespassers to Farm-

Improving the Marketing Quality of Farm Crops.

Should there be Tariffs on Agricultural Products?

Preserving Township Governments and Local Tax Systems.

Aug. Our Community Farm Bureaus and the Service-to-Member Pro-

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

22 INorth Cedar Street