

FAITH IN LIGHTNING RODS STARTED BIG FIRE INS. MUTUAL

State Rodded Serves 23,000 Farms; Was Pioneer With Blanket Policy.

Flint—More than 23 years ago Mr. George Whittaker of Dryden, Leeper county, had two new ideas for a state-wide farmers' mutual fire insurance company:

1. A good company that would write only property properly equipped with lightning rods.
2. A "blanket" coverage for personal farm property, which provided that the entire personal insurance would apply to whatever property was damaged by fire, and not bind a certain amount to wagons, another amount to other property, etc.

The State Rodded Mutual Fire Insurance Co. was founded by Mr. Whittaker and others in 1908. The first \$16,000,000 written by the company on farm property was on rodDED buildings only. Later it began writing on property not rodDED and today has insured some \$94,500,000 in farm property. Its belief in lightning rods has been proved by the fact that during the 23 years of the company's life, lightning fire losses paid on rodDED buildings have been less than 1 1/2% of the total fire losses. The company makes a 20% difference in rates in favor of rodDED buildings.

Mr. Whittaker and his associates were pioneers in the matter of extending "blanket" insurance protection on farm personal property in the farm mutual field. At that time, and still continuing with some companies, each piece of farm personal had to be covered with a specific amount or not at all. If the insured equipment escaped damage and equipment not insured was damaged, that was too bad. Not so under the State Rodded blanket policy. The insurance follows the loss.

The State Rodded serves farmers in about 78 Michigan counties and has paid some \$4,000,000 in fire losses during its history. It owns and occupies an excellent office building at 702 Church street, Flint, opposite the new post office building now under way. The Company has been located in Flint 20 years or more. It is the largest farm mutual fire insurance company in Michigan, with net assets and resources exceeding \$450,000.

Mr. Whittaker, who passed away several years ago, served his company in many capacities: Was its president, then its secretary. Present officers: W. V. Burras of Lowell, president. Mr. Burras started as an agent more than 20 years ago. H. K. Fisk of Flint is secretary, another who worked up from the bottom, beginning in 1912. W. G. Simpson of Vassar is treasurer, and a veteran with the company.

Farm Bureau Stores At Bay City and Pinconning

Lansing—Announcement is made by Farm Bureau Services, Inc., that it will establish at Bay City and Pinconning in Bay county facilities for receiving, cleaning, bagging and shipping beans to be delivered by the Bay City, Munger and Northern Bay county locals of the Michigan Bean Growers, Inc. The Services will also establish a complete Farm Bureau supply store in connection with the bean handling facilities.



Protect Hogs

Don't overcrowd hogs in a car this weather. You may lose heavily if you do, or if you allow it.

What hogs need now is plenty of room, a properly bedded car—wet sand is good. Hanging some ice in burlap bags in the car helps a lot. Hogs should not be heated when loaded. An overcrowded car and a sudden rise in temperature is likely to cause heavy losses.

Your local livestock co-op understands how to handle shipments to avoid heavy losses.

Ship through the co-op and your stock is in the hands of your salesman from the beginning to end.

Returns to patrons guaranteed by \$50,000 bond meeting U. S. Gov't requirements.

Michigan Livestock Exchange
Detroit, Mich.
or
Producers Co-op Com. Assn.
East Buffalo, N. Y.

Pres. Shaw Eliminates \$224,000 College Deficit

East Lansing.—President R. S. Shaw of State College in making his report for the past two years to the State Board of Agriculture June 25 reported the elimination of a burdensome de-

ficit of \$224,000 which the institution had in February, 1928, when Mr. Shaw was installed to straighten matters out. Today Pres. Shaw reported, the College has cash reserves. Other improvements mentioned in the report were adjustments in college administration, constant investigation for further improvements within the

college, a better system of accounting, and continuance of the extension system along lines upon which there is a well established demand for information throughout the State.

Brown sugar which has caked and hardened may be softened by a few minutes in a warm oven.

Swift Urges Branches To Push Beef Sales

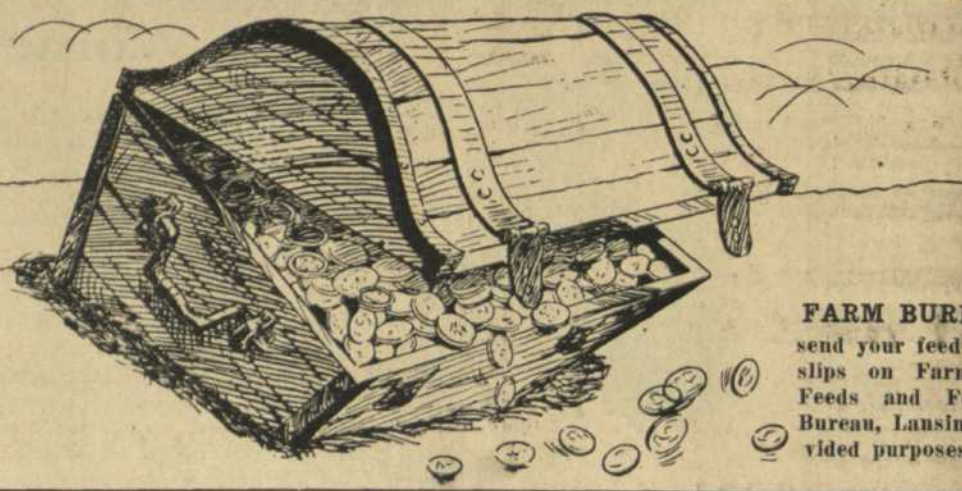
Chicago—In view of the fact that beef prices are low, cattle receipts are high, live cattle prices are unprofitable to producers, Swift & Company has urged all of its sales

outlets throughout the nation to help place beef on the table of every family daily.

