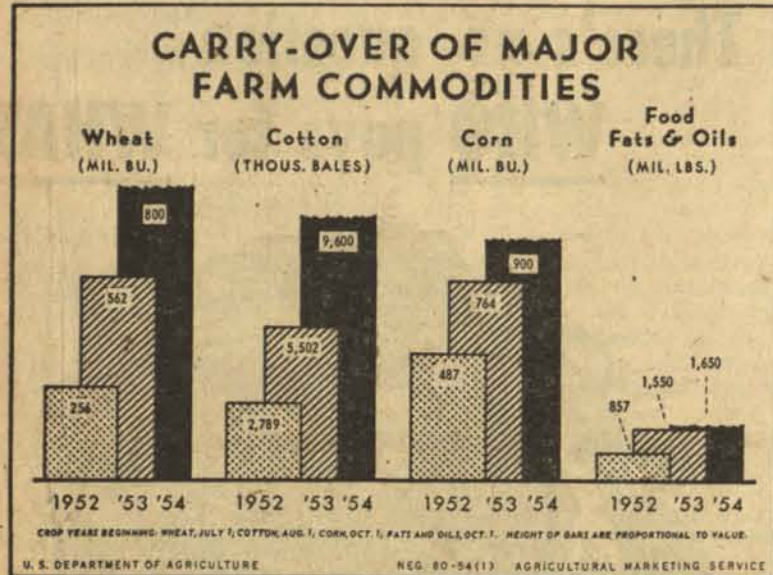


## Start Work on Farm Bureau Fire Insurance

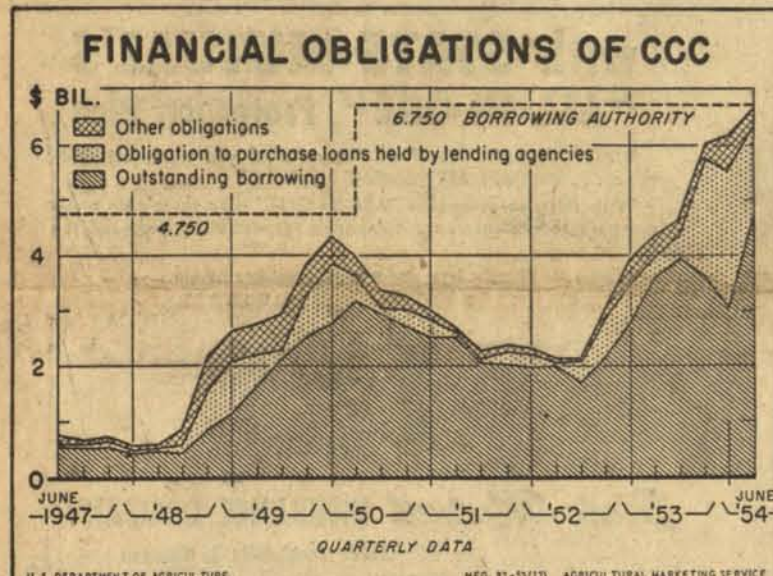
### Congress Told How Farm Program Stands

The Agricultural Marketing Service of the U. S. Dep't of Agriculture has prepared four graphs which illustrate the present situation of farm surpluses in the national farm program. Congress will have this information to consider as it takes up the recommendations by President Eisenhower, Secretary of Agriculture Benson, and the American Farm Bureau of 1,600,000 farm families.

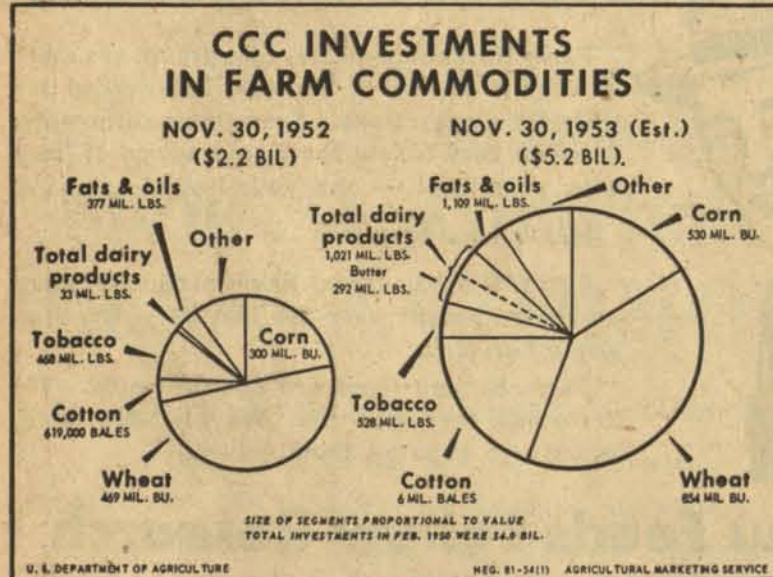
They urge that mandatory and rigid price supports at 90% of parity be permitted to expire Dec. 31, 1954. They ask that the Agr'l Marketing Act of 1949 with certain improvements take effect Jan. 1, 1955. It provides farm price supports at 75 to 90% of parity.



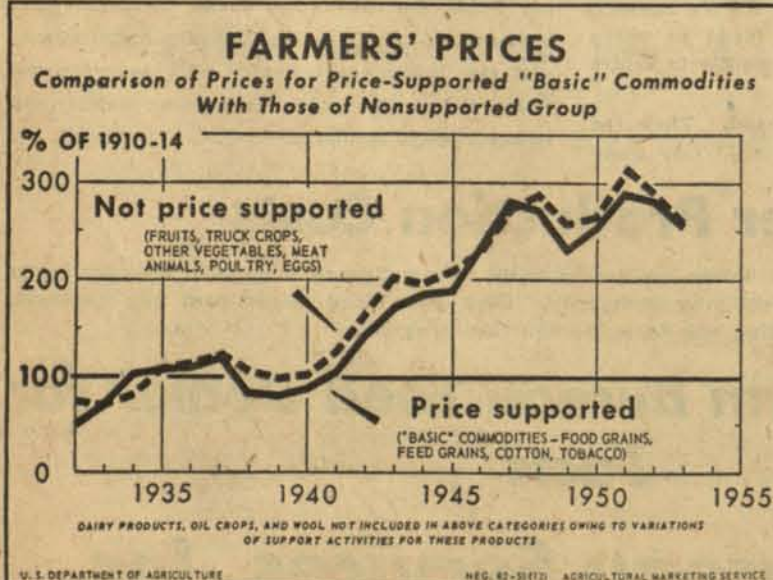
GRAPH No. 1 above shows the rapid increase of carry-overs of wheat, cotton, corn and food fats and oils over the past 24 months. 90% of parity price support was continued for basic crops by Congress for 1953 and 1954.



GRAPH No. 2 shows how the investments and financial obligations of the Commodity Credit Corporation in maintaining farm price supports have mounted up to the limit of the borrowing authority authorized by Congress. The Secretary of Agriculture has asked Congress to raise the borrowing authority of CCC from \$6 1/2 billion to \$8 1/2 billion to continue its price support obligations.

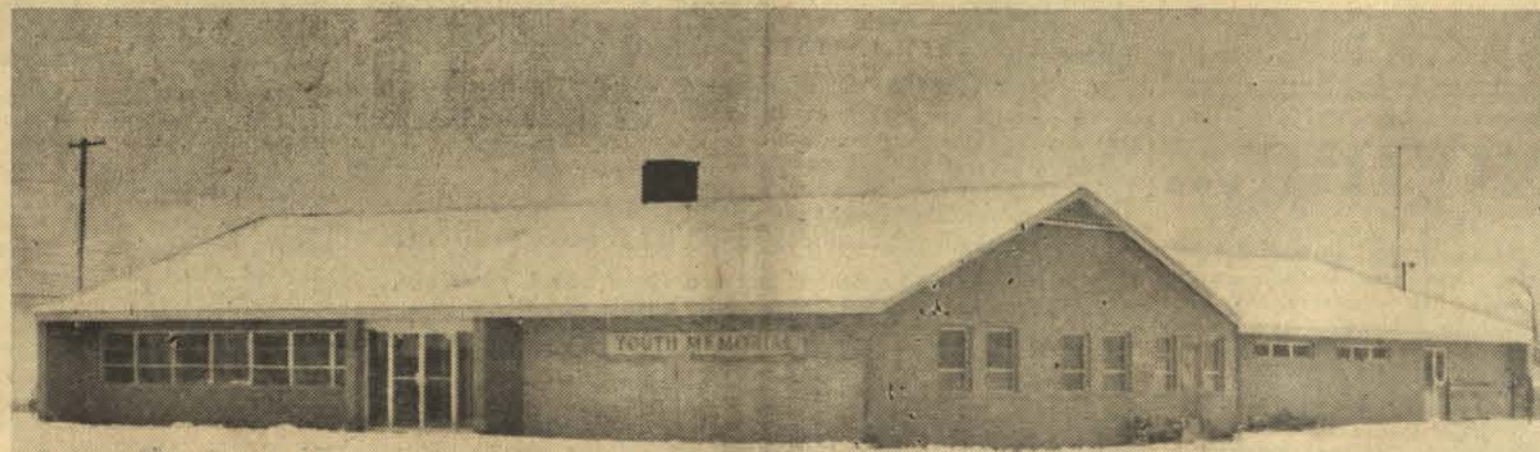


GRAPH No. 3 shows the Commodity Credit Corporation's investments are divided among various commodities. President Eisenhower in his Economic Report to Congress said, "Both wheat and cotton have been priced out of important domestic markets by high and rigid supports... (which) have resulted in huge surpluses in government hands, and have led to the imposition of drastic controls on individual producers. Such undesirable consequences are inevitable if present rigid price supports are continued."



GRAPH No. 4 shows that prices of non-supported commodities such as fruit, truck crops, other vegetables, meat animals, poultry and eggs have averaged higher prices (expressed as a percentage of parity) than prices of the "basic" commodities of food grains, feed grains, cotton and tobacco.

### Berrien Jrs. Youth Memorial Building Ready



THIS IS the Berrien Youth Memorial Building at the Fair Grounds at Berrien Center. The \$80,000 community center is a 10-year building project by the Junior Farm Bureau of Berrien county, Berrien County Farm Bureau, the Farm Bureau insurance companies, and Junior FB offices are there. The building was started May 8, 1953. It will be dedicated March 14.

### MFB Asks Our Congressmen To Help

The Michigan Farm Bureau board of directors went to bat for President Eisenhower and Secretary of Agriculture Benson February 25 regarding the farm program before Congress.

They sent a statement to Michigan members of Congress asking their aggressive support in Congress for the Benson farm program recommended by President Eisenhower. It is in agreement with the recommendations developed last summer and fall by the American Farm Bureau of 1,600,000 families. The MFB directors' letter:

To Michigan Senators and Representatives in Congress:

The board of directors of the Michigan Farm Bureau in session at Lansing, February 24, 1954, expresses its strong support for the enactment of the agricultural program as presented to Congress recently by President Eisenhower.

If our Nation is to reverse the strong trend toward big government planning, controls, and the socialistic state, the time to start is now. The legislation formulated by President Eisenhower and Secretary of Agriculture Benson constitutes a judicious procedure to accomplish the return of our agriculture to a private enterprise basis.

The Michigan Farm Bureau strongly commends Secretary of Agriculture Ezra Taft Benson for his announced plan of reducing support prices on dairy products from 90% of parity to 75%, effective April 1, 1954. This action is in accordance with the agreement with the dairy industry one year ago that government support prices at 90% of parity were to be for one year only.

During the past year this high subsidy program of market dairy products out of the pocket. This has greatly stimulated the use of substitutes for butter and other dairy products on the consumer's table.

The 90% support policy has stimulated the consumption of substitute concoctions of doubtful nutritional and health value. A billion pounds of butter, dry milk and other dairy commodities have been drawn into government storage and ownership.

The government accepts only the two top grades of butter for storage and price support loans. This removes much of the higher-quality product from the market and so increases the proportion of inferior-quality butter being offered the consumer.

Not only are the superior grades of these perishables deteriorating and spoiling in government storage, but hundreds of millions of dollars of taxes paid by both producers and consumers are being wasted to support the subsidy program.

In supporting this action of the President and the Secretary of Agriculture, the Michigan Farm Bureau is carrying out the policies established by the conservation of 2,721 local Farm Bureau meetings having a registered attendance of nearly 60,000. Also this is in accordance with the program adopted by 48 State Farm Bureaus at the annual meeting of the American Farm Bureau Federation in Chicago last December.

