**Michigan Farm News**

Vol. 32, No. 12

DECEMBER 1, 1954

**37 Counties Make Their Goal in 1954**

**Blue Cross Offers Deducible Plan**

Michigan Blue Cross made two important announcements on Nov. 27 of interest to Michigan Farm Bureau members:

1. An increase in rates effective for the February-March-April period.


The new rate increases are designed to cover the higher hospital charges which have become necessary as a result of medical progress and improved patient care in hospitals across the state.

The Cooperative contract, it is expected to reduce the cost of hospital care without the deductible feature to reduce any perceived premium expense.

Both announcements are a direct result of Blue Cross’ continuing effort to provide hospital services at rates that are reasonable yet provide hospital care for members in the early 1953-when those rates were comprehensive group hospital coverage...

**Cross-Blue Shield billing for Farm Bureau members will be a deductible feature to reduce premium expense.**

Under the Cooperative contract, the subscriber will have a choice between the two plan contracts during the March re-enrollment period. Because of the contracting feature...

**FARM BUREAU SAID AT ANNUAL MEETING NOV. 12**

"The use and abuse of Blue Cross-Blue Shield service is reflected in the premium rates which are fixed to meet the needs for the future, we are told," Mr. Hodge, Farm Bureau, working in coop...

"We feel that the adoption of a cooperative plan will enable the subscriber to have a choice between the two plans under the Cooperative contract."

RATES for Blue Cross comprehen...

It is reported that..."Mr. Hodge, Farm Bureau, succeeding Ward G. Hodge of Pew, Van Buren county..."

Mr. Hodge, former vice-president, succeeded Carl E. Burks of Pew, Van Buren county. Mr. Burks retired as president and director. He has been president since 1945 and is a member of the Michigan Farm Bureau Board of Directors since 1940. Mr. Burks helped organize both the Van Buren County Farm Bureau and the Michigan Farm Bureau as an officer of the county or state organization for the past 35 years.

The 35th annual meeting brought together 636 farmers to represent the membership of 62,981 families. Many visitors came to make it the largest of all Michigan Farm Bureau annual meetings.

The convention re-emphasized the Michigan Farm Bureau's dedication to the national farm program by adopting this resolution:

"A major objective of the Farm Bureau is to obtain an equalization of farm income. It is the purpose of the Cooperative to provide an equalization of farm income with a high farm income, and with the minimum of maintenance and control, a high farm income, and with the minimum of maintenance and control.

There is no worthwhile farm income for the farmer and his family if the farm income is not to comprise a high farm income, and with the minimum of maintenance and control.

The Agricultural Act of 1954 is an important step in changing the direction of national farm policy toward a more constructive and helpful program.

The convention urged the new Congress make effective the Agricultural Act of 1954 by providing a strong, active organization will consolidate the gain of 1954.

The issues facing the nation demand the best thinking of every American farmer. Once the farmer has talked the issues over, he must make his voice heard. The Farm Bureau is the state and nation's largest free, independent farmer's organization through which we may speak. He invites your neighbor to join and speak for himself.

We have every reason to look forward to the future with confidence that the issues are vital. The issues are vital.

We stop every Farm Bureau member's travel by mailing his own farm policy which Congress will adopt in 1955. Once the farmer has talked the issues over, he must make his voice heard. The Farm Bureau is the state and nation's largest free, independent farmer's organization through which we may speak. He invites your neighbor to join and speak for himself.

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Farm Bureau members will be a deductible feature to reduce premium expense. Most of the conventions have attended one of a series of informative and inspirational meetings held around the state during October. These meetings featured outstanding speakers from AFIF.

All present Farm Bureau members have been contacted by mail. They are being urged to send their dolls to mail during December. More than 6,000 have done so to date. This will free the Roll Call workers to concentrate on inviting those farmers who are not now members. This work team is ready and the issues are vital.

Chief among the issues is the determination of the farm policy which Congress will adopt in 1954; 1955 was one of the most successful legislative years in the history of the Farm Bureau. Can this be held into 1955? Farmers are a minority group. Only a strong, active organization will be able to hold their own in the new Congress.

The success of any program in Farm Bureau is dependent upon the Farm Bureau organization in the counties and states having a minimum number of farm families. Such an organization has power in Congress and elsewhere. Invite your neighbor to help in this effort.

Farmers are going to represent the question. They are going to be represented by businessmen, labor leaders, or political spokesmen? Or will they develop, pay for, and operate a farm organization of their own? Invite your neighbor to join Farm Bureau and help farmers speak for themselves.

