Start Work on Farm Bureau Fire Insurance

FARMERS' PRICES
Comparison of Prices for Prices-Supported "Basic" Commodities With Those of Non-supported Group

<table>
<thead>
<tr>
<th>Year</th>
<th>% of 1910-14 Total</th>
<th>No price supported</th>
<th>Price supported</th>
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<tbody>
<tr>
<td>1920</td>
<td>100</td>
<td>300</td>
<td>700</td>
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<tr>
<td>1925</td>
<td>90</td>
<td>300</td>
<td>700</td>
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<tr>
<td>1930</td>
<td>80</td>
<td>300</td>
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<td>1935</td>
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<td>300</td>
<td>700</td>
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<tr>
<td>1940</td>
<td>60</td>
<td>300</td>
<td>700</td>
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CARRY-OVER OF MAJOR FARM COMMODITIES

* * *

FARMS' PRICES

Farm Bureau Mutual Would Add Line

Count Farm Bureau Ins. Committees to Take Plan to Community Groups for Explanation and Support

320 members of Fire Insurance Committees from 61 County Farm Bureau units with Michigan Farm Bureau and Farm Bureau Insurance Company directors and management at Michigan State College Feb. 25.

Their purpose was to consider plans and information developed for starting a fire and windstorm insurance program for Farm Bureau members.

The County Fire Insurance Committees approved the general program and went into present full information to Farm Bureau members at Community Farm Bureau and other meetings.

The Michigan Farm Bureau board of delegates at the annual meeting in November 1953 adopted a resolution recommending that Farm Bureau fire and windstorm insurance be established for members. The proposal has been approved by the board of directors of the Michigan Farm Bureau. The proposed fire and windstorm insurance will be offered by Farm Bureau Mutual after it is licensed as a multiple line insurance company.

In order to qualify for offering fire and windstorm insurance to Farm Bureau members, the Farm Bureau board of delegates in November had raised the annual assessment to $250,000 capital through the sales of investment securities. It must also show at least 5,000 applications for the insurance.

For special article on page 6 of this issue.

The County Farm Bureau Insurance Committees accepted quotas for investment capital and applications according to the following policy, as follows:

COUNTY

<table>
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<th>Name</th>
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Director of the Agricultural Marketing Service of the U. S. Department of Agriculture, has asked Congress to raise the borrowing authority of CCC from $6.5 billion to $8 billion. The Secretary of Agriculture has stated that the price supports have mounted up to the limit of the borrowing authority authorized by Congress. The Secretary of Agriculture Benson, and the American Farm Bureau Federation sent a statement to Michigan Senators and Representatives before Congress.

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What They're Saying...

Price Supports

Mr. G. L. Donavon, president, Wisconsin Farmers Union, Boscobel, Wis., in a letter to President Dwight D. Eisenhower, Washington, D.C., June 18, 1954:

"...as a result of the inflationary trend..."
Fertilizer Ready Now

Fertile storage facilities in Michigan are awarded with well-described fields, adults, and broad. Michigan State College and the Farm Bureau are continuously monitoring the kind and amount needed for the land. Fertilizer prices have not increased and grain prices per bushel, the reports, but fertilizers are still good and waters dollars in farm profits.

Buy Farm Bureau Seed.

CONCRETE POULTRY HOUSE

For healthier and more productive flocks, build a concrete poultry house. Concrete has no crevices for lice and other parasites, leaves no dust, smells no waste, and is easy to keep warm, clean, and dry. Most important of all—concrete won't burn!

If you need help, get in touch with a concrete poultry house builder or building material dealer in your area. Read today for free booklet on concrete poultry houses and other economical concrete improvements for your farm.

PORTLAND CEMENT ASSOCIATION

Farm Bureau and Portland cement manufacturers are engaged in a joint campaign to keep Michigan and the nation healthy through properly built poultry houses.