Therefore, the Michigan Farm Bureau urges Congress to adopt no measure that would prevent

### Youth Building a 10 Year Project

MISS BARBRA FOSTER

The Berrien Youth Memorial Building at Berrien Springs was planned by the Junior Farm Bureau during World War II.

MANY members were in service. Two had been killed in action. A Youth Building was proposed in their memory and to be for use of all organizations in the county.

In 1946 a building committee of six members of the Junior Farm Bureau and six members of the Senior Farm Bureau began regular meetings. They selected an architect, determined the style of the building, the floor plan, and the location, which is at the front and center of the fair grounds at Berrien Springs. The Youth Fair Ass'n gave a 99 year lease on the site.

TODAY the building is ready for dedication March 14. Berrien County Farm Bureau has its office there. It houses the county office of the Farm Bureau insurance companies, and of course is the home of the Junior Farm Bureau.

### Legislature Looks At Two Dairy Bills

STANLEY M. POWELL  
Legislative Counsel of Michigan Farm Bureau

Definite progress is being made in enacting into law the state legislative program established by the voting delegates at the annual convention of the Michigan Farm Bureau last November. The degree of final accomplishment in this connection will depend largely on the interest which the members manifest in support of their program in the next few weeks.

During the current session of the Legislature 718 bills and 22 proposed constitutional amendments have been presented. This makes a total of 740 measures regarding which members of the Legislature must divide their attention. As representatives of the people, they are inclined to give consideration to these proposals on the basis of interest shown in them by their folks back home.

Two very important pieces of dairy legislation are in the limelight in the House. The Representatives are considering H-225 which would restrict fortification of milk. Two years ago in making amendments to the milk-marketing law a definition for fortified milk and fortified skimmed milk was written into the act. This amendment provided that these products would be legal, subject to regulation by the Director of Agriculture.

Even before the Department of Agriculture had issued the regulations covering the new products, at least one major dairy company began to distribute them. The regulations finally released by the Director of Agriculture provide for minimums of various vitamins and minerals, but for no maximums. Thus, one company could claim that its fortified milk was twice as good as that of a competitor because it had twice as much of these additives.

This situation has greatly disturbed this nutritionists and public

### Knirk and Hazel to Head Insurance Co's

Blaque Knirk of Quincy was elected president of the Farm Bureau Mutual Insurance Co. at a board of directors meeting February 24, 1954, following the annual meeting of policyholders.

Previous to the election Mr. Knirk was vice-president of the organization. Kenneth Johnson of Freeland was elected to succeed Mr. Knirk as vice-president.

On February 23, 1954 the Farm Bureau Life Insurance Co. held its election for the coming year following the annual meeting of stockholders. The directors reelected Russell Hazel as president and Blaque Knirk as vice-president to succeed themselves.

### Yaeger, Co-op Folks to Look Into Future

J. F. Yaeger, manager of Farm Bureau Services, Inc., has invited the managers and boards of directors of 152 cooperatives which are FBS stockholders to attend one of a series of important business conferences March 2-19.

THE MAIN purpose of the meetings is to discuss Farm Bureau Services long-range finance program, including its plans for the rotation of securities and the part your organization plays in these plans. The information to be presented should prove helpful to farmer cooperatives in planning their program for the future.

With Mr. Yaeger will be Lee Monroe, comptroller, and Maynard Brownlee, manager of the Farm Bureau Services. They will participate in the discussion and answer questions.

THE CONFERENCE will run from 10:30 a.m. to 3:30 p.m. as follows:

- March 2, Tuesday—Kalamazoo, Chicken Charlie's.
- March 3, Wed.—St. Joseph, Whitcomb hotel.
- March 5, Fri.—Jackson, Meadow Lark Inn, 3 miles north on US-27.
- March 8, Mon.—Lapeer, Stiles restaurant.
- March 9, Tues.—Caro, Montague hotel.
- March 10, Wed.—Mt. Pleasant, Hotel Chieftain.
- March 16, Tues.—Grand Rapids, DeWitt's Dutch Kitchen, Plainfield and East Beltline.
- March 17, Wed.—Coldwater, Grange hall.
- March 19, Fri.—Traverse City, Park Place hotel.

### Would Broaden Turnpike Authority

Senator Haskell Nichols of Jackson has introduced to the legislature a bill which would permit Michigan's new turnpike authority to consider the building of turnpike highways in any part of Michigan.

Mr. Nichols' bill would remove two limitations enacted by the 1953 legislature: (1) limit the turnpike commission to study and construct turnpikes from Bay City to Toledo and from Detroit to Chicago (2) build turnpikes only in southern Michigan to relieve traffic congestion there.

### Farm Bureau Mutual Would Add Line

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

320 members of Fire Insurance Committees from 61 County Farm Bureaus met 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 home to 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 Mutual must raise an additional \$250,000 in capital through the sale of investment securities. It must also show at least 5,000 applications for the insurance.

See special insurance on page 6 for further details on program.

The County Farm Bureau Insurance Committees accepted quotas for investment capital and applications for charter policies, as follows:

| COUNTY             | GOAL Sales of Investment Securities | GOAL Applications for Fire Insurance Charter Policies |
|--------------------|-------------------------------------|---|
| Alcona             | \$ 1,900                            | 52  |
| Allegan            | 8,970                               | 140   |
| Alpena             | 3,000                               | 63  |
| Antrim             | 2,035                               | 38  |
| Arenac             | 1,980                               | 38  |
| Barry              | 6,090                               | 114   |
| Bay                | 8,375                               | 127   |
| Benzie             | 1,200                               | 25  |
| Berrien            | 11,600                              | 181   |
| Branch             | 9,005                               | 136   |
| Calhoun            | 7,205                               | 121   |
| Cass               | 4,185                               | 67  |
| Charlevoix         | 1,540                               | 37  |
| Cheboygan          | 1,545                               | 42  |
| Clare              | 630                                 | 16  |
| Clinton            | 7,055                               | 141   |
| Eaton              | 6,590                               | 125   |
| Emmet              | 1,190                               | 26  |
| Genesee            | 6,600                               | 114   |
| Gladwin            | 1,825                               | 38  |
| Gratiot            | 6,605                               | 103   |
| Hillsdale          | 6,435                               | 116   |
| Huron              | 9,535                               | 185   |
| Ingham             | 5,405                               | 98  |
| Ionia              | 5,995                               | 106   |
| Isabella           | 5,165                               | 88  |
| Iosco              | 860                                 | 24  |
| Jackson            | 4,920                               | 83  |
| Kalamazoo          | 5,660                               | 111   |
| Kalkaska           | 325                                 | 10  |
| Kent               | 6,520                               | 121   |
| Lapeer             | 7,715                               | 125   |
| Leawee             | 6,830                               | 121   |
| Livingston         | 7,945                               | 136   |
| Macomb             | 4,635                               | 81  |
| Manistee           | 1,060                               | 20  |
| Mason              | 2,680                               | 48  |
| Mecosta            | 3,775                               | 68  |
| Midland            | 2,450                               | 44  |
| Missaukee          | 2,070                               | 44  |
| Montmorency        | 1,010                               | 22  |
| Montcalm           | 4,560                               | 80  |
| Monroe             | 5,930                               | 94  |
| Muskegon           | 2,350                               | 40  |
| Newaygo            | 2,855                               | 49  |
| Northwest Michigan | 5,040                               | 108   |
| Oakland            | 4,785                               | 84  |
| Oceana             | 3,020                               | 52  |
| Ogemaw             | 1,895                               | 45  |
| Osceola            | 2,985                               | 61  |
| Otsego             | 480                                 | 14  |
| Ottawa             | 6,815                               | 122   |
| Presque Isle       | 2,185                               | 45  |
| Saginaw            | 11,150                              | 171   |
| Sanilac            | 10,265                              | 163   |
| Shiawassee         | 4,610                               | 77  |
| St. Clair          | 6,225                               | 100   |
| St. Joseph         | 5,705                               | 100   |
| Tuscola            | 9,475                               | 155   |
| Van Buren          | 9,135                               | 139   |
| Washtenaw          | 8,020                               | 153   |
| Wayne              | 1,005                               | 24  |
| Wexford            | 1,005                               | 24  |
| Total              | \$299,840                           | 5,303   |

**Workshop on Aging 60,357 Members**

Aging is everybody's business. Membership of the Michigan Farm Bureau for 1954 stood at 60,357 members February 25. The goal for 1954 is 61,310 or more.

U. S. exports, not including military aid shipments, were smaller in the first nine months of this year than in the same months of 1952.

Michigan Farm News

Established January 12, 1923

Entered as second-class matter Jan. 12, 1923, at the postoffice at Charlotte, Michigan, under the Act of March 3, 1879.

Published monthly, first day, by Michigan Farm Bureau at its publication office at 114 E. Lovett St., Charlotte, Michigan.

Editorial and general offices, 221 North Cedar St., Lansing, Michigan, Post Office Box 960, Telephone Lansing 2-1271, Extension 2.

Send notices on Form 3578 and undeliverable copies returned under Form 3578 to Michigan Farm News editorial office, P. O. Box 960, Lansing, Michigan.

Einar Ungren, Editor; James Osborne, Associate Editor

Subscription: 40 cents a year limited to Farm Bureau Members. Vol. 32 March 1, 1954 No. 3



PURPOSE OF FARM BUREAU

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

Michigan Farm Bureau

OFFICERS

President, C. E. Buskirk, Paw Paw, R-2; V. Pres., W. G. Hodge, Snover; Exec. V. Pres., C. L. Brody, Lansing; Exec. Sec'y., F. Yeager, Lansing

DISTRICT DIRECTORS: 1-Russell E. Hazel, Richard, R-1; 2-Blaque Knirk, Quincy, R-1; 3-Herman Howelsen, Clinton, R-1; 4-A. Shellenbarger, L. Odessa, R-1; 5-Martin Garm, Charlotte, R-5; 6-Ward G. Hodge, Snover, R-2; 7-Thomas Hahn, Rodney; 8-Kenneth Johnson, Freeland, R-2; 9-Ron A. DeKutter, McBain, R-1; 10-James Mielock, Whittemore

DIRECTORS AT LARGE: Carl E. Buskirk, Paw Paw, R-2; Walter Wightman, Fenwick, R-1; Gleason E. Halliwell, Gladwin, R-1

WOMEN OF FARM BUREAU: Mrs. Carleton Ball, Albion, R-1

Representing JUNIOR FARM BUREAU: Vern Thalmann, Berrien Center



Winter Fishing, and Stuff

It's the time of winter fishing, and the neighbors young and old, including numerous ladies, if the utter truth is told, bravely clad in red plaid breeches, livery of the sporting clan. Warm in matching caps and jackets, take the field as best they can.

Take the field with simple tackle or with more elaborate gear. To pursue the finny fishes—it is now that time of year.

They do not take their journey by the old time route at all. Across the field and down the lane and through the cattails tall. But in their cars, right down the road, all comfortable and snug.

With lots of sandwiches on hand and maybe a thermos jug. The trip is brief, a scant twelve miles, then out on the ice they go. Where it won't be far to a cushioned seat, nor yet to the radio.

This is the way of the modern world and when it is said and done I'll have to break right down and say they do have plenty of fun.

For bait they use these small red worms, or corn ear grubs are nice. Or minnows fresh from Ye Olde Baite Shoppe just off the edge of the ice.

It isn't the way Ma brought me up but I guess it's no mistake. For they get their limit many a day right over on Sawmill Lake.

In the time of winter fishing, here on Hicks Street, years ago, in my cozy spearing shanty, quite devoid of radio, I was wont to sit in comfort and serenely contemplate.

All the world of under water that I've seldom seen of late. Marthy always was against it, claiming that it cramped the soul. To sit humped over in the dark a-peeking through the hole.

But I call you all to witness that the TV fan today sits in a darkened room and stares in quite the selfsame way. Since the guiles of television have so swept the world by storm.

May I not claim vindication for that shanty snug and warm? May I not observe in passing that not even once or twice did the Sponsor's Plug annoy me—there a-spearing through the ice.

R. S. Clark, 315 North Grinnell Street, Jackson, Michigan

Promoted



NORWOOD EASTMAN, coordinator of the organization dept for the Michigan Farm Bureau, on March 1 was given the added responsibility of supervising all field operations. His new duties include supervision of the eight regional Farm Bureau membership representatives and the field assistant for Junior Farm Bureau.