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Your Answer to That Farm Bureau Question

Prepared for 1955 Roll, Call

These Questions and Answers are not only For Farm Bureau Roll Call Workers, But are for All Members

What is Farm Bureau?
1. Farm Bureau is a farmers' organization—of, by, and for farmers. It is a voluntary membership organization. The members are all farmers. It is the only national organization that represents directly the entire agricultural group.

How is Farm Bureau controlled?
2. Farm Bureau is controlled by the members. It is a voluntary membership organization. The members are all farmers. It is the only national organization that represents directly the entire agricultural group.

What happened in 1955?
3. The resolutions adopted at the state annual meeting of the Michigan Farm Bureau were as follows:
   a. Adopted a resolution supporting the principle of fair pricing for all agricultural commodities.
   b. Supported the development of a national wheat policy plan.
   c. Approved the establishment of a national dairy policy plan.
   d. Endorsed the development of a national livestock policy plan.
   e. Supported the development of a national potato policy plan.

How can a county farm bureau be formed?
4. Any county farm bureau may be organized by any group of farmers residing in the county.

What is the difference between Farm Bureau members and farmers?
5. Farm Bureau members are not necessarily farmers, but they are farmers and members of Farm Bureau.

How does Farm Bureau work?
6. Farm Bureau works through its state and county committees, and through the state and county organizations. The state and county committees are elected by the members of Farm Bureau. The state and county organizations are established by the members of Farm Bureau.

What are the informational and educational services of Farm Bureau?
7. Farm Bureau provides the following informational and educational services:
   a. Provides information on the latest developments in agriculture.
   b. Provides educational programs for members.
   c. Provides educational programs for the public.

What are the benefits of Farm Bureau membership?
8. Farm Bureau membership provides the following benefits:
   a. Provides protection against unfair trade practices.
   b. Provides protection against unfair labor practices.
   c. Provides protection against unfair taxation.

What is the relationship between Farm Bureau and the local community?
9. Farm Bureau is a community organization. It is a division of the Michigan Farm News. It is a community service organization. It is a community organization. It is a community service organization.

Who makes Farm Bureau policies?
10. The members make Farm Bureau policies. The members are all farmers. They are the only national organization that represents directly the entire agricultural group.

What are the national and state Farm Bureau treasuries?
11. The national Farm Bureau treasury is located in Washington, D.C. The state Farm Bureau treasury is located in Lansing, Michigan.

How can one plan the Farm Bureau protection plan through Farm Bureau?
12. By following these steps:
   a. Contact your local Farm Bureau office.
   b. Contact your local Farm Bureau representative.
   c. Contact your local Farm Bureau chapter.
   d. Contact your local Farm Bureau member.

A Farmer Who Has Problems?

A question was asked about the relationship between Farm Bureau and the local community. The answer was that Farm Bureau is a community organization. It is a division of the Michigan Farm News. It is a community service organization. It is a community organization. It is a community service organization.

Feed a Balanced Ration

O.K. Feeder's keep cows—lean—beef animals and hogs to feed. Time is the Essence. So how, beef cattle, hogs, as pigs, get older, to buy time, is the main thing. Also, the matter of overhead. The money invested in buildings, equipment, animals and labor, and feed, ends up with a profit. But the profit comes from the price of the meat. "Time is the Essence."

Farm Feed Bureau Feeds. You Are They And Good For You. FARM BUREAU SERVICES, INC. 221 N Cedar Street, Feed Department, Lansing, Michigan.
At MFB Women's Meeting

Mrs. CARLTON BALL (left) of Alabine, chairman of the women's Farm Bureau, Mrs. Bertha Holley of Harvard, chairman of the women's Free Farm Bureau, and Mrs. Belle Holley of Northwater, branch county chairman, welcomed members to the meeting. Mrs. Reba Kline was formerly a member of the Michigan Farm Bureau of Directors. Mrs. Russell was the first chairman of the Women's Michigan Farm Bureau.

We have planned the program by the State Bureau as nearly as possible, and there are many very interesting speeches that will appeal to our members. We plan to have books on agriculture available in the homes for the afternoon meetings.

At the meeting Mrs. Reba Kline spoke on "Health and Safety," and Dr. George B. Kline spoke on "Health and Safety." Mrs. Reba Kline spoke on "Health and Safety," and Dr. George B. Kline spoke on "Health and Safety."

