





# Social Security Act Covers Farm Operators

## They Are in Plan January 1, 1955

**Self-Employed Farmer Will Pay 3% of Net Income up to \$4200; Benefits Start in 1956; Gains for Farm Help**

Farmers will come under the Social Security Law January 1, 1955, under the terms of the many amendments to the Social Security Act made by Congress this summer.

Farm workers have been covered by the Act since 1951. Congress made changes in the law that will enable many more farm workers to be covered by the system. Congress simplified for farmers the job of reporting social security tax for farm workers.

This year Congress placed another ten million people under the social security program and made many amendments to the law to increase the benefits for everyone in the program.

The Farm Bureau has been opposed to coverage of farmers under the federal social security program until more satisfactory experience with self-employed groups has been acquired. The social security program is one of 11 questions the Farm Bureau is discussing in Policy Development meetings in 1954.

The American Farm Bureau provides this information on the Social Security Act of 1954 as it applies to farm people:

**Farm People Covered.** About 3,600,000 self-employed farmers having a net income of \$400 or more per year will be added to the social security program January 1, 1955. Another 2,100,000 farm people included in the program are farm laborers. Many of them will be coming in for the first time because the new rules will credit a farm worker for three months social security coverage for each \$100 earned from one employer.

**COST TO FARMER.** Self-employed farmers whose net earnings total \$400 or more annually will be required to join the program Jan. 1, 1955.

Their first payments, in the amount of 3% of their net income up to and including \$4200 per year, will be due with their federal income tax report. In most cases the report and payment they make for the calendar year of 1955 will be due April 15, 1956.

Farmers will not be required to pay a social security tax on the amount of net profit earned over \$4200 in a single year.

**FARM HELP.** The self-employed farmer is also responsible for a social security levy of 4% for any employe, either farm labor or for domestic help, providing the laborer earns \$100 or more in a single year.

Eligibility for domestic help is dependent upon 24 days of total employment in any one quarter and total earnings of \$50 or more.

Agricultural workers admitted from Mexico or the British West Indies for short term employment are excluded.

The farmer may deduct half or 2% of the employee tax from the salary due the employe.

**BENEFITS TO FARM PEOPLE.** Beginning July 1, 1956, assuming that social security tax has been paid for 1955 and following years:

The farmer who retires at 65 will be eligible for a social security benefit of \$30 to \$108.50 per month. The above is based on average monthly net earnings before retirement of \$40 up to \$350 a month or more.

A retired farmer and his wife

## Benefits Under Social Security

The table below shows how to estimate the amount of your own and your family's payments. For a more detailed explanation, get in touch with your social security office, which issues social security numbers and provides information.

Avg. Monthly Earnings After 1950	RETIREMENT BENEFITS		SURVIVOR'S BENEFITS			
	Retired Worker	Retired Worker and Wife	Aged Widow or Widower	Widow and 1 Child	Widow and 2 Children	Widow and 3 Children
\$ 50	\$ 30.00	\$ 45.00	\$ 30.00	\$ 45.00	\$ 50.00	\$ 50.00
\$ 100	55.00	82.50	41.30	82.50	82.50	82.50
\$ 150	68.50	102.80	51.50	102.80	120.00	120.00
\$ 200	78.50	117.80	58.90	117.80	157.00	160.00
\$ 250	88.50	132.80	66.40	132.80	177.00	200.00
\$ 300	98.50	147.80	73.90	147.80	197.00	200.00
\$ 350*	108.50	162.80	81.40	162.80	200.00	200.00

\*Can apply only when there is at least 1 1/2 years of earnings at the new maximum annual rate of \$4,200 after 1954.

maximum wage base of up to and including \$4200 of net income.

The rate the farmer must pay on the salaries of his employes, and the rate they pay will also move upwards under the new program.

## What Horton Act Says About Hunting

### THE HORTON ACT

An act to regulate hunting upon any farm lands or farm woodlots connected therewith or within the enclosed lands of any hunting club, and to prohibit the posting or enclosing of such lands except by the owner or lessee of such lands or by his authorized agent(s).

**13.1471 Hunting on Farm Lands or Lands of Hunting Club. Posting, Unlawfulness.** Section 1. No person shall hunt with firearms, or dogs, or in any other manner, upon any farm lands or farm woodlots connected therewith or within the enclosed lands of any hunting club without the (written) consent of the owner or lessee of such lands or lots. No person shall, without due authority for posting or enclosing from the owner or lessee of any lands or lots in this state, erect posters or enclose lands or lots so as to prohibit the public enjoyment of hunting, trapping, fishing, or other recreational activities on said lands.

**13.1472 Prosecution; Time Limit.** Section 2. All prosecutions under this act shall be in the name of the people of the state of Michigan, and shall be brought before a justice of the peace, police magistrate, or other court of competent jurisdiction, in the county in which the offense was committed, and within one (1) year from the time the offense charged was committed.

**13.1473 Same; Duty of Prosecutor.** Section 3. It shall be the duty of all prosecuting attorneys of this state in their respective counties to see that the provisions hereof are enforced and to prosecute all persons charged with violating the provisions hereof; but prosecutions before a justice of the peace on the complaint of any such owner, lessee or agent may be made without complaint, permit or consent of the prosecuting attorney.