1954 Election Dates to Remember

- May 1—Last date for new parties to file for place on ballot. June 4—Last date to issue call for state convention. June 15—Last date for partisan candidates to file nominating petitions. June 18—Last date for partisan candidates to withdraw. June 19—Last date to issue call for county conventions. June 29—Last date for non-partisan candidates to file petitions. July 2—Last date for non-partisan candidates to withdraw. July 2—Last date to file petitions to amend State Constitution (General Election). July 6—Last date to register for primary election. July 31—2 p. m. deadline for absentee ballot applications for Primary election. August 3—Primary election. August 4—11 a. m. meeting of county boards of canvassers. August 11—Last date for coun-

What They're Saying...

Price Supports

HOUSE OF REPRESENTATIVES, Washington, D.C.

Mr. C. L. Brody, Executive Vice-President, Michigan Farm Bureau, Dear Mr. Brody:

I am greatly disturbed by this so-called "farm problem." If subsidy payments or price supports are continued, I'm afraid the problem will grow worse. How can we get out of the situation we are in?

Sincerely yours, CLARE E. HOFFMAN, Feb. 1, 1954

MICHIGAN FARM BUREAU, Lansing, Michigan

Honorable Clare Hoffman, House Office Building, Washington, D.C.

Dear Clare:

I share with you the concern you express over the subsidy farm price support program. I agree with you that the problem is very liable to grow worse. One of the most disturbing factors is that so many Congressmen of both political parties have become subsidy-minded and continue to encourage their farmer constituents to believe in government guaranteed prices.

AT THE close of the war we would have had a difficult problem even if the best efforts of Congress and the Administration had been devoted to working out of our difficulties. Instead, the situation was used to entrench a political machine controlled from Washington in practically every agricultural county in the nation. Meeting the issues involved in the inevitable readjustments following the war was repeatedly postponed until in 1953 they could no longer be sidestepped. As a result, what was a problem in 1948 has now become a serious dilemma.

THE REPEATED extension of the mandatory 90% price supports for the several basic commodities has been responsible to a large degree for the present maladjustment in production and the wasteful surpluses now owned by the Commodity Credit Corporation. These have now exhausted the \$6 1/2 billion appropriation and the President is compelled to ask Congress to raise this to at least \$8 1/2 billion.

As you know, as long as this mandatory 90% support provision is in the law the Secretary of Agriculture has no choice but to accept more and more of the surplus production of these commodities. This policy has put the farmer into the position of growing crops for storage rather than for consumption.

IN THE case of wheat, for example, these subsidies are made worse by an antiquated parity formula based on conditions as they were in 1910-14. At that time, it required 106 man hours to produce 100 bushels of wheat. Today, because of mechanization, improved varieties, and fertilization only 26 man hours are required to produce 100 bushels of wheat.

This is enabling large wheat growers on 400 to 8,000 acres or more in the middle and north west producing states, to continue to walk straight into the Federal Treasury for a price far beyond what their costs warrant. Also it has been stimulating marginal wheat producing states, such as New York and Michigan, to greatly increase their production.

IN MICHIGAN, for example, in the last eight or nine years production has increased about 110 per cent. At present our State Agricultural Stabilization and Conservation Committee—formerly the PMA—is confronted with the problem of finding storage for 15 million more bushels by May 1, 1954. The storage available is already filled with last year's crop. They have in eight storage facilities for about one-fourth or one-fifth of the 15 million bushels they expect to take May 1st.

The continuation of the high subsidy program over the past five years has made our situation progressively worse. It has encouraged and accustomed thousands of producers to depend upon the Federal Government for

their income instead of exercising their own initiative in adjusting their operations to the needs of the consumer. The cumulative effects of this profligate program have now become so serious that it is going to be extremely difficult to restore agriculture to a private enterprise basis.

THE LARGER the subsidies grow, the more the government control over the operations of the farmer increases in the way of acreage allotments and marketing quotas. If this program is continued, very shortly the Department of Agriculture will be faced with putting similar controls on oats, barley, soybeans, and other crops grown on the acres taken out of production of wheat and corn.

This will lead to forcing the farmer either to let the diverted acres lie fallow, or compel him to put them into soil building crops. However, when it reaches this extreme, the government will then have to forbid him from pasturing his livestock on the legumes grown on these diverted acres of his own farm. The growers of fruit and other horticultural products are seriously worried over the probability of these diverted acres being turned to growing fruits and truck crops, thus throwing them into a surplus position.

WE ARE recommending remedies for the situation. I would suggest that you refer to the pamphlet on the 1954 Policies of the American Farm Bureau Federation. At the bottom of Page 12, beginning with Paragraph (1) the program the Farm Bureau is recommending is outlined.

You will note that the first step is to allow the 90% parity price supports on basic commodities to expire at the end of the 1954 program, and that the principles of the permanent provisions of the Agricultural Act of 1949 with respect to variable price supports should be put into effect. The Michigan Farm Bureau strongly supports this program.

By referring to the green pamphlet of the 1954 Michigan Farm Bureau Resolutions, you will note at the bottom of Page 5 that our Michigan Board of Delegates unanimously adopted the policy of strenuously opposing any extension of 90% supports after Dec. 31, 1954.

OF COURSE, removing the high mandatory support requirement will not in itself constitute the entire solution of the problem, as is indicated in these resolutions. It will, however, give the Secretary of Agriculture and the Administration an opportunity to adjust supports more in line with production and balanced with the needs of the consumer. And to work out of the situation as we develop our foreign trade outlets. We need to place more reliance on farmers themselves and on the processing trades, and enable the initiative of the farmer to function in producing what the consumer really needs, rather than growing more and more of the crops the consumer does not want to consume.

However, during this session of Congress, legislation should be enacted that will start us in the direction that will take us where we want to be when we get there. Otherwise, it would seem probable that we shall be permanently saddled with more and more government controls over agriculture. The ultimate result could well be the permanent undermining of the very fundamentals of the private enterprise system and freedom of the individual citizen. If we cannot reverse this leveling of individual initiative and socialistic trend now, it is difficult to see how we can accomplish it later.

IF WE ADOPT sensible policies now, I believe our growing population and improved export and domestic trade will enable us to eventually return to a private enterprise economy for the farmer. We cannot accomplish it by disharding out more and more handouts for growing the things the consumer does not want. The program which President Eisenhower and Secretary Benson are recommending to Congress is

very closely in line with the policies the Farm Bureau recommends. We sincerely hope our Michigan delegation in Congress will support their recommendations.

If you wish to discuss the Farm Bureau's position and recommendations further, members of the American Farm Bureau staff at 261 Constitution Ave. N.W., will be glad to provide you with any information desired. Secretary Roger Fleming, Jack Lynn or Frank Woolley are well informed on all phases of national agricultural policies. Also, do not hesitate to write me further at any time.

Yours sincerely, C. L. BRODY, Executive Vice-President

Legislature Looks at Two Dairy Bills

(Continued from Page 1)

been leading the fight against this bill. They find it very profitable to sell the "souped-up" milk at a higher price than that prevailing for regular homogenized milk. It will certainly be very interesting to see how this legislative battle develops.

Another leading dairy issue is being tossed around in the House. This is H-249 which would permit sale of milk from automatic dispensing machines in Michigan as is now legal in 45 states. The Farm Bureau delegates favored this proposal, stating that they believe modern equipment would increase the sale of milk in restaurants and public eating places. From all reports that has been the experience in the other states as they have adopted this new and improved method of serving milk.

The restaurant people are actively backing this legislation. They would much prefer to handle one five-gallon can than 80 half-pint bottles or cartons. There are several brands and styles of automatic milk dispensers in use in the other states. Tests have shown that milk handled through them is just as sanitary as that from bottles or cartons. It is kept in closed refrigerated cabinets and is, thus, of a more uniform temperature when drawn than is possible where the milk is served in the original containers.

The new method is advantageous from the standpoint of producers, restaurant operators and the consuming public. Of course, it is vigorously opposed by the bottle and container interests and by some of the distributors.

SCHOOLS. Meanwhile some of the bills favored by the Farm Bureau are making definite progress. S-1083 would require traffic to stop both ways for a school bus which is loading or unloading pupils. It was approved by the Senate with only one opposing vote. It has now been referred to the House Committee on Public Safety. That committee bottled up a similar bill one year ago. Hence, it would be very timely if your support for the measure was registered with the Representatives, so that they would urge favorable action by the committee.

REFRIGERATORS. The House and Senate have both approved H-1 which would provide a penalty for abandoning a refrigerator without removing the latch or door. This is in the MFB legislative program.

FERTILIZER. The House approved unanimously H-214 to modernize Michigan's commercial fertilizer law and bring it in line with present practices. This bill is in agreement with a resolution on this subject adopted at the last MFB Convention. The bill is now pending in the Senate Committee on Agriculture.

F. B. Life Pays \$14,556 Interest

The Farm Bureau Life Insurance Company on January 4 paid \$14,556 interest at 6 1/2% for 1953 on Class A common stock amounting to \$223,900. This is capital stock subscribed to start the Company.

Ask Congressmen To Help Ike

(Continued from Page 1)

the farm program recommended by President Eisenhower from going into effect.

We request our Michigan members of Congress to give aggressive support to President Eisenhower and Secretary Benson in their efforts to carry out this farm program.

MICHIGAN FARM BUREAU Board of Directors, C. L. Brody, Executive Vice-President

Cabbage

When choosing cabbage, select solid heads, heavy for size, free from yellow leaves. One pound makes seven to eight half-cup servings raw, four to five servings cooked, according to home economists at Michigan State College.

Buy Farm Bureau Seed.

Good Neighbors, Long Distance

When the tornado hit the Flint area last summer, it stirred the hearts of many Michigan people. Not all of them lived near enough to Flint to be called neighbors.

Frank Wilk, president of the Presque Isle County Farm Bureau, 180 miles away, asked the Community Farm Bureaus in his county if they would like to lend a hand to the distressed area.

The Presque Isle Farm Bureau Women gave \$50. Community groups followed with donations to swell the fund to \$210. Moltke Group gave \$78, Black Lake turned in \$25, South Rogers Group gave \$23, Allis Group, \$13, Posen Group, \$11, and Hawks Group, \$10.

CLASSIFIED ADS

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

LIVESTOCK

YOUNG STOCK—Polled Hereford Bull, sell or trade for Holstein Heifers. Also, Registered Chester White Boar, Elvin Jones, Jaynehill Farms, 1301 Denton Hill Road, one mile south of Yenton, Genesee county. (3-11-29p)

MILKING SHORTHORNS—We won Premier Breeder award at the recent 1953 Michigan State Fair, our 10th in 11 years. Take a short-cut to success by heading your herd with a young bull from Ingleside Farm. Write or visit Stanley M. Powell, Ionia, R-1, Michigan. (10-11-57b)

YORKSHIRES—40 full gilts and boars. Gilts available after May for August and September farrow. Spring pigs available after April 1. Outstanding type and production. 9 1/2 pigs raised per litter. Descendants of several State Fair Grand Champions. Marten Garm & Sons, Charlotte R-5, Michigan. (3-11-41b)

REGISTERED Tamworth boars, ready for service. Fall boars and gilts. 3 bred gilts. Booking orders now. In spring, weaning pigs. Suffolk sheep, and Toy Terrier dogs. Phil Hopkins, Homer, Michigan. (3-31-29p)

CORRIEDALE SHEEP. Does your flock shear 10 lbs. or more of long staple wool? If not, ask your sheep shearer about using Corriedale rams. In that part of your flock you save your replacement ewes from George E. Mikesell, Charlotte, R-4, Michigan. (3-11-40b)

FOR SALE—As I have more purebred Oxford ewes than I can pasture, I will sell fifteen ewes. Your choice. Or I will pick them out. Priced to sell. Six remaining April 1st. Best. L. Kirk, Fairgrove, Michigan. (3-11-32p)

STEEL ROOFING

"PROOF OF THE PUDDING" is in the eating, and the proof of a roof's ability to hold up in weather wearing ability. Unico-Seal roofing carries the Seal of Quality (2 ounce zinc coated) identification. Patrons purchasing galvanized roofing with this seal are assured of a known specification. Write for free information and the name of your nearest dealer. Farm Bureau Services, Inc., Steel Department, 221 North Cedar Street, P.O. Box 960, Lansing, Michigan. (1-11-71b)