Iosco County

Mrs. August Lorenz, Chairman. Our group met in Trenton, from here to community group. We met the first Thursday of each month in members' homes, and the last Thursday of each month at the Green Lake Schoolhouse.

Our February meeting was held in Trenton, N. W. Ball, chairman of the Trenton School Board, spoke on the work of the Iosco County Farm Bureau and social service agencies of the county, and introduced our guests to people we meet in various parts of the county. The meeting was held in Trenton, N. W. Ball, chairman of the Trenton School Board, spoke on the work of the Iosco County Farm Bureau and social service agencies of the county, and introduced our guests to people we meet in various parts of the county.

Ogemaw County

Mrs. Thelma Hermanson, Chairman. We have a Junior Farm Bureau every month in Ogemaw County, and several of our members are doing an excellent job in the Junior Farm Bureau. We have a Junior Farm Bureau every month in Ogemaw County, and several of our members are doing an excellent job in the Junior Farm Bureau.

Montmorency County

Mrs. Helen Ball, Chairman. Our group consists of one member from the county and one member from each of the following towns: Presque Isle, Neenah, and Montmorency. We meet weekly, and one of our members is chosen each week to speak on various topics.

Our last meeting was held in Neenah, and we had a very interesting program. We had a Junior Farm Bureau meeting in Neenah, and we had a very interesting program. We had a Junior Farm Bureau meeting in Neenah, and we had a very interesting program.

Gogebic County

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Montcalm County

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Charlevoix County

Mrs. Homer Nickles, Chairman. The Charlevoix County Farm Bureau has been very active in recent months. We have had several meetings, and have discussed various topics. We have had several meetings, and have discussed various topics.

Our last meeting was held in Traverse City, and we had a very interesting program. We had a Junior Farm Bureau meeting in Traverse City, and we had a very interesting program. We had a Junior Farm Bureau meeting in Traverse City, and we had a very interesting program.

Manistee County

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We have given $500 to our hospital in West Branch and another $500 to the Charlevoix State Hospital. We have given $500 to our hospital in West Branch and another $500 to the Charlevoix State Hospital.

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Steel up for Farm Bureau Bldg.

This picture taken in mid-November, shows us most of the structural steel in place for the Farm Bureau office building now up at 111 W. Jefferson. Ground floor and attic concrete footings have been poured and all of the structural steel will go up at the sides and back. The base will be faced with brick in Lebanon limestone trim. The 4,000-square-foot area of windows and doors for entrance of the interior. The contract calls for a finished job in 180 days from the ground-breaking date.

We are grateful at the present time for the support which has been given Farm Bureau and for the interest shown in the progress of these buildings.

Small Group Season. Recommendations made by the Michigan Farm Bureau Farm and Rural Improvement Committee at its meeting at the State Capitol. The Code of Rural Living was adopted by the Committee for the season opening of May 1 and the content is anticipated to be beneficial to Michigan's farmers, families and rural areas.

We believe the present administration of the Farm Bureau is doing a good job. It has the confidence of the farmers and it is doing a good job of providing needed services. We believe that the Farm Bureau is doing a good job of providing needed services. We believe that the Farm Bureau is doing a good job of providing needed services. We believe that the Farm Bureau is doing a good job of providing needed services. We believe that the Farm Bureau is doing a good job of providing needed services. We believe that the Farm Bureau is doing a good job of providing needed services. We believe that the Farm Bureau is doing a good job of providing needed services. We believe that the Farm Bureau is doing a good job of providing needed services.

KILL Power Failure

Today

For you, Page 1 for article headed"Secretary of County Farm Bureau takes

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State or Local Equalization of Taxes Best?

Receive Maintenance Awards

Community Farm Bureau Discussion Topic for December

Background Material for Program in December by 1356 Community Farm Bureau Discussion Topics

DOROTHY NICKERSON

Coordinator of Education and Research for MFB

NOTE: The statements and viewpoints set forth in this article are given as a basis for group discussion. They are given as a basis for group discussion. They are a collection of notes and ideas and are not necessarily the views of the writer or the Michigan Farm Bureau.

Local assessing authorities have been subjected to numerous attacks on the fairness of their assessments during the last two or three years. These attacks have taken many angles.

Basic within the whole system of attacks has been an accusing finger that points to certain local governments—school districts, townships, and counties. Some have been accused of inadequate assessing practices in an effort to keep low taxes down, while at the same time receiving large sums through the sales tax diversion and state and federal funds.