DEAN HARDIN’S Presentation to C. L. Brody

At General Meeting at Farmers’ Week, February 3, 1954

TRIPLE SCREENED

MARCH 1, 1954

Awards for distinguished service in Michigan agriculture over a long period of years were presented today by Governor G. M. Cross to four Michigan farmers. Frank E. LeFevre, Jr., right, Clark C. Brody, John Strange and George Bishop. Dean C. M. Hardin of the school of agricultural economics.

Mr. Brody is executive vice-president of the Michigan Farm Bureau and chairman of the state committee. Mr. Strange has been associated with both the University of Michigan and Michigan State College. Mr. Bishop has served continuously since 1916 as a State represen¬tative. Mr. LeFevre has been associated with both state and national and his influence and interest in the field of national agricul¬tural policy are known throughout the nation. Just a little while ago Mr. Brody was elected to the National Board of Directors of the Farm Administration of the United States.

Mr. Brody, congratulating Mr. Strange on all your achievements and having given you a token of the large group whose contributions have been so important to the field of agriculture and after retirement, you will serve the nation with an appropriate recognition of your part in the future work. And so we extend our congratulations to the man who has the most to offer Michigan.

Take Inventory

Come gather with us at the State Board of Agriculture headquarters today. Mr. Brody has earned a prominent place in the field of agriculture and his influence and interest in the field of national agricultural policy are known throughout the nation. Just recently Mr. Brody was elected to the National Board of Directors of the Farm Administration of the United States.

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MFB Board Backs Farm Marketing Idea

A special session of the Michigan Farm Bureau board of directors of Lansing Feb. 24, in unan¬nounced met to put forward the idea of Michigan’s farm markets through a new marketing plan. It will be called Michigan Farm Marketing Research and Educa¬tion.

The new program, to be carried on for the next year, will cost $500,000 for the work. It projects $100,000 for the MFB, $100,000 for Extension service for programs in farm marketing and $300,000 for Michigan State College. The plan will return $500,000 to Michigan State College.

The committee is made up of the legislature and the agricultural groups in the state and will work on a plan for expanding Michigan’s farm marketing.

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FARM BUREAU MEMBERS—

Once again BLUE CROSS- BLUE SHIELD opens enrollment for a limited time, to offer you family-wide protection against hospital and doctors’ bills. But you must act now—before March 15—enrollment closes.

BLUE CROSS—BLUE SHIELD are Michigan’s most widely used hospital and doctors’ insurance plans...built on individual initiative...made possible by group participation.

Join the more than 100,000 Michigan Farm Bureau family members who belong to Blue Cross-Blue Shield.

Your County or Group Blue Cross secretary can tell you about enrollment!

Pittsburgh Fence

a product of Pittsburgh Steel Company

Farm Fencing since 1919

Great building • Pittsburgh 30, Pa.

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Activities of Farm Bureau Women of District 2

INSURE YOUR CROPS AGAINST HAIL

Last fall your look, a tremendous hail in Michigan field crops. We feel for the farmers in your area who did not have hail insurance. Your Michigan Mutual Hail Insurance agents can help you protect your crops through the insurance we provide... we can help you prevent financial loss. We have been protecting Michigan farmers for the past 43 years. Write for details. Agents wanted in certain areas.

Michigan Mutual Hail Insurance Co., 208 North Capital Ave., Lansing, Michigan

Counties

Five Counties Report on Their Work

Mrs. Theo Moten
Chairman, District 2 Women for Agriculture
State Council on Agriculture, 2nd District

Branch County

Mrs. Robert Chapman
District 2 Women for Agriculture, Branch County

This year Branch County Farm Bureau is operating the 6th annual hail program. This is the result of a large-scale advertising program by county agents. Many of these counties report in accordance with this plan. A few are working for the same purpose. We have also been looking into the situation to see how the hail program can become better acquainted with the claims agents and广大.

Calhoun County

Mrs. Roy Lee Leader
Chairman, District 2 Women for Agriculture, Calhoun County

We have not been able to give our insurance office the 6th annual hail program. This is due to the fact that we have not been able to get the same amount of work done as last year. We have, however, been able to sell six policies in Calhoun County, and have collected $100. This is a good start for us.