BABY CHICKS

TOWNLIN WHITE LEGHORNS, U. S. Record of Performance, Pullorum Clean, 28 years under R.O.P. and proven testing program. Bred for steady improvement of body size, better layers, longer laying life, bigger eggs. Direct from breeding sources. Also our Strain Cross No. 20, two inbred strains of Leghorns crossed at regular chick prices, layers of white eggs, U. S. R.O.P. White Rocks, for meat and eggs. New Hampshire Reds, Minorca-Leghorns. Most of our customers order Townline stock every year because they're profitable. Reliable service. Real breeding farm quality. Send for our Free Catalog Today! Townline Poultry Farm, Box F, Zeeland, Michigan. (12-51-98b)

FOR SALE

SELLING ACCOUNT of illness these maple syrup supplies: 1200 plastic and galvanized sap buckets with covers—all practically new. Scouts, 4 barrel gathering tank, 8 barrel storage tank, quantity of new gallon cans, 165 gallon per hour capacity Kings Evaporator. Many small items (200-acre modern dairy farm for sale.) C. J. Yokom, Mayville, Michigan. Ph. 3111. (3-11-46p)

MAPLE SYRUP PRODUCERS

WE OFFER all supplies for making and marketing 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 Supplies Co., P.O. Box 1197, Lansing 4, Michigan. Located on M-42 at 4199 West Saginaw Road, just west of Lansing and Waverly gaps, courses of Lansing and Waverly gaps. (2-21-56b)

HAVE LIMITED number of bulletins on making and marketing Pure Maple Syrup, including delicious maple recipes. Write Sugar Bush Supplies Company, Box 1197, Lansing, Mich. (2-21-23b)

WOMEN

PINKING SHEARS. Only \$1.95 postpaid. Chromium plated, precision made. Manufacturer's Christmas overstock. Guaranteed \$7.95 value of money refunded. Order by mail. Lincoln Surplus Sales, 1704 West Park Ave., Chicago 26, Illinois. (2-21-30b)

GOOD MONEY in Weaving. Weave rugs at home for neighbors on \$69.50. Union Loom. Thousands doing it. Booklet free. Union Looms, 174 Post Street, Boonville, N. Y. (2-31-24b)

FARM MACHINERY

SPECIAL SALE on Used Equipment. 1 Farmall "H" with hydraulic system, wheel weights, belt pulley, battery. Reconditioned and painted, good tires. Comp. with cultivator, \$425.00. 1 John Deere "H", belt pulley, motor excellent condition, good rubber, complete with cultivator, \$400.00. 1 Silver King tractor in A-1 condition with cultivator, \$250.00. 1 International power-lift cultivator for "H" or "M", like new, \$85.00. 1 1/2-ft. Gleaner Combine with PTO, demonstrator, good condition, \$600.00. 1 1/2-ft. Gleaner Combine, motor driven, good condition, \$650.00. 1 12-ft. Self Propelled Combine. This combine needs painting. For a man mechanically inclined here is a chance to save \$3,000.00. \$1,000.00. 1 Oliver Baler with Wisconsin Air Cooled Motor, \$200.00. 1 4-Row Black Hawk Planter with fertilizer at a t a c h m e n t. Good condition, \$125.00. 2-Row Black Hawk Planter with fertilizer attachment. Like new, \$150.00. Also, all sizes of used plows and disc harrows. This equipment is located at Farm Bureau Services, Inc., Farm Equipment Division, Franklin St., Mt. Pleasant, Michigan. Offers subject to prior sale. (3-11-226b)

AGENTS

RUN A SPARE-TIME Greeting Card and Gift Shop at home. Show friends samples of our new 1954 All-Occasion Greeting Cards and Gifts. Take their orders and earn up to 100% profit. No experience necessary. Costs nothing to try. Write today for samples on approval. Real Greetings, Dept. 141, Ferrisdale, Michigan. (3-11-52b)

BUSINESS

HAVE PROFITABLE Home Businesses. New booklet, "101 Ideas," 25 cents. coin or nine-cent stamps. Armstrong, Dept. 7, 2126 North Francis, South Bend 17, Indiana. (3-11-21p)

Ferris Leach President of Soil Districts

DAN E. REED

Ferris Leach, Osceola county Soil Conservation District chairman, was named President of the Michigan Association of Soil Conservation Districts at its annual meeting at Kellogg Center during Farmers' Week.

Mr. Leach succeeded Herb Van Aken, Eaton county, who was not a candidate for re-election. Mr. Aken is now a member of the State Agricultural Stabilization and Conservation Committee, formerly PMA.

Mr. Leach is active in the Osceola County Farm Bureau and served as president for four years. He represented the Michigan Association at the National Convention of Soil Conservation District Associations in New Orleans in February. At the Association's annual banquet John Handy of Berrien county, introduced Robert Link as the winner of the State Soil Conservation speaking contest. Mr. Link is a Farm Bureau member in Lapeer county and is a director of the Lapeer Soil Conservation District. His address, "Democracy At Work In My Soil Conservation District" is a factual account of the organization and development of the Lapeer district.

Agricultural agents and district foresters can give helpful advice on what trees are best to plant in sun or shade, damp or dry areas.

There's no question WHO pays for WHAT



with STATE MUTUAL'S "ALL-IN-ONE" Protection Plan

When you suffer loss from fire or wind you want just ONE thing... PROMPT SETTLEMENT IN FULL! With this non-assessable "ALL-IN-ONE" plan there's no argument where one insurance company's responsibility ends and the other's begins.

There's less paper work, quicker action the STATE MUTUAL way. 1 POLICY COMPANY AGENT PREMIUM

State Mutual INSURANCE COMPANY 702 Church Street, Flint 3, Michigan E. R. DINGMAN, President H. K. FISK, Secretary

"State Mutual Insures Every Fifth Farm in Michigan... Ask Your Neighbor!"

HEAD and HEART

Farm Bureau members, as a group, are most intelligent buyers of commodities needed for their farm operations. From their comments, it seems they follow the sound advice of 'Buy with your head — and your heart.'

Here's what they say:

Farm Bureau feeds have produced more profitable results over the last 33 years than any other feed.

Farm Bureau feeds are open formula. We know how they are made. We can ask feeding experts to pass on their values.

Farm Bureau Feeds Follow Research Closely

Farm Bureau feeds follow research as closely as practicable under feeding conditions. Properly (a) First dairy and hog feeds to carry trace minerals and Vitamin D. (b) First poultry feeds to use extra vitamins for "pick-up" to under-privileged flocks. (c) First poultry and hog feeds to call attention to A.P.F. content, "B." (d) poultry and hog feeds to carry Aureomycin, Terramycin and Penicillin to assure wider protection. Those facts appeal to the head. Then the facts that appeal to the heart. (a) Our unity in promoting and supporting a Farm Bureau program on commodities we buy, can build a strong, virile organization that is of - for - and by farmers. NO ONE BUT US CAN BUILD SUCH AN ORGANIZATION. (b) By purchasing Farm Bureau feeds, seeds, fertilizer, etc., we can help the Co-operatives who handle them, and the independent dealer who supports the Farm Bureau program, to become better and stronger merchandisers.

Lower Production Costs

Farm Bureau feeds help lower production costs. Farm Bureau feeds help promote better health. Farm Bureau feeds help your prosperity. Drop your Feed Department any questions you may want answered regarding our Farm Bureau feed program.

Ask Your Farm Bureau Feed Dealer for Facts

Farm Bureau Services, Inc.

Feed Department 221 N. Cedar Street Lansing, Michigan

Fertilizers Ready Now

Fertilizer storage facilities in Michigan are crowded with well-cured plant foods, advises Paul J. Rood, Michigan State College soil scientist.

Now is the time to get fertilizer of the kind and amount needed for successful 1954 operations. Fertilizer prices have not increased and no price increase is expected, he reports, but fertilizer will mean extra yields that can put extra dollars in farmer pockets.

PURE CRUSHED TRIPLE SCREENED OYSTER SHELL FOR POULTRY. FARM BUREAU MILLING CO. INC. CHICAGO, ILL.

Healthy hens, more eggs WITH A CONCRETE POULTRY HOUSE. For healthier and more productive flocks, build a concrete poultry house.

PORTLAND CEMENT ASSOCIATION. Olds Tower Bldg., Lansing 8, Mich. A national organization to improve and extend the uses of portland cement and concrete.

Dean Hardin's Presentation to C. L. Brody For Distinguished Service

At General Meeting at Farmers' Week, February 3

The development of agriculture in the State of Michigan over the past several decades has been nothing short of phenomenal. Thousands of people have had a hand in this development.

THERE are a few among this large group whose contributions have been unusual—persons who have provided strong leadership, imagination and initiative, and whose influence has been great.

TODAY, Wednesday, February 3, we present to the Hon. Clark L. Brody the Michigan State College Award for Distinguished Service to Agriculture.

Mr. Brody graduated from Michigan Agricultural College a half century ago in 1904. He returned to his home community near Three Rivers where he engaged in farming until 1915.

This award is but a token of the esteem and great respect held for Mr. Brody by his many friends here at the College and throughout the state for his more than three decades of service to Michigan agriculture and to the College—a period of time during which he served as one of Michigan's first county agricultural agents, as executive secretary of the Michigan Farm Bureau and as a member of the State Board of Agriculture.

FOLLOWING six years as county agricultural agent of St. Clair County, Mr. Brody became executive secretary of the Farm Bureau; in that same year—1921—he was elected to the State Board of Agriculture, the governing body of Michigan State College, and has served continuously since that time—including 11 years as its chairman.

DURING his period of service with the State Board of Agriculture, governing body of the College, Mr. Brody has seen the enrollment of the College increase from about 1,600 in 1921 to a postwar high of more than 16,000. He has helped to plan and guide the tremendous building program of the College, of which a major share has been constructed on a self-liquidating basis.



Photo Courtesy of The State Journal, Lansing

AWARDS for distinguished service to Michigan agriculture over a long period of years were given three well known men during Farmers' Week at Michigan State College, Feb. 4-8. Left to right, Clark L. Brody, John Strange and George Bishop. Dean C. M. Hardin of the school of agriculture, displays a plaque like each man received.

MR. BRODY is executive vice-president of the Michigan Farm Bureau and chairman of the state board of agriculture. He first became associated with both organizations in 1921. The Brody family were pioneer settlers in St. Joseph county. Mr. Brody owns a 325-acre dairy and poultry farm there.

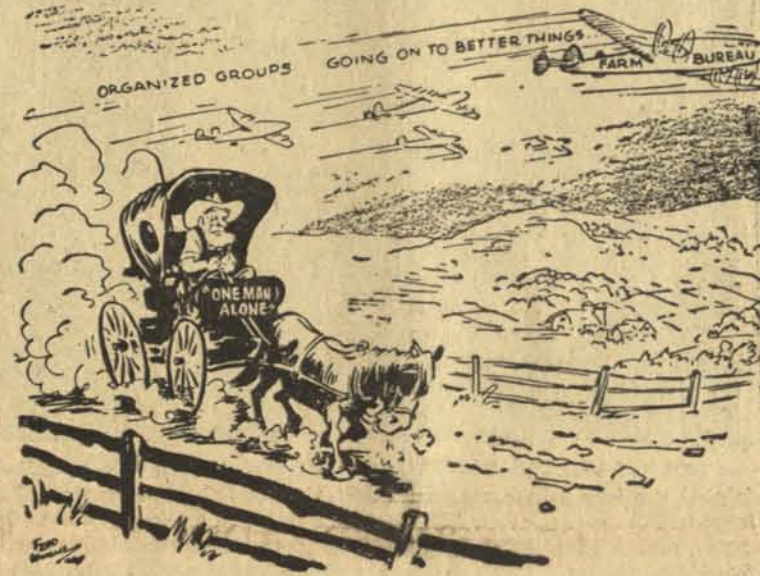
MR. STRANGE is a former state commissioner of agriculture. He has been active in Farm Bureau, 4-H club, and other agricultural and civic programs throughout his life. His 390-acre farm near Grand Ledge in Eaton county has been in the family since 1836.

MR. BISHOP has been secretary manager of the Upper Peninsula Development Bureau since 1921. He has been a leader in developing dairy, forestry and other farm programs in the Upper Peninsula.

Mr. Brody's influence has extended far beyond the boundaries of the state of Michigan. He has served on numerous national committees and commissions, and his influence and interests in the field of national agricultural policy are known throughout the nation. Just recently he was named by President Eisenhower to the national Board of Directors of the Farm Credit Administration of the United States.

Take Inventory. Farmers who think they are going into the hole financially should take an inventory of their farm business to see just where they stand.