An article in the Detroit Free Press March 31 is typical of such attacks and is worth quoting. It says:

"The lack of uniformity in township and school district assessments is of vital interest to the people of Detroit and other large urban areas. Failure of local assessing officials to establish realistic rates shifts an undue burden to those communities, like Detroit, which do assess fairly."

In one county it was pointed out that valuations are almost entirely on the basis of market value. In Wayne County, on the other hand, valuations are 91.17 percent of the state levels.

This means that the Wayne county, which is more or less typical, has an insufficient tax base and its revenue for schools and other purposes is inadequate.

The result is that the state is forced to make grants which come from taxes paid by people in urban centers. That explains, for example, why we have the divorce of today.

It would take more space than we have available to analyze the half-truths and distortions that are included in this accusation. If practices are reviewed at the state level and not local level, and unfair discrimination, the stand of our delegates would oppose them. But to chart such a program at the local level and then argue for the destruction of local governments on such grounds is as thoughtless and unfair as any poor tax-practicing politician could.

1954 Benefactor. The Farm Bureau magazine in the 1954 annual meeting, supported the plan that fair and equitable assessments are the best insurance for stable local government. It emphasized the importance of our state, county and local governments in determining the impositions of our citizens and the fiscal power of the state.

It said:

"We favor the maximum degree of form and local government operations. The Cooperative extension work and the usual form of town planning and propaganda, and opinion that the state is not acting as it should have been by the City of Detroit and the State House of Representatives.

The Attorney General's Opinion No. 1954 gives the opinion that the valuation of local governments on such grounds is as thoughtless and unfair as any poor tax-practicing politician could.

In the past the tax limits were higher in proportion than in the future. The valuation by the state of the county was about 24 percent, on the average, of the real estate valuation. But during the 1954 period this figure increased to 17 percent. It is our hope that the state legislature will pass a law this year to return the state valuation assessment to a more equitable figure.

On the basis of these facts a taxing district might feel itself to have a stronger financial base. This would be a great benefit to the community. The special assessments in the community of the city of Detroit have been reduced to a minimum. This is due to the fact that the city has been able to pay off its debts.

FARM BUREAU WOMEN OF DISTRICT 10

Continued from Page 4

Several meetings were held in an annual meeting at Lansing in the spring and fall of the year of a local organization. The results of these meetings are reported.

The Farm Bureau Women's Committee has had several meetings during the autumn of 1953 to discuss the farm bureau program. It was decided at this meeting that the farm bureau program for 1954 should be announced.

In April our county committee held two meetings with the local organization. At this meeting it was decided that the farm bureau program for 1954 should be announced.

At the regular meeting held in May, the committee was asked to consider the farm bureau program for 1954. It was decided at this meeting that the farm bureau program for 1954 should be announced.

Let's analyze the effects of the farm bureau program. We, however, say that the farm bureau program is the best way to protect the farm bureau interests. The farm bureau program is the best way to protect the farm bureau interests. It is the best way to protect the farm bureau interests.


discussion topics

These were chosen by your State Discussion Topic Committee from the results of the questionnaires returned by the Committee.

Dec. State or Local Equalization of Taxes

Jan. Farmers and the Social Security Program

Feb. The Uses of Farm Commercial License Plates

Oil Co-op Gives $149,000 in Dividends

Farmer Petroleum Cooperative, Inc. of Lansing is mailing to farmers in its cooperative territory over $149,000 in cash dividends in the next few weeks. This is the largest distribution of dividends in the seven-year history of the cooperative.

Volume continued to increase in the seven-year history of the cooperative, says W. D. Smith, president. Farmers Petroleum Cooperative Cooperative has been operating and distributing profits to its members since September according to Mr. Smith.

Krumm, a member of the corporation, who said he was pleased with the way the cooperative has been doing business. He adds that the cooperative has been able to maintain a strong position in the market for both domestic and export sales.

FARMERS PETROLEUM COOPERATIVE CO. Report

At the Michigan Farm Bureau annual meeting November 12, three county Farm Bureaus were given awards for their outstanding work in the past year.

At the meeting with our committee and our Legislative Chairman, we had the opportunity to discuss the farm bureau program for 1954. At this meeting it was decided that the farm bureau program for 1954 should be announced.

The Missaukee County Women's Committee has been very active and it has been active in the promotion of the farm bureau program. The committee is planning to hold a similar booth next year.

The value of Farm Bureau increased a public booth at the County fair, County fair. This idea was shown.

The Judicial system was once again in the newspapers this week. The press reports that the judicial system is not working.

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