February 18 fires large pocket of gathering smoke and flames were stopped by the Farm Bureau Service's Forest Service and the United States Forest Service, who are putting in effort and getting results.

The Forest Service's Forest Fire Prevention Service has charged for the past several months with the help of the National Guard. The Michigan Department of Agriculture and the Michigan State University's Department of Forestry have also been working on this problem.

Aid to Ohio: A $15,000 grant from President Roosevelt was awarded to the Ohio State University for the study of the effects of cold weather on plants. This grant is part of the federal program to increase the production of food and feed.

The Michigan Farm Bureau has been working with the state legislature to introduce new laws to help farmers. The following laws have been introduced:

1. A law to increase the tax on land and improvements.
2. A law to provide for the construction of roads and bridges.
3. A law to provide for the construction of schools and hospitals.
4. A law to provide for the construction of airports.

These laws are designed to help farmers and rural areas.

The Michigan Farm Bureau has also been working with the state legislature to provide assistance to farmers affected by bad weather. The following assistance has been provided:

1. A grant of $5,000 to the Michigan State University to study the effects of cold weather on crops.
2. A grant of $10,000 to the state legislature to provide for the construction of roads and bridges.
3. A grant of $20,000 to the state legislature to provide for the construction of schools and hospitals.
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Activities of Farm Bureau Women's Committees

Women Have Programs in 63 Counties

District 1
Mrs. Byron Eley, Chairman

The Women's Committee in District 1 have just finished one of the most successful monthly group meeting. The programs were varied and enjoyable and builds for Farm Bureau women in this area. The committee is working on plans for next month and are looking forward to a successful program.

District 2
Mrs. Henry Ammers, Chairman

District 2 consists of six members: Mrs. W. R. Heard, Oakland, Michigan; Mrs. M. M. Walls, Washtenaw, and others. They are working on plans for next month and look forward to a successful program.

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WHEN IS A STEER LIKE A "WHITE ELEPHANT"?

...when his selling price won't return to you his cost of production. Declining demand and falling markets have been known to turn a lot of steers into "white elephants."

It is our job to provide the best market we can for this beef on the hoof. This helps to assure fair returns to livestock producers and a steady, dependable supply of meat to consumers.

Getting consumers to want more meat more often is our common interest.

And that's an important objective of Swift & Company especially during 1955, our Centennial year. We're putting the biggest promotion in our history behind the idea of getting more people to want more meat.

During our Centennial, we're sending out stage shows, movies, and a wide variety of special promotions to get people to buy meat. We're putting on meat Cooking Schools throughout the country, throughout the year. We'll be selling meat—your cattle and hogs and lambs.

You'll see plenty of evidence of this in your home territory. (Maybe your family will want to buy more!) Most important, you'll benefit from this stepped up meat selling program.

This extra sales drive is just plain good business—

for us and for you. We can't think of a better way to celebrate an anniversary. We hope this will be a good year for all of us.

Agricultural Research Department
SWIFT & COMPANY • UNION STOCK YARDS • CHICAGO

Just 100 years ago G. F. Swift bought a heifer, dressed it and sold the meat —starting the business that is now Swift & Company. 1955, our Centennial year, symbolizes the progress and experience of a century of operation. More important, it emphasizes how Swift is looking ahead to serve farmers and ranchers even better during the second hundred years.
Work Will Start In Delta County

In the Course of Time, Michigan Farm Bureau Plans to Have Member Services 7,000 Farm Families in U. P.

This month the Michigan Farm Bureau will take the first step in establishing County Farm Bureaus in the U. P. work will begin on March 10 when Wesley Hawley establishes headquarters at Escanaba in Delta county. Present plans call for the Delta County Farm Bureau to be organized and incorporated under the laws of Michigan on November 5, 1955. Organization of a County Farm Bureau in Menominee county will follow early in 1956.