TODAY, AS EVER...THE RACE IS TO THE SWIFT....



WESLEY S. HAWLEY Co-ordinator, Community Farm Bureau Promotion

Things are moving so fast in this day and age, that a farmer who is not in a good farm organization like Farm Bureau is really by himself "alone." He is about as much out of things as the one who tries to farm today with the tools of the horse and buggy age.

To really be in Farm Bureau, he should be part of a local Community Farm Bureau group and participate regularly each month with his neighbors. Members who really want to have a voice in shaping good things for agriculture and to really be in the race which is "to the swift," must recognize the necessity of a local Community Farm Bureau as his most valuable means of helping to make agriculture effective.

To the member who is not in a Community Farm Bureau or does not have one near by, we urge that you affiliate with one or help to organize one immediately. You might offer to sponsor a meeting in your own home, inviting in your neighbors to start a group.

"Yes, the race is to the swift." Your Farm Bureau must match talents and wits with other effective organized groups.

MFB Board Backs Farm Marketing Idea

A special session of the Michigan Farm Bureau board of directors at Lansing Feb. 24 unanimously endorsed the new version of "A Program to Strengthen Michigan Agriculture through Marketing Research and Education."

THE NEW proposal, soon to be before the legislature, asks for \$300,000 for the work. It requests \$150,000 for the MSC Agr'l Experiment Station for research in farm marketing. It asks \$180,000 for the MSC Agr'l Extension service for programs in farm marketing with farmers, retailers, and consumers.

For months a committee composed of representatives of farm groups, State Dept of Agriculture, Michigan State College Extension Service and Experiment Station, and retailers have been working on a plan for expanding Michigan's farm markets.

THE COMMITTEE at one time told Governor Williams they thought their objectives would call for an appropriation of \$500,000. He included that item in his budget.

It became apparent that the legislature would not go that far, so the whole program was re-drafted to come within \$330,000. An appropriation bill to carry out the new program will be offered the House soon by Representative Carl Lindquist of Iron

Farm Tractor Responds to Grooming

The tractor is the modern work horse. It needs frequent grooming if you want to avoid grief. That's the word from agricultural engineers at Michigan State College. Here are some hints they give to avoid tractor complaints:

WIPE OFF ignition cables, coils, distributor and spark plug insulators every day or two. Grease attracts dust and damp dust becomes a moist wick causing the high voltage to leak or short circuit and engines to miss, stall or fail to start.

To do a good cleaning job, moisten a rag with solvent. It works with the truck and family car, too.

KEEP TABS on hours you operate the tractor. Spark plugs should be cleaned, adjusted and

FOR THE MOST IN SILO SATISFACTION Build a C&B CORRUGATED CEMENT STAVE SILO

The new C&B CORRUGATED cement staves give four point bearing on each galvanized steel rod because each stave is curved to the diameter of the silo. C&B CORRUGATED staves are made of wet-cast, vibrated concrete, which gives them greater strength and density.

C&B CORRUGATED CEMENT STAVE SILOS are 25% stronger than ordinary silos. SEE US FOR FULL INFORMATION!

C & B SILO COMPANY 538 N. COCHRAN, CHARLOTTE, MICHIGAN and 3841 OPAL ST., S.W., GRAND RAPIDS, MICHIGAN

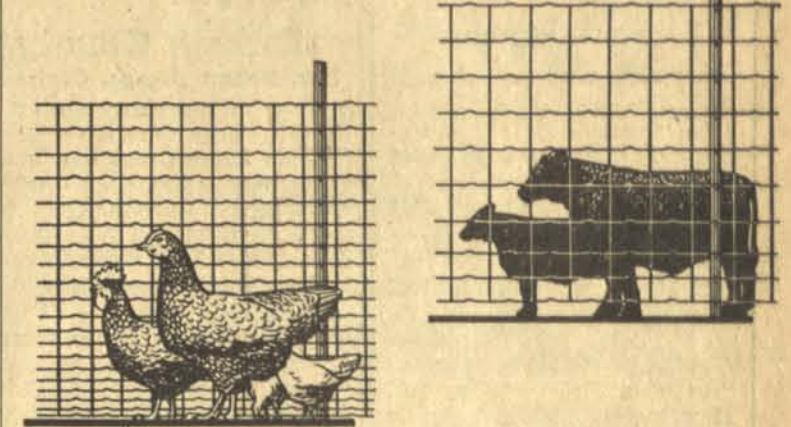
checked every 100 hours—that's equal to 4,000 to 5,000 miles on your car. Dirt or fouled plugs mean wasted fuel, power loss and frequent overheating.

Keep up the water level of the battery and make sure the holes in the vent plugs are not clogged with dust—pent-up gas pressure can split the cell casings.

MAKE checking the oil level and lubrication daily habits. For every 10 hours of operation there are vital points—king pins, tie rod ends, etc. that need two strokes of the grease gun. Overheating, which can result taste

Taste Appeal. When it comes to providing taste appeal, onions are an excellent way to obtain it. Use the big white onions called "Spanish" for milk flavor, and the smaller yellow ones known as "Yellow Globes" for a slightly stronger

Genuine Pittsburgh Farm and Poultry Fence costs no more than ordinary galvanized fence!



Insist on the best—don't take just any fence—get genuine Pittsburgh farm and poultry fence, barbed wire, and welded wire mesh from the established warehouse point in your county. Ask your local co-op!

Pittsburgh Fence a product of Pittsburgh Steel Company Farm Fence Specialists since 1901 Grant Building • Pittsburgh 30, Pa.

This is not, and under no circumstances is to be construed as, an offering of these securities for sale, or as a solicitation of offers to buy any of such securities. The offering is made only by the Prospectus.

An Offering MICHIGAN ELEVATOR EXCHANGE CLASS A COMMON STOCK

Not to Exceed 4% Dividend, Non-Cumulative, Non-Assessable

The proceeds of this offering will be used primarily to finance the construction of additional grain terminal facilities to assist Michigan farmers in their grain marketing and storage program. Such expansion will not be less than 250,000 bushels, and will probably not exceed 600,000 bushels. This expansion is in addition to the present expansion of 1,000,000 bushels now under construction at the issuer's 800,000 bushel terminal near Ottawa Lake.

Storage space in the issuer's terminal facilities will be reserved for the first use of the individual investors, at the rate of one bushel for each dollar invested.

Return This COUPON. A Licensed Salesman Will Call to Present You with a PROSPECTUS. MICHIGAN ELEVATOR EXCHANGE Box 328 Lansing 4, Michigan. I am interested in obtaining further information about the securities of the Michigan Elevator Exchange and the proposed expanded grain terminal and storage program. Please have a licensed salesman call on me. NAME ADDRESS R.F.D. No.

River. It may be offered in the Senate simultaneously. Since the matter came up after our November, 1953 annual meeting, the Michigan Farm Bureau could not take a position on it until the board of directors had had time to study it. The objectives of the program are: 1. To win a larger share of Michigan's vast food market for Michigan's farm products. 2. To increase consumption of Michigan farm products in the national market. 3. To provide information which will assist the farmer in adjusting his production to current and anticipated demands. 4. To provide information which will permit the farmer to arrive at more advantageous marketing decisions. 5. To provide information which will enable homemakers to develop more nutritious diets at lower costs. 6. To provide information which will assist the 14,000 food retailers in the State in adopting the latest merchandising techniques, in improving marketing efficiency, and in promoting sales of Michigan farm products. Farmers who want to be sure to have seedlings to grow Christmas trees can grow them from seed, suggests Lester Bell, M.S.C. forester.

ENROLLMENT CLOSES MARCH 15!

Act now to get Michigan's most widely used health-protection plan through the Farm Bureau Annual Enrollment!



FARM BUREAU MEMBERS—

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

BLUE CROSS - BLUE SHIELD are Michigan's most widely used health-care plans because they provide the broad protection you and your family need. Only through this BLUE CROSS-BLUE SHIELD group coverage can you obtain the best protection!

All these benefits give you protection that's priceless!

Full family protection—Your wife and all enrolled dependent children get exactly the same benefits as you do.

BLUE CROSS Comprehensive Group Hospital Plan covers a broad range of benefits... up to 120 days of care... in any of over 200 participating Michigan hospitals. There are also special provisions for benefits in participating hospitals of other Blue Cross Plans or other hospitals anywhere in the world!

BLUE SHIELD Medical-Surgical Plan pays liberal amounts to licensed doctors, world-wide, for more than 5000 listed medical-surgical procedures. In non-surgical cases it also helps pay your doctor bill when your doctor visits you in the hospital.

THIS CARD MUST BE SHOWN TO YOUR HOSPITAL OR DOCTOR WHEN YOU REQUEST SERVICES. GROUP 11418 PLAN 146 CONTRACT NUMBER 2986738. THIS IS YOUR TICKET TO WORRY-FREE RECOVERY.

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

# Activities of Farm Bureau Women of District 2

**Alfalfa, Clover Build Nitrogen**  
 A good crop of alfalfa, sweet clover or red clover can put the nitrogen in 500 pounds per acre of ammonium sulfate on your land, reminds M. B. Tesar, Michigan State College farm crops researcher. These three legumes are the best for supplying nitrogen, 100 pounds per acre, worth from \$15 to \$20.

Buy Farm Bureau Insurance.

**INSURE YOUR CROPS AGAINST HAIL**

Last year hail took a tremendous toll in Michigan field crops. We paid for losses in 38 Michigan counties where hail damaged crops of our policy holders.

You can never 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 43 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, whenever 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 \$18,000,000 Insurance in Force.  
 Surplus to Policyholders Over \$600,000.

## Five Counties Report on Their Work

**MRS. THEO MOHN**  
 Quincy  
 Chairman of MFB Women for District 2 and member of State Advisory Council

District No. 2 of Women of the Farm Bureau is comprised of the following counties: Jackson, Calhoun, Lenawee, Hillsdale and Branch. While the activities of these counties vary in accordance with their needs, they all are working for the same purpose. Betterment of Farm Bureau at all times! This article will let you become better acquainted with the various activities, their projects and goals.

### Branch County

**Mrs. Robert George, Chairman**  
 Branch County may work a little differently than some others. By this I mean that the County Farm Bureau has large rural-urban meetings attended by couples from the farm and the city. The women also have separate rural-urban meetings on a smaller scale.

These ladies work on all State projects, such as nurse recruitment, Sister Kenny, Associated Country Women of the World. They serve kickoff dinners, help in roll call and are very active in public relations affairs. They also served ice cream and cake and held a cake auction from which they made \$175. This was given to the 4-H Cabin fund. Branch County Women are very helpful in the camp sponsored by Districts 1 and 2 held at St. Mary's Lake in March of each year.

Programs concerning legislation, safety, health, public relations and many others are taken up at our council meetings held each month, and at the four quarterly meetings in which all women of the county participate.

### Calhoun County

**Mrs. Roy Lord Chairman**  
 In March Calhoun will be co-hostess with Kalamazoo county of District 1 at our combined spring camp. Last August at our County

## This Machine Does Everything



H. M. COSIER is shown watching an International Business Machine address and imprint semi-annual premium notices for the Farm Bureau Mutual Insurance Company at the rate of 20 a minute and with complete accuracy. Mr. Cosier is supervisor of our Farm Bureau insurance companies' tabulating dept'. The same machine is used for our Life Company premium notices. Each policyholder in both companies has an IBM address card which is punched to show his name and address, make and year of car, premium date, etc. He has also an IBM billing card which deals with coverages and rates. The cards are kept in separate files in numerical order. For billing purposes the cards are matched up by a collating machine. The combined cards are fed through the billing machine above. Electrical contacts made through perforations in the cards set up electrical impulses. This causes the machine to print on the premium notice information from both cards in a little over a second of time. The notices are fed through the machine in a continuous roll. The IBM has 80 counters for totals on all of its operations.

Fair we were one of the first groups in the State to have a milk booth.

We have given money to our County Community Building in Marshall instead of other projects as we feel it is something for all of us. We also voted to give the 4-H Mother's Club \$25 to help buy new kitchen equipment for the building. Our building is 40' by 80' and we are proud to be a part of one of the County groups to make this building possible.

We entertained in our homes three foreign students from Wayne University. One was from Brazil, one from Chile and the third one from Africa. We enjoyed their comparisons of their country and our country.

At our meetings we make from four to six dozen cancer dressings every time for the Calhoun County Cancer Society. We have had films shown at our meetings on cancer.