Vetoes Cider Bill

Lansing.—Gov. Wilber M. Brucker vetoed the cider bill this week, which would have protected cider manufacturers by declaring that the product

would be considered legally non-intoxicating when used or sold within 10 days of manufacture. The bill was introduced at the request of apple growers, by Representative Miles H. Callaghan, Reed City. The governor feared that the amendment to the prohibition laws might be an opening wedge to split the dry law open later.



FARM BUREAU MEMBERS send your feed and fertilizer sales slips on Farm Bureau Branded Feeds and Fertilizers to Farm Bureau, Lansing, for patronage divided purposes.

Hidden PROFITS

Come not from the big things in life, but from small, every-day attention to details. It's the careful proven facts from analysis of seed and fertilizer that bring the best crops; of feed and housing that develops the champion dairy herd or poultry flock. Dig deeply—for HERE you will discover the gold of Hidden Profits. Look to Farm Bureau Products and buy on proven facts instead of mere claims. Ask your local Co-op.

PLAN PROSPERITY PLANT ALFALFA NOW

There is no more profitable crop on Michigan farms than Alfalfa. There is hardly any type of farming where Alfalfa does not fit in as well or better than any one of the other legumes.

Alfalfa is a combination of the most desirable crop characteristics: high yield per acre—high in protein—high in lime and minerals—withstands unfavorable weather—lasts over a long period of years on good soil—increases yield of following cash crop when Alfalfa is turned under.

There is still plenty of time left to seed a field of Alfalfa this summer. You can do no better piece of work than to urge your friends and neighbors, who are undecided, to seed a field of Alfalfa. Urge them to get Farm Bureau Brand Alfalfa seed from the local distributor in your section.

Farm Bureau Brand Alfalfa seed has all the characteristics necessary for a successful seeding—genuine variety—high quality—vigorous germination—adapted origin. There is some Michigan grown Grimm and Hardigan available, the two varieties best adapted for hay and seed production. Those interested in seed production should be urged to use Certified Hardigan. Raise certified seed which commands a premium.

We ask you as a farm bureau member to spread the glory of Farm Bureau seed. Your farm and your neighbor's farm will be more prosperous. Your local co-op. will benefit from your patronage and help. The State Farm Bureau will serve more Michigan farmers. The State of Michigan will be more prosperous.



SEE YOUR LOCAL DISTRIBUTOR OF FARM BUREAU PRODUCTS

GROW GROW GROW

Mermash 16% carries the organic minerals that aid rapid growth and vigorous health. Here's the way to feed it: Pullets—Give them free access to Mermash 16% and hard grains, both in hoppers if possible. Your cost is lowered—and your pullets will be the large, heavy-bodied birds that produce eggs cheaply.

Cockerels—if to be sold for broilers, keep on Mermash 16% straight. It will improve feathering and color, shank, beaks and combs. It will help you top the market with no "throw-outs."

Hens—Mermash 16% with light feedings of hard grains—or Mermash 18% with heavy grain feeding. Eggmaker with plenty of hard grains or Laying Mash where you have a home supply of milk and plenty of hard grains.

ALL FARM BUREAU FEEDS ARE RIGHT



How's Pasture?

Is it thick and luxuriant yet? Or, is it getting short and scanty and rather dry? Milkmaker 16% balances ordinary pastures perfectly—and every bag is ready to use when you open it.

No grinding—mixing or bother. It saves time and makes milk cost less. Try it this week and watch your cows and your milk check improve!



Here lies the remains of perfectly good motor built by experts in 1928 of the best materials known to science with the aid of modern equipment.

Went to an early grave because of poor lubrication. All those who pass by should profit—

Use "Mico" and "Bureau Penn" Oils and insure long life to your motors.



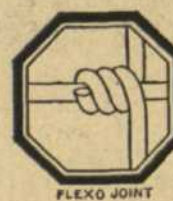
Price Buyers—Quality Buyers

All Want Quality Twine

Farm Bureau Twine goes to quality buyers who want the most for their dollar. Yet—price buyers like Farm Bureau 600-foot twine because they have only to buy 5 balls of it in place of 6 balls of standard twine. Costs about the same per acre—but Farm Bureau twine is smoother, stronger, more uniform and will take the worry and trouble out of grain harvesting.



...the Thrifty Farmer buys CAMBRIA Fence



It is a good, economical woven-wire fence and heavily coated with zinc by a special process. It is light in weight, yet strong and durable. The thrifty farmer buys Cambria Fence because it saves time and lends itself to all the numerous applications of wire fence on the modern farm. This fence can be quickly taken down and erected for fresh feed lots, for hogs, for fencing off sheep, for alternate poultry runs, and the like. Marauders and stock diseases can be immediately controlled by a quickly erected barrier of Cambria Fence. Ask your local co-op dealer.

"BUY CO-OPERATIVELY"
... SEED ... FEED ...
TWINE ... TIRES ...
LIME ... SUPPLIES

Farm Bureau Services, Inc.

Lansing, Michigan

221 North Cedar Street

**LIFE • AND
AUTOMOBILE
INSURANCE
AT A "FARM
RISK RATE"**