Hillsdale County

Mrs. 
Chairman, District 2 Women for Agriculture, Hillsdale County

We have seen quite a large increase in the number of policies sold this year. We sold 10 policies last year, and have sold 20 this year. This is a great improvement.

Inland Counties

Mrs. 
Chairman, District 2 Women for Agriculture, Inland Counties

We have not been as successful as we would like to be. We have sold 5 policies this year, which is not as many as last year. We are working hard to improve our sales this year.

Lee County

Mrs. 
Chairman, District 2 Women for Agriculture, Lee County

We have been able to sell 10 policies this year, which is a good improvement over last year. We are working hard to improve our sales this year.

MICHIGAN FARM NEWS

MARCH 1, 1954

This Machine Does Everything

By H. M. COHIER

H. M. COHIER is shown watching an International Business Machine address and impact semi-automatic punch machine for the Farm Bureau Mutual Insurance Company of America. This machine is of the third generation as developed by IBM. Each punch card has a series of holes which are used to punch holes as coverages and rates. The cards are kept in sequence files in numerical order. For getting into the holes in the cards is punched to show information needed on the insurance policies.

Branch County

Miss Robert Chapman
District 2 Women for Agriculture, Branch County

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Add humus when you transplant shrubs

When moving shrubs and trees, it pays to add humus to the soil. Extension agents at Michigan State College say that humus must be mixed thoroughly with the planting soil. It prevents soil compaction, helps drainage, and lets in air which plants must have to survive. The humus also makes a surface mulch of post manure, straw or compost leaves, to slow down evaporation, and enrich plant growth and temperature changes. Humus also helps shrub and tree roots in their spring and summer growth. Humus also helps the humus build up around the base of the shrub or tree. Humus is important as compost and animal manure.

MICHIGAN BELL TELEPHONE COMPANY

Yes...Every Man is the Offspring of His Own Deeds

Valuable Farm Tools

The telephone is one of the most valuable tools on the farm. It helps the farmer get market information, arrange shipping arrangements, and meet with other farmers. The telephone is a valuable tool for the farmer.

WindStorm Coverage

Check your Windstorm Policy to see if you have adequate coverage. Be safe and use it on the second largest of its kind in the world.

Michigan Mutual Windstorm Insurance Co., Hastings, Michigan

How to BEAT the Squeeze on Corn Profit with Reduced Acreage

Suggest you PLANT 50 ACRES with NO FERTILIZER,

AVERAGE EXPECTED YIELD

PER ACRE ACROSS BU.

MAKES MORE MONEY ON 25 ACRES PROPERLY FERTILIZED WITH "FARM BUREAU PLANT FOOD" AT ALL TIMES

PLANT 25 ACRES WITH HIGH RATE OF FERTILIZER-COSTING $203.00 PER ACRE

AVERAGE EXPECTED YIELD

PER ACRE ACROSS BU.

MICHIGAN FARM BUREAU LIFE INSURANCE

507 South Grand Avenue • Lansing, Michigan

The saving habit is a worthwhile asset in any man's character.

Starting a FIP savings program is a deed that returns great dividends on the farmer's investment. The saving habit is a worthwhile asset in any man's character.

FARM BUREAU LIFE INSURANCE

507 South Grand Avenue • Lansing, Michigan

It's the PROFIT that Counts...You Can't Raise Crop Prices...You Can Raise More Bushels Per Acre.....ORDER YOUR "FARM BUREAU PLANT FOOD" NOW!
Auto Company Has 56,400 as ’54 Goal

M. J. VERMILLION
Assistant Secretary for Insurance

From his Report to Farm Bureau Mutual Insurance Company at 5th Annual Meeting at Lansing, February 14, 1954

Farm Bureau Mutual Insurance Company has continued its steady growth through five very successful years.