The selection of Mr. Hawley as Coordinator of Farm Bureau Activities in the Upper Peninsula places the work in the hands of a veteran organizer. Over a twenty years period of Farm Bureau employment, Mr. Hawley has had a key role in the organization of 22 lower peninsula counties. During this time, he has served first as District Membership Representative, later as Coordinator of Membership Acquisition, and for the past two years has been Coordinator of Farm Bureau Activities.

For several years, Farm Bureau has received inquiries concerning the possibility of extending the organization to the upper peninsula. In 1953, there were $31,000,000 worth of agricultural products sold in that area. Present indications are that improved transportation methods have caused agricultural activities to increase over the past few years.

Farm Bureau in the upper peninsula will give the Michigan Farm Bureau members a stronger legislative voice. At the same time it will extend the organization's benefits, so widely used and appreciated by lower peninsula farm families, to our neighbors in the north. This is truly another forward step for Farm Bureau's distinguished record of service to the Michigan farmer.

Beginning March 10, this will be the address for the new upper peninsula office: Michigan Farm Bureau, Wesley S. Hawley, Coordinator, 1806 Luddington Ave., Escanaba, Michigan.

Member Service Div. Promotes Two

RAYMOND DeWITT becomes Regional Membership Representative for the Northwest on January 17. This includes Clinton, Allegan, Kalamazoo, and Osceola counties. Mr. DeWitt has been a dairy and truck farmer in Berrien county since 1930 and was elected to the American Farm Bureau National Board in 1949. He will make his home in Allegan.

Activities of Farm Bureau Women

Mildred Voorhies, Farm Bureau's County Insur- ance Director in Ingham county, will move to Lansing March 1 to take over the duties of the Farm Bureau Life Insurance Company's representative for the state. Mrs. Voorhies has been an Insurance Committee member for the state Farm Bureau since 1946 and as County Insurance Director for six years.

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Fire Insurance Offered in '54

Your Farm Bureau Mutual Insurance Company expanded during 1954 to include the newly-formed Fire Insurance Division.

This development was brought about by Farm Bureau members who invested $288,200 in surplus certificates to create this division. The program was designed to offer, Fire, Lightning, Wind and Extended Coverage on farm property, dwellings and good commercial buildings in which Farm Bureau members have a financial interest.

Members subscribed to $77,000,000 in charter fire reservations, and the division was founded on July 8, 1954. Applications for the new coverage began to be received in the Home Office on July 23, 1954 and by December 31 of this year 1,361 applications were received, totaling $15,000,000 in protection. This it, indeed, a very gratifying record. It is equal to the support given in the past to the auto, farm liability and life insurance programs. A goal of $35,000,000 in protection has been set for 1955. This goal will add another 3,000 members to those now already taking advantage of this new service.

The new field of insurance for your Farm Bureau Company has been designed with the emphasis on providing members with the broadest coverages and the best available claim service. The members of Farm Bureau realized the need for these more comprehensive fire policies, and many members immediately took advantage of the superior protection.

Twenty-four hour claim service has been available through each claims office located throughout the state of Michigan. The adjusters are all qualified and experienced claim men who remain constantly in touch with the Home Office. This procedure provides service, friendly and fast claim settlement in every instance.

Members of the Michigan Farm Bureau have shown great enthusiasm by adding this new service. This is another big step toward a complete insurance package for Farm Bureau members.

$1,568,000 Paid on '54 Claims

Farm Bureau Mutual Insurance Company of Michigan paid $1,368,000 in claims in behalf of its automobile, farm liability and fire policyholders during 1954. A total of 18,156 claims were settled.

During the 70 months that the Company has been operating, it has paid $4,236,000 in claims to policyholders. More than $3,663,000 claims have been presented since the beginning of the company.

The company now has 46,017 automobile policyholders and 7,271 farm liability policyholders. All policyholders are members of the Farm Bureau.

Net reserves of $781,522 are available to cover claims not yet diagnosed.