Every year we serve the roll call dinner, and many of us work on roll call. We voted to pay \$25 toward the three women's projects being carried on State-wide. In January we sent two delegates to Saginaw for the Rural Health Conference. We learned at this meeting there are too few rural people who attend these meetings. Most of the people are district public health nurses and urban people.

For the last several years we have sent two ladies to the Twin Lakes Camp near Traverse City and will do so this year. We are planning another Rural-Urban Day for this year.

Last year we were lucky to have an account of the Washington trip to visit Congress with the AFFF. Our county representative reported. Some of our people took a trip to England and can tell from their experience why we should keep the government out of our business.

One of our ladies won first place at the State speaking contest. She has been doing a good job appearing before City Women's Clubs, Kiwanis, Rotary, Exchange and other clubs to tell the farmer's story. We have also picked up used clothing, furniture and a number of other things for the Goodwill Industries.

### Hillsdale County

**Mrs. Leon Kulow, Chairman**  
 The Hillsdale County Farm Bureau Woman's Committee meets every month. We have had a Rural Urban meeting, each lady attending brought a city friend. After luncheon and a business meeting several ladies talked



MISS EVELYN CANTWELL (left) and Miss Rosie Alfonso (right) use key punch machines to translate information from Farm Bureau Mutual and Farm Bureau Life accounting dept' into address cards and billing cards punched to show information needed on premium notices. The cards are used in various IBM machines for making premium notices and for providing the great volume of statistical information required in the insurance business.

about the work their husbands were doing, such as fruit growing, medicine, dairying, factory work, wheat growing, teaching, and sheep raising.

At another meeting we had a lawyer speak to us on woman's property rights. Two German high school students talked to us about their native lands at another meeting.

We had a booth at the fair where we sold aprons; the money went into a fund for scholarships. We are helping 2 nurses, and a boy in medical school, and also have \$260 loaned to another girl. We have also decided to give \$500 towards a new Farm Bureau office building. We are co-operating in the safety program. We have had a program planning meeting and are planning a bigger and better program for 1954. — Mrs. Dale Reppert, Sec'y.

### Jackson County

**Mrs. George Crissenberry, Chairman**  
 Jackson County Farm Bureau Women are again sponsoring a Nurses Scholarship. This will be the fourth year that such a program has been in progress. A check for \$260 is given a worthy girl from Jackson county who meets with the requirements. One requirement is that she must take her training in Michigan. The young ladies who have received the previous scholarships are well

on their way to success. The money for this fund is raised by our Fair Booth exhibit, and sale of aprons and fancy work at the Fair.

Besides working county-wide, Farm Bureau folks feel the urge to get better acquainted with one another in their own communities, and so with that in mind you will find two or three local groups descending on one hostess group. Such gatherings not only promote closer ties, but also give us the opportunity to work together on local problems.

Because the city of Jackson is so closely knitted to the Rural communities, a Rural-Urban day is an annual event. Not only do the Farm Bureau Women entertain delegates from Greater Jackson Association but in turn they are entertained once a year by the Greater Jackson Association. We feel that a great step is being taken in an effort to a better understanding through this effort. We are afforded an opportunity to tell them of our problems and likewise listen to theirs.

Each year a trip to some place of interest is planned. Often we seek such places outside our own county, but this year we visited the Bell Telephone Co., Gilbert Chocolate Factory, City Fire House, and Friendly Home for Older Ladies.

Jackson Farm Bureau women are justly proud of the fact, that they

have been asked to decorate the Bungalow and windows of the Jury-Rowe store for window night, March 18, 1954. This display is sponsored by Successful Farming Magazine.—Mrs. William Kappler.

### Lenawee County

**Mrs. Harvey Warner, Chairman**  
 Lenawee county women meet

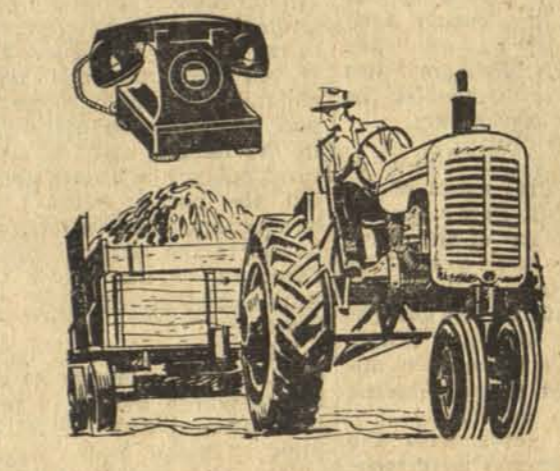
in the Adrian Milk Producers building and have very good programs. They plan some tour for each meeting like the Home for Girls and institutions and industrial plants. They also follow the state projects and assist in roll call and their projects seem to meet the needs of their community. They, like Branch, do

not have money making as their main objective. They will be hostesses for our District meeting on May 11th.

It's hard to beat an alfalfa-brome-grass-ladino mixture for pasture and forage, claim M.S.C. farm cropmen and animal specialists.

**Add humus when you transplant shrubs**

When moving shrubs and trees, it pays to add humus to the soil. Extension foresters at Michigan State College say for best results mix peat moss thoroughly with the planting soil. It prevents soil packing, helps drainage, and lets in air which plants must have to survive. They also advise a surface mulch of peat moss, straw or composted leaves, to slow down evaporation, weed growth and temperature changes. Healthy trees and shrubs need mulching, pruning, watering and fertilizing on schedule.



**Valuable Farm Tools**  
 The telephone is one of the most valuable tools on the farm. It helps the farmer get market information, arrange shipments, engage truckers, and saves him time and money in many ways. And Long Distance, of course, is the fast, easy way to keep in touch with friends and relatives out of town. The cost is surprisingly low, especially after 6 p.m. and on Sundays when reduced bargain rates are in effect. The operator will gladly give you the rates to any points you'd like to call.

MICHIGAN BELL TELEPHONE COMPANY

**WINDSTORM DANGER**  
 WARNING SEASON IS HERE

And, Your Only Protection Is

**WINDSTORM INSURANCE**

Check Your Windstorm Policy to see if you have adequate coverage

BE SAFE, and insure with us; the oldest and largest company of its kind in Michigan, and 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!

Suppose YOU PLANT 50 ACRES WITH NO FERTILIZER.....

AVERAGE EXPECTED YIELD PER ACRE — 39 BU.

If Corn Sells for \$1.50 per bushel, you take in for each acre 39x\$1.50 or.....\$58.50

Fixed Costs per acre for Labor, Seed, Tractor, Taxes, etc..... 39.00

Leaving You a Net Profit per acre of.....\$19.50

50 (ACRES) x \$19.50 = \$975 TOTAL NET PROFIT

MAKE MORE MONEY ON 25 ACRES PROPERLY FERTILIZED WITH "FARM BUREAU PLANT FOOD" THAN ON 50 ACRES WITH NO PLANT FOOD AT ALL!



★ PLANT 25 ACRES WITH "HIGH RATE OF FERTILIZER" COSTING \$20.90 PER ACRE.....

AVERAGE EXPECTED YIELD PER ACRE — 75 BU.

If Corn Sells for \$1.50 per bushel, you take in for each acre 75x\$1.50 or.....\$112.50

Fixed Costs per acre for Labor, Seed, Tractor, Taxes, etc. Plus \$29.90 for Heavy Fertilizer... 59.90

Leaving You a Net Profit per Acre of.....\$ 52.60

25 (ACRES) x \$52.60 = \$1315 TOTAL NET PROFIT

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!

**"FIP" says:**

**YEP...EVERY MAN IS THE OFFSPRING OF HIS OWN DEEDS..**

Character Building

FIP BOSS

The saving habit is a worthwhile asset in any man's character. Starting a FIP savings program is a deed that returns great dividends to you and your family. You'll be amazed at how much a FIP account gets to be worth with deposits of only a few dollars a month. Ask your Farm Bureau Insurance Agent to tell you the story of FIP. It's a remarkable protected savings plan especially for farm families.

**FARM BUREAU Life INSURANCE**

507 SOUTH GRAND AVENUE • LANSING, MICHIGAN

# Annual Reports of Farm Bureau Insurance Companies

## Auto Company Has 56,400 as '54 Goal

NILE VERMILLION

Assistant Secretary for Insurance

From his Report to Farm Bureau Mutual Insurance Company at 5th Annual Meeting at Lansing, February 24, 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 with us. We had 6,577 farm liability insurance policies in force for a combined total of 47,421.

Our goal for 1953 was 45,000 policyholders.

Our goal for 1954 is 56,400 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.

We paid this past year 13,035 claims in behalf of policyholders for a total of \$1,086,822.

In five years of growth Farm Bureau Mutual's assets have increased nearly eight times,—from \$340,000 to \$2,405,000. Surplus and special reserves to policyholders have grown to \$1,137,000.

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

With the successful growth of the Company, the question of dividends comes up. The Company was faced early with a choice: (1) whether it would follow the trend and raise rates, which in turn could be equalized by occasional dividends. (2) whether it would continue to keep rates as low as possible and forego dividends. This is the course the Company adopted.

It takes a long time and a lot of people to accumulate enough surplus to pay dividends in a new company which is capitalizing its growth strictly out of earnings.

It is well to remember that your Company employs no capital beyond the original contributions.

PROFITS of Farm Bureau Mutual Insurance Company may have been sufficient to pay substantial dividends as far as operations for any year were concerned.



MARTEN GARN  
President  
Farm Bureau Mutual

However, if we had paid out dividends, we would have been forced to borrow the money back at interest for future expansion.

A diagram on this page illustrates how the premium dollar was used in 1953. It is noted that a substantial part of the premium dollar went to surplus. Yet the total surplus at the end of 1953 was not excessive for the size of the Company.

INTERNAL DEVELOPMENT. Being a service organization, one of Farm Bureau Mutual's most important jobs is the production of well-trained people to give the service. We have made improvements in the selection, appraisal and review of our employees. The result is a higher morale and lower turnover. We have a definite program of screening, indoctrination and on-the-job training.

In the development of personnel and as a product of our growth, we have had reorganizations. During the year the Sales Department and the Claim Department were organized.

The need for careful reorganization is emphasized when it is realized that Farm Bureau Mutual is nearing its 5th anniversary. Farm Bureau Life is 2½ years old. The two of them are administering over \$3,500,000 in assets belonging to 50,000 Farm Bureau members.

AGENT RECRUITING. This program is being developed successfully through the co-operation of the Michigan Farm Bureau

Member Service Division. About half the state membership area has been covered with nearly 100% county co-operation.

SERVICE AGREEMENTS. As the result of numerous conferences with representatives of each County Farm Bureau in the state, a new form of agreement for sharing of county office facilities was recommended.

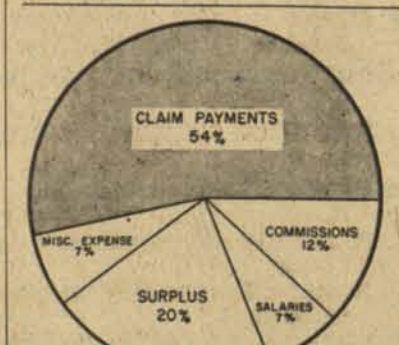
This new form of agreement was to become effective January 1, 1954. It has been approved by the directors of the Michigan Farm Bureau.

County Farm Bureaus and our county general agents are sharing, or are preparing to share office facilities in the following 24 counties: Allegan, Alpena, Barry, Bay, Berrien, Branch, Calhoun, Eaton, Hillsdale, Huron, Ingham, Ionia, Kent, Lapeer, Lenawee, Livingston, St. Clair, St. Joseph, Saginaw, Sanilac, Tuscola, Van Buren.

CLAIM OFFICES. The problem of quicker claim service has been at least partially solved by the establishment of five branch claim offices which are strategically located throughout the state.

There have been some problems of coordination which are being worked out through the home office staff. A natural result of taking the operating problems of the Insurance Services to the members has been to bring our service operations closer to the policyholders.