On December 31, 1953, we had 40,844 Farm Bureau members as automobile policyholders. They have 42,347 automobiles and trucks insured. We had 5,677 farm liability insurance policies in force for a combined total of 47,421.

Our goal for 1953 was 45,000 policyholders. We expect 47,500 or more Farm Bureau members will be automobile policyholders, and 8,900 or more will have farm liability policies.

We started with 3,600 charter automobile policies in September of 1949. Today we have nearly 12 times that number of automobile policies in force.

In five years of growth Farm Bureau Mutual’s assets have increased nearly eight times—from $340,000 to $2,905,000. Surplus and special reserves to policyholders have increased by $137,000.

Your Company has been able to finance its remarkable growth by accumulating profits which it has retained in order to provide a safety factor for its growing number of policyholders.

Without the successful growth of the Company, the question of dividends comes up. The Company was faced early with two questions: (1) whether it would follow the trend and raise rates, which in turn could be equalized by occasional dividends, or (2) whether it would continue to keep automobile and farm dividend rates.

This is the course the Company adopted.

The take a long time and a lot of people to accumulate enough profits to finance a new life insurance company. It is a capitalization of their growth strictly out of earnings.

Farm Bureau Mutual Insurance Company of Michigan paid $1,086,822 in claims for automobile and farm liability policies. This is the second successive annual dividend since 1951. It has been approved by the directors of the Michigan Farm Bureau.

There have been some problems which we have had to face in 1953. We have been hampered in our service operations by a series of operating difficulties which have been strategically located throughout the state.

There have been some problems which are being worked out through our regional office staff. A natural and logical step in taking the operating problems out of the field supervision is to centralize our service operations in the home office.

Looking into the future we expect the development of a new program in fire insurance. Among the problems we have to face in the development of the program (1) the selection of new business, (2) the selection of the type of business, (3) the selection of the type of policy, (4) the selection of the type of dividend.

We have a definite program of personnel composition.

In the development of personnel, we have been guided by the need for proper training and development. We have made a conscious effort to provide the maximum quality of personnel in the Sales Department and the Claims Department. The need for careful recruitment is greater when it is realized that people are generally employed by us by the second year of their college training.

The Sales Department will be expanded to meet the challenge.

The need for careful recruiting is even more critical in the Claims Department. We have had a policy of hiring young men nearing 35th or 40th anniversary who are 30 or 40 years old. The two of them are of considerable value in the Insurance Department.

Agent Recruiting. This has been accomplished successfully through the cooperation of the Michigan Farm Bureau Safety Council.

Farm Bureau Insurance Co’s Home Office

In the 58 months the Company has been operating, it has paid 4,455 automobile policyholders and 4,875 farm liability policyholders a total of $4,550 in dividends.

A diagram on this page illustrates the development of a new plan for employee groups. The Company offers Farm Bureau Life Insurance Companies, Supervisors are Francis Bust and Glenn Walters, production. Boston Red Sox, branch offices: In this Allstate, supervisor.

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Organizing Fire Insurance For Members Only

Community Farm Bureau Discussion Topic for March

Background Material for Program for March by 1281 Community Farm Bureau Discussion Groups

DONALD D. BURKE
Coordinator of Education and Research

The formation of a fire insurance program for members depends upon three things. It depends upon whether the Farm Bureau members are willing (1) to finance it, (2) to work for it, and (3) to use it.

History. Demand for such a program came first from 15 County Farm Bureaus in Michigan. Seven were southern counties, four were central, and four were northern counties. After much study and consideration, the county delegates to the 1953 annual meeting of the Michigan Farm Bureau passed the following resolution:

"Farm Bureau members in some areas of Michigan are not able to secure adequate fire, windstorm, and hail insurance. We recommend that Michigan Farm Bureau establish an insurance service to provide such coverage for members only.",

The delegates have spoken. The policy is there. Now the job remains to put the program into being.

County Farm Bureaus were asked to form Fire Insurance Committees. A "kick-off" meeting of these committees was held at the last meeting of February 25 to launch the program. Here plans were

...continued...