With the growth of Farm Bureau Mutual Insurance Company, it was necessary to expand the claims department in order to pay claims to members with the prompt service they are entitled to receive. Today, there are six regional claims offices working with the staff at the home office at Lansing. There are 10 full-time claims adjustors on the road.

The area's Department responsibilities: The Farm Bureau Mutual Insurance Company offers Farm Bureau members the following types of insurance:

Automobile: Public liability (bodily injury and property damage), auto medical payment, fire, theft and comprehensive.

Farm Liability: Comprehensive liability injury and property damage liability, premises medical payments, employer's liability, death, disability, and insurance protection for those doing custom work.

Farm Bureau Insurance Company's Management

The world may never pass you a thing, but if the time you get that you're an old man.
Michigan's Growing Water Use Is a Problem

Community Farm Bureau Discussion Topic for March

Background Material for Program in March by 1410 Community Farm Bureau Discussion Groups

DONALD D. KIRBY
Coordinator of Education and Research for MFB

Drive non-commercial farmers to use less water on their farms when they have large, nice little pools with a gravel bottom, they are surprised to find that a number of Michigan communities found them without water last year. With the village of Falwell went dry—and the folks had to truck water into town.

The water table is dropping. Cities, towns, industries and irrigation systems all have tremendous wells coming in, like boys with straws in a single tumbler of ice cream soda.

The tendency for people with respect to such problems is to "let it ride" until the matter really gets tough to untangle. It is already getting serious. Let's not make this mistake.

W. H. Whipple, former Dean of Agriculture at Michigan State College, says, "We are still thinking of Michigan as a wet state. We cannot seem to realize that Michigan does not have enough water for the demands. If we do not bring the problem to the attention of public at large, it may be too late to get control of the amounts used for future generations, and the amounts used for different uses such as irrigation of farm lands in Michigan and the use of water in towns.

The result: the water "just rides" until the matter really gets tough to untangle. Times of abundance, a curb on water use...times of scarcity, a great demand of use. This demand is increasing every year. We must move to action to save this valuable natural resource in Michigan.

But do you know that Michigan is the heaviest consumer of water in the United States? Michigan is the heaviest consumer of water in the United States. Do you know that over a million acres! Air conditioning—with little or no irrigation of farm lands in Michigan as a wet state. We cannot seem to realize that Michigan's water resources are in danger.

Increasing Water Use

Michigan needs electricity to produce its abundance of clean, pure running water. We have not been able to enough of the land, and water is running off that we are going to need. We have allowed this run-off to cur and we are becoming less and less wasteful of our water resources. We have paid much attention to the water problem. Soil is useless without water. We have paid much attention to the water problem. We have paid much attention to the water problem. We have paid much attention to the water problem. We have paid much attention to the water problem. We have paid much attention to the water problem.

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Concrete Silos

Water is encouraged in farm buildings to keep them from collapsing due to fire, flood and storms. These concrete silos are firesafe, provide "june pastures" all year long, and are used for hay, straw and hay cubes. Concrete silos are also used for the storage of water, also used for the storage of water. Concrete silos are also used for the storage of water, also used for the storage of water. Concrete silos are also used for the storage of water, also used for the storage of water. Concrete silos are also used for the storage of water, also used for the storage of water. Concrete silos are also used for the storage of water, also used for the storage of water. Concrete silos are also used for the storage of water, also used for the storage of water.

Discussion Topics

• Water and the Law—The need for Michigan to study the water laws of other states and to frame a body of laws to fit Michigan's needs.
• The need to control the amounts used for future generations and for different uses such as irrigation of farm lands in Michigan and the use of water in towns.
• The need to move to action to save this valuable natural resource in Michigan.

We need answers to questions such as:

1. How much water reserve is there in Michigan?
2. What is our daily consumption?
3. How should the public best benefit from our water?
4. How can we hold the water resources of the state for future needs?
5. How can we prevent downstream shortages and floods?

The important issues of the day are all related to the proper use and conservation of water. We need answers to questions such as:

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