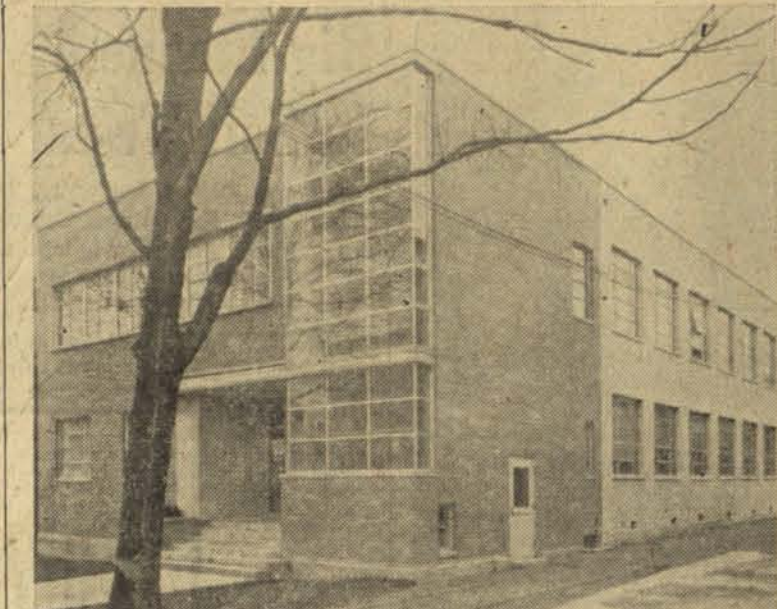
Looking into the future we see the development of a new program in fire insurance. Among the problems we have to face are (1) meeting new competitive schemes (2) solving the problem of young drivers (3) the distribution of dividends.



DISTRIBUTION  
1953 Premium Dollar  
FB MUTUAL INSURANCE CO.

Electric Fences  
Unapproved electric fence controllers kill children as well as cattle, and some are starting weed fires, cautions the Michigan Rural Safety Council.

## Farm Bureau Insurance Co's Home Office



HOME OFFICE. Farm Bureau Mutual Insurance Company and Farm Bureau Life Insurance Company occupy most of this office building at 507 South Grand Avenue, Lansing. The present home office represents the third move to larger quarters in five years. A tabulating department is located at 198 North Cedar Street.



FARM BUREAU MUTUAL, Underwriting Dept. This is the policy writing or underwriting office. All applications for automobile or farm liability insurance are checked here. Policies are written and returned to the agents for delivery. This group services 47,241 policies. C. B. Schroeder is supervisor in charge of underwriting.



ACCOUNTING, CLAIMS, PERSONNEL. The Accounting office receives premium payments and does all accounting for both automobile and life companies. Claims Dept. handled 13,035 claims in 1953. Personnel and Supply Dept. provides clerical help and supplies. Supervisors: Jack Carpenter and Dale Rider, accounting: Joseph Richard, Sup't of Claims: Robert Tobias, personnel and supplies.



FARM BUREAU LIFE. In this office policy writing and other affairs of the company are conducted. The life company supervises the agency force of 160 which serves both FB Mutual and FB Life Companies. Supervisors are: Francis Bost and Glenn Walters, production: Burton Richards, branch offices: Ivan Allison, training.

## \$1,086,822 Paid on '53 Claims

Farm Bureau Mutual Insurance Company of Michigan paid \$1,086,822 in claims in behalf of its automobile and farm liability policyholders in 1953. A total of 13,035 claims were settled.

IN THE 58 months the Company has been operating, it has paid \$2,667,822 in claims for policyholders. More than 38,000 claims have been presented in that time, according to Joseph Richard, superintendent of claims.

It is anticipated claims will rise to \$1,366,000 for 1954 in accordance with the increase in the

number of policyholders and the claim experience to date.

THE COMPANY opened for business March 7, 1949. Today it has 40,844 automobile policyholders and 6,577 farm liability policyholders. All of them are members of the Farm Bureau.

Nile Vermillion, ass't secretary of the Company, said it has net reserves of \$468,236 to cover claims not yet disposed of.

As the Company grows, the claims department is expanded to give Farm Bureau members good service. Today there are five regional claims offices working with the staff at the home office at Lansing. There are eight full-time claims adjusters on the road.

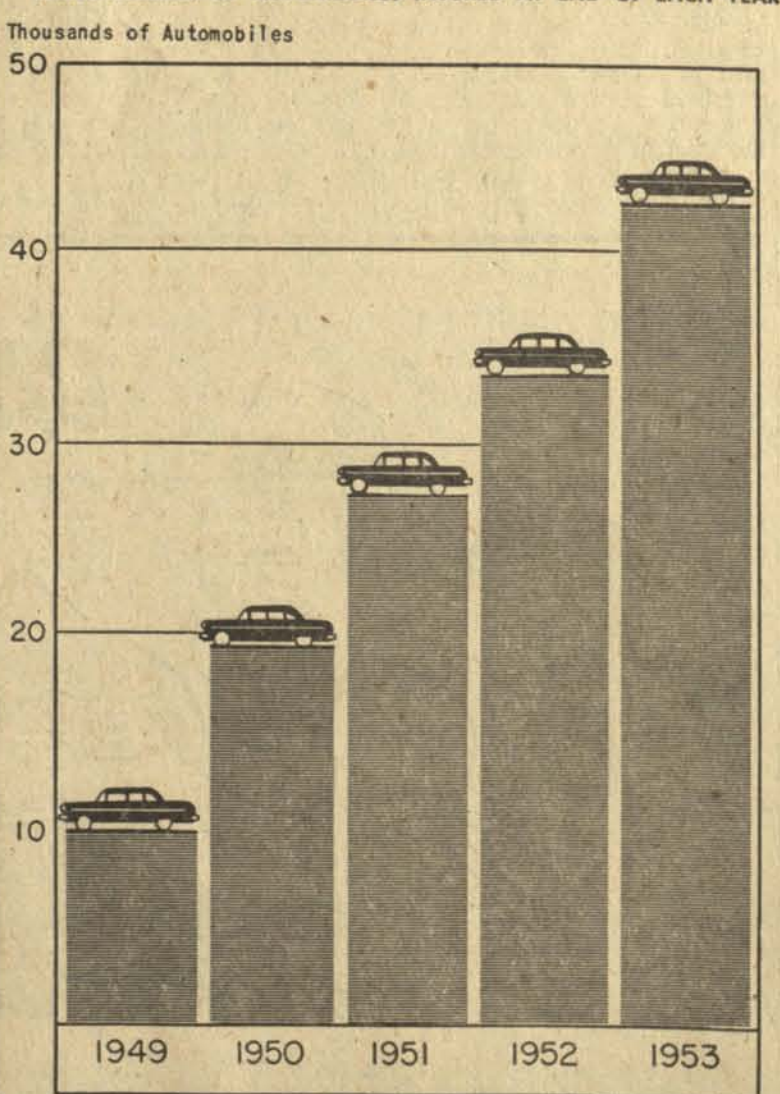
CLAIMS DEPT responsibilities. The Company offers Farm Bureau members these automobile coverages: Public liability (bodily injury and property damage), auto medical payments, collision, and comprehensive (fire, theft, windstorm, etc.), and road service.

Farm Bureau Mutual also writes a comprehensive farm liability insurance. It includes bodily injury and property damage liability, promises medical payments, employers liability, death of livestock, and insurance protection for those doing custom farm work.



### Automobiles Insured

TOTAL NUMBER OF AUTOMOBILES INSURED AT END OF EACH YEAR



## Farm Bureau Insurance Co's Management



J. F. YAEGER  
Executive Secretary, Treasurer  
and General Manager



NILE VERMILLION  
Assistant Secretary for  
Insurance



R. P. ZEMKE  
Assistant Manager  
Farm Bureau Mutual



W. C. CONLEY  
Assistant Manager  
Farm Bureau Life

## Life Insurance Sales \$33,000,000

NILE VERMILLION

Assistant Secretary for Insurance

From his report to Farm Bureau Life Insurance Company at 3rd Annual Meeting at Lansing, February 23, 1954

Farm Bureau Life Insurance Company has become a fully established life insurance organization in the 27 months period since it opened for business September 20, 1951.

Sales of life insurance in that period have been \$33,133,960, as follows:

Charter Policies \$20,463,960. This represents more than 10,000 policyholders in the Michigan Farm Bureau for an average of \$2,000 of insurance for each charter policy. Sale of charter policies ended July 1, 1952.

Farmers Investment Protector \$10,600,000. This special policy has been purchased by 3,100 Farm Bureau members up to December 31, 1953.

Ordinary Life, Endowments, other policies \$2,000,000.

The Company is operating and setting goals for production that look forward to having \$100,000,000 to \$150,000,000 of insurance in force. We know that our best job for policyholders can be done after we have reached that volume.

A group insurance plan for Farm Bureau members in Community Groups was announced December 31. It will provide \$1,000 in group life insurance to the husband, or to the wife of a Farm Bureau member, or both, at \$11 per thousand per year. The same insurance purchased as an individual would cost from \$13 to \$50 per thousand, according to the age of the person.

Seventy per cent of the members of a Community Group must participate in order to qualify the group. There will be no medical examination. The upper age limit is age 60, and the insured may carry the insurance until age 65. The plan is limited to Farm Bureau members in good standing and who are members of a Community Farm Bureau Group.

This is the first effort to our knowledge to provide farmers with low cost group life insurance.

Barry County Farm Bureau and its 33 Community Groups are starting the program. If the plan is as successful as we anticipate it will be, the program will be taken to other County Farm Bureaus and Community Groups as soon as possible.

DURING 1953 the Company took over the group life insurance for all employees of the Michigan Farm Bureau and its affiliated companies. We have had a substantial increase in the number of Farm Bureau and service companies' employees participating in group life insurance. About 82% of the eligible employees now have group insurance. A payroll deduction plan for employee groups has been devised.

SPECIAL study is being made of life insurance programs to meet the needs of farmers,—such as mortgage protection and estate planning. Promotion of these new plans of insurance is being made possible through special training of our agents.

Acting with Farm Bureau Mutual Insurance Company, the Life Company in 1953 took over the supervision of the agency force serving both companies. Our agency force consists of about 160 licensed agents. Even more emphasis is being given our program for recruiting and training agents.

THE FUNCTION of the Company is not to retain large sums of surplus earnings, but rather to distribute them in various forms of dividends so that premiums may be reduced.

The diagram on this page shows dividend payments and death benefits paid to Dec. 31, '53. Besides the payment of regular policy dividends, the Company has under consideration plans for paying a special charter policy dividend beginning in the fall of 1954.

FINANCIAL Assets of the Life Insurance Company on Dec. 31, 1953 were \$1,202,000. This is 3½ times the original contributed capital.

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

CLASS A common shares represent the investment stock. They are held by 588 individual members of the Michigan Farm Bureau. They represent a contribution of \$232,900 capital and \$82,000 surplus.

CLASS B common shares are held by the Michigan Farm Bureau, which holds 50% of the shares, and by individual members of the Farm Bureau. The

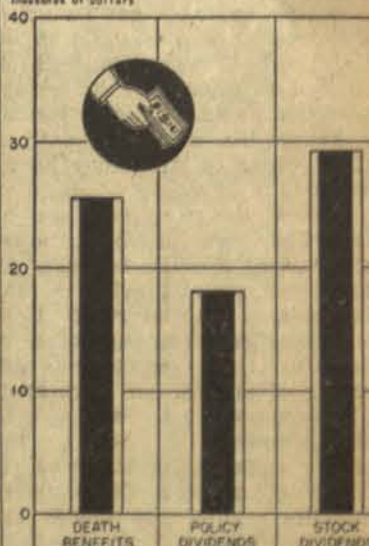


RUSSELL E. HAZEL  
President  
Farm Bureau Life

1954, paid a dividend of 6¼% of the par value of all Class A common stock outstanding for the year 1953. The dividend totaled \$13,006. This is the second successive annual dividend to stockholders.

### Death Benefits and Dividends

TOTAL AMOUNTS PAID IN BENEFITS AND DIVIDENDS



### F. B. Mutual Pays \$13,006 Interest

The Farm Bureau Mutual Insurance Company on January 1, 1954, paid \$13,006 interest at 6% for 1953, on outstanding surplus certificates amounting to \$217,766. The certificates represent money subscribed by Farm Bureau members to start the company.

# 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. KINSEY  
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 in the north—a fair distribution. 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 Michigan State College on February 25 to launch the program. Here plans were made to mobilize the support of the Community Farm Bureau folks to put the program into operation. Such aid and support will be essential if the job is to be done and the service is to become a reality. County meetings are now planned for early March where the Fire Insurance Committees may give information to the people of the Community Farm Bureaus and set the wheels in motion.

**Need for Added Capital.** Present plans call for incorporating the fire and windstorm program into the offerings of the existing Farm Bureau Mutual Insurance Company. This company would then be a "multi-line" company. It would offer a number of different forms of insurance.

Michigan law requires that a "multi-line" company must have a million dollars in surplus funds. The Farm Bureau Mutual Insurance Company has this money. But the law also requires that there must be additional reserves to finance operations. The company is not permitted to use its surplus for this purpose. Thus the law puts us into the position of needing \$250,000 which we should raise by the sale of investment certificates.

**Advantages of a "Multi-Line" Company.** The use of our present company will make it unnecessary to organize a new company. With the present experienced staff and the funds of the company available to give substantial support to the program, a stronger start for the fire program is possible. To form a new and separate company of equal strength would take a number of years. Economy is a good rule. The use of present equipment, employees and offices will mean a saving. Less "red tape" will be involved because record systems are already provided.

The use of the resources of the present company can help to guarantee full payment of losses while requiring a minimum of capital to be raised. Financing a separate company would require a larger fund-raising campaign. The "multi-line" company will start with a ready sales force, branch offices and claims offices for immediate service.

**Policies for Members Only.** The delegate resolution calls for the insurance to be available to members only. Investment certificates will be available to Farm Bureau members only. A net return of 6% interest will be paid to the investor. Investments will be limited to \$1,000 per individual, as a maximum. A Farm Bureau member, his wife, and each of their minor children may be investors.

Before the program can be launched there must be sufficient showing of member support. In fact, the support will be the launching. Charter reservations will be called for among the membership. Such reservations are not applications for insurance. They are merely a pledge to take the insurance as soon as the proper opportunity provides. They do not bind the company nor the person who makes the pledge. But when the program develops the persons having charter reservations will be given first consideration.

It is not a good practice to make extravagant promises about dividends on charter policies. Any and all dividends will have to depend upon the satisfactory growth of the business. If member support expands the business so as to permit dividends, then they will be given to policyholders even as

they have been given in the case of the automobile insurance policies. The investment certificates must also be sold before the program goes into effect. If any money is advanced by prospective investors, it will be held aside until the full amount is pledged to support the program. Payment of interest on such money would begin when the actual certificates are issued. If the money is returned because of insufficient support, no interest would be paid. No program would exist from which to earn any such payment, as you can see.

**Rates.** There can be no plan to provide "cut-rate" insurance. Our program will not be involved with "assessable policies". Cut-rates are gained by placing the personal property and resources of individual farmers behind a company to guarantee the payment of critical losses. In our case the policyholders will not be personally liable for the losses of the company. The company will have sufficient funds and assets to meet all needs. So we will see standard rates in this program, but the earnings will be returned to the policyholders in the form of dividends. As an example of this, The Farm Bureau Mutual Insurance Company is considering the payment of another dividend to auto policyholders in the spring of 1954. Farm Bureau companies in other states have not resorted to cut-rate programs. The Kentucky Farm Bureau Mutual Insurance Company has kept to standard rates, yet has paid a steady dividend to policyholders.

**More Complete Coverages Available.** The addition of fire and windstorm program will provide a fairly complete package of insurance services for Farm Bureau people. Hail insurance will have to be put under further study before it is included, since it involves some special problems of rates and risks. The Farm Bureau insurance program will, however, offer fire, windstorm and "extended coverage" for the member. Extended coverage will include such things as damage from lightning, falling objects, airplanes, collision, flood, riot, etc. Small insurance companies often give limited coverage on these

## Short Course Grads Honored



Four short course graduates shown above were honored by Michigan State College Farmers' Week. They have made fine records as farmers and are active in farm organization and public service. All are members of the Farm Bureau. They are, seated, left to right: Elton Smith and Mrs. Smith of Caledonia, Kent County; Milan Levett and Mrs. Levett of Allegan, Allegan county. Standing, left: Medford Pfister and Mrs. Pfister of Adrian, Lenawee county; Frank Crandall and Mrs. Crandall of Battle Creek, Calhoun county.

things, and sometimes cannot cover windstorm risks. Their limits frequently prevent them from covering the whole fire risk on a farm property, as well. These important margins of protection will be available to the Farm Bureau member to round out the coverage given by the local company.

**There is no intent** to take the programs away from the local companies. The program is, after all, voluntary. Insurance will be available to those who want it. Sound locals have grown beside state Farm Bureau companies. The Illinois Country Mutual Fire Insurance company (Farm Bureau) has worked in that state for 27 years. There are still 200 local mutual companies in Illinois today. Meanwhile, the Illinois Country Mutual has insured as much property as there is to be found on all the farms in Michigan.

**Your Help Needed.** As the delegates have said, quite a few Farm Bureau folks have a real need for this program. You can lend a helping hand in a number of ways. A few counties cannot adequately support a program of this sort so as to make it go.

Community Farm Bureau people can help by making charter reservations and by listing the names of those who are interested in making an investment in the program. They can survey their own group members and other members in the neighborhood. The success of the program and the start of protection for many members will rest with the people of the Community Farm Bureaus

all over the state. At the County meetings the group Discussion Leaders will be given information and the proper forms for taking charter reservations and listing interested investors. The members of the group will get their information from the Discussion Leader by this route.

Goals will be established for Community Farm Bureaus both on charter reservations and on investment prospects. These goals will be announced at both the state and county meetings. You will want to help achieve your group's goal and help create this new service-to-member program.

**Questions:**  
1. Did your Discussion Leader attend the County-wide meeting for the fire insurance program?  
2. Did your group receive the materials needed to carry on the promotional work in its area?  
3. Were the members of your group given opportunity for making a charter reservation and applying for investment certificates?

### Mrs. Wagar Leaves Packing Co. Board

Mrs. Edith M. Wagar of Carleton, Monroe county, retired from the board of directors of the cooperative Detroit Packing Company February 10. She had been a member of the board since the Company was incorporated in 1933. In those years she showed great qualities of leadership in the development of the organization. Mrs. Wagar represented women

of the Farm Bureau on the Michigan Farm Bureau board of directors from 1921 through 1939. She was a contributing editor of the Michigan Farm News from 1932 through 1952 when she retired from that work.

### Root Joins JrFB Staff

Dick Root, former State Junior Farm Bureau president, joined the Michigan Farm Bureau staff Feb. 15 as Junior Farm Bureau field representative. This is the position recently held by Mrs. Betty Jane Thalman.

Dick's chief responsibilities will be to coordinate the work of the various state committees, offer counsel with regard to state projects, to meet with present Junior groups in helping solve any problems they have, and to meet with key leaders in unorganized counties in an effort to get an active Junior Farm Bureau started.

Buy Farm Bureau Seed.  
**THE MECHANICAL FARMER**  
Shows How to Do It  
... on the ranch and farm. Many farmers requested a popular mechanic magazine just for farmers. It began publication last December!  
SEND ONLY \$1.00  
For a limited time we are continuing our special get-acquainted offer for a year's subscription. Send your dollar to  
JOURNALISM PUBLISHING CO.  
634 West Dartmouth  
Kansas City, 13H, Missouri

## Ottawa Does Big Business In Soil Tests

From a modest beginning in March 1950, the Ottawa County Farm Bureau's soil testing laboratory has become one of the largest of its kind in Michigan.

NEARLY 8,000 soil samples have been tested since that time.

In 1953 the total ran well over 3,600. The laboratory is located in the basement of the office of the Farmers Cooperative Elevator Company at Hudsonville.

The bulk of the testing is done by Dale Sikkenga, under the general supervision of Herbert DeKleine, instructor in agriculture at Zeeland high school. Close cooperation is maintained with Michigan State College, which makes check tests once a month. There is practically no difference in the two tests, Mr. De Kleine said.

The laboratory is operated on a

fee basis. The farmer pays 50 cents per test. Half goes to the tester and the remainder into a fund to provide chemicals, apparatus and other supplies.

FEBRUARY 4 the County Farm Bureau's committee in charge of the laboratory approved purchase of additional equipment for testing of total salt in muck soils and for making magnesium and calcium tests.

Members of the committee are: John Laug of Coppersville, Hilbert Holleman of Jamestown, and Gerrit Elzinga of Hudsonville.

Only COCKSHUTT builds  
**DRIVE-O-MATIC**  
combines  
(and with Power Steering too!)

You get more than 100 ground speeds... plus that extra capacity in threshing, separating and cleaning that enables you to harvest more acres in less time and at lower cost under all field conditions.

The features you find today in Cockshutt Drive-O-Matic Combines are the ones other companies will sooner or later adopt. For example...  
**You get power steering and power header lift** plus a revolutionary hydraulic controlled all-speed drive that provides more than 100 forward speeds at the touch of your toe.  
**You get exceptional threshing, separating and cleaning capacity** so that you can work at full capacity in the heaviest grain without overloading or plugging.  
**You get huge aircraft-type tires** for greater flotation to enable you to harvest efficiently at maximum capacity under any field conditions.  
**You get lower center of gravity**... for greater safety on rolling ground. You get a shorter turning for greater maneuverability, and of course that power steering makes turning mighty easy.  
**You get full-circle visibility** so you can keep close tabs on every phase of the operation, for nothing obstructs your view.  
**You get a choice of 6 new models**... three sizes of header (10', 12', 15')... graintank or bagger platform.  
**You get the smooth, abundant power** of a Chrysler industrial engine... with separate transmissions for ground progress and threshing. Ground speed has no effect on threshing mechanism... for there's plenty of power for both.

See the Cockshutt Drive-O-Matic Combines today at your dealer's. And remember, he also has a complete line of Cockshutt tractors and other Cockshutt farm machinery.

Have one of the following dealers show you the Drive-O-Matic:

- ADRIAN — Beecher Road Farm Supply
- ALLEGAN — Allegan Farmers Co-op Assn.
- ALTO — Kleinheksel's Farm Service
- ANN ARBOR — Washtenaw Farm Bureau Store
- ARMADA — Lauresen Farm Supply
- BAD AXE — Nugent Farm Service
- BATH — Cables Farm Shop
- BRECKENRIDGE — Breckenridge Oil
- BRIDGEWATER — A. H. Braun Impl. & Hdws.
- BROOKLYN — G. Raynor Boyce & Son
- CADILLAC — Cadillac Co-operative
- CLARE — Dull Farm Service Store
- COOPERSVILLE — Coopersville Co-operative
- DECKERVILLE — Messman Machinery
- DORR — Salem Co-operative
- DUNDEE — Five Point Sales & Service
- ELKTON — Elkton Farm Equipment
- EVART — Evart Co-operative
- FREMONT — Fremont Co-operative
- GAINES — Marvin Tiedeman
- GLADWIN — Gladwin Farm Supply
- GRAND BLANC — Grand Blanc Elevator
- GREGORY — Plainfield Farm Bureau Supply
- HAMILTON — Hamilton Farm Bureau
- HANOVER — Farmer Folk Supply Store
- HASTINGS — Preston Sales & Service
- HEMLOCK — Hemlock Farmers Co-operative
- HERRON — Wolf Creek Farm Bureau
- HOLT — Kahres Dairy
- IMLAY CITY — Lapeer County Co-operative
- KALAMAZOO — Lockwood Farm Equipment Co.
- LAKE ODESSA — Lathrop Hatchery & Farm Sup.
- LAPEER — Lapeer County Co-operative
- MAPLE RAPIDS — Setterington Motor Sales
- MARCELLUS — Marcellus Implement
- MT. PLEASANT — Farm Bureau Services
- PARMA — Jordan Farm Store
- PITTSFORD — Ayres Implement Sales
- PRESCOTT — Farmers Milling
- READING — Art Gibling Farm Supply
- REMUS — Gordon Schlegel Farm Equipment
- RUTH — Ruth Farmers' Elevator
- SAGINAW — Farm Bureau Services
- SCOTTS — Scotts Farm Supply
- STANWOOD — Stanwood Store
- SUNFIELD — Sunfield Farm Marketing Ass'n
- VESTABURG — Doolittle Farm Store

**FARM BUREAU SERVICES, INC.**  
Wholesale Farm Equipment Division  
3800 N. Grand River Ave. Lansing, Michigan

-are you  
**GAMBLING**  
Your Farm?

Many farm families do not appreciate the risk of accidents involving visitors, helpers, employees, livestock or equipment.  
A serious farm accident can mean liabilities that will saddle you with debt, wipe out your life savings, or even result in the loss of your farm.  
It's a gamble not to protect yourself against these accidents. Fortunately, protection costs little. Your Farm Bureau Insurance Agent will be glad to explain how farm liability insurance safeguards you and your family.  
Plan now to talk to him.

LIFE INSURANCE THE FIP PROTECTED SAVINGS PLAN  
AUTO AND TRUCK INSURANCE FARM LIABILITY INSURANCE

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