**13.1474 Penalty.** Section 4. Any person violating any of the provisions of this act shall be deemed guilty of a misdemeanor, and upon conviction thereof shall be fined not less than ten (10) dollars nor more than fifty (50) dollars, and may be committed to the county jail until such fine and costs of the proceedings are paid, not exceeding thirty (30) days; and for a second (2nd) or any subsequent conviction he shall be punished by a fine not exceeding one hundred (100) dollars and in addition thereto shall be imprisoned in the county jail for a period of not more than thirty (30) days.

**13.1475 Unlawful to Resist Officer.** Section 5. It shall be unlawful for any person

to resist or obstruct any officer or person empowered to make arrests under the provisions of this statute.

**State Ranks High in Dairy Business**

Just how important is the dairy business to Michigan? The 846,000 dairy cows on 101,000 Michigan farms produce nearly six billion pounds of milk a year. The value is nearly 150 million dollars. The sale of veal and beef from dairy herds totals another 50 million dollars.

**THAT BRINGS** the total cash dairy income to approximately 200 million dollars, the largest source of farm income in Michigan. And it helps maintain business in every Michigan city.

There are more than 600 dairy plants in Michigan which process the state's milk supply into various dairy products—bottled milk, butter, evaporated and condensed milk, ice cream, cheese and others.

It is possible to overtake a lot of people on the road to ruin, but you never meet anyone returning.

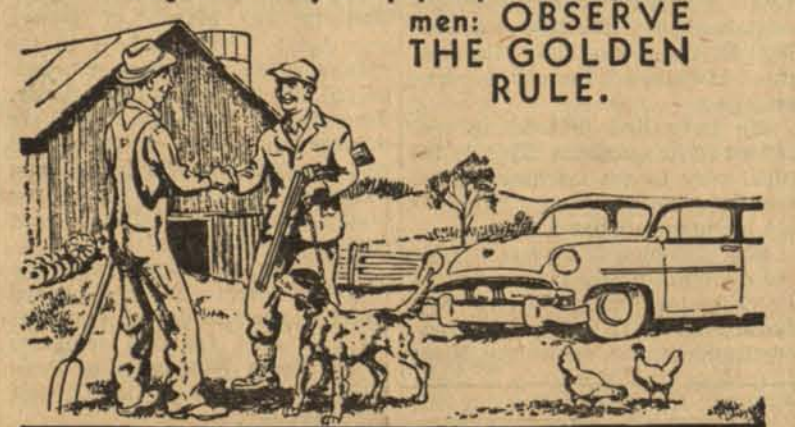
## MICHIGAN Game Law DIGEST 1954

**TO hunt on another man's land is a privilege. Abuse of that privilege has but one result—LOSS of a place to hunt.**

**Good farmer-sportsman relations, long encouraged by farm groups and sportsmen's clubs, mean much more now because Michigan has never had so many hunters.**

**This hunting pressure places new emphasis on such familiar reminders as: Ask the farmer first—Close gates—Get acquainted with the farmer—Observe rules of gun safety—Protect the farmer's property—Don't be a nuisance.**

**Together they simply say to all sportsmen: OBSERVE THE GOLDEN RULE.**



MICHIGAN DEPARTMENT OF CONSERVATION

**THIS FARMER-SPORTSMAN MESSAGE** is on the front cover of the 1954 Game Law Digest some 800,000 persons will receive when they buy a Michigan hunting license this year. It was placed there by the Michigan Department of Conservation at the request of the Michigan United Conservation Clubs, the Michigan Farm Bureau, and the Michigan State Grange. The illustration shows some of the things that make for good relations: Ask the farmer first, have the dog on leash, the gun broken to show that it is not loaded, and the car parked in the farm yard.

## MFB Board On Community Farm Bureaus

The Michigan Farm Bureau board of directors at its meeting July 27 made these recommendations to the membership regarding the Community Farm Bureau program:

"It is highly important that the Michigan Farm Bureau shall continue to speak for farmers by providing a means through which farmers themselves can give voice to their thinking on agricultural policy.

"The Community Farm Bureaus in Michigan have not only provided this avenue of expression, but also have been an instrument to effective action in matters of legislation, membership, growth, organizational expansion and membership growth, organizational expansion and member education.

"We feel that there is a need to keep pace in the development of our Community Farm Bureaus with the advancing growth of our membership rolls.

"With this viewpoint in mind, we, the Michigan Farm Bureau Board of Directors, do strongly recommend to the several County Boards and their Community Farm Bureau Committees that every active effort be given to the promotion and development of Community Farm Bureaus in 1954-55, and to the effective maintenance of those groups which are already listed as having official standing on our records.

"We urge the County Farm Bureau Boards to insure that they

**"One flat statement from the DOANE DIGEST—"**

**"Hold Gilts,"**

made me over \$3,000 in 1953." This was the experience and statement of George Medlin, Unionville, Mo., farmer. This advice on hogs was furnished to every Doane Agricultural Digest client. In fact, dozens of livestock and crop forecasts are made each month in the confidential Digest release service. **WOULD YOU LIKE TO KNOW WHAT ADVICE DIGEST CLIENTS ARE RECEIVING THIS MONTH on selling and buying? Write today for FREE SAMPLE RELEASES!**

**Doane Agr'l Service, Inc.**  
Box 421, 5142 Delmar Blvd.  
St. Louis 8, Missouri

have an active Community Farm Bureau Committee, and to select a person who shall act as a Community Farm Bureau Manager to conduct a Promotional Campaign for the development of these new groups. We further urge that the County Farm Bureau Boards select this Community Farm Bureau Manager in time to send him to the Training Program on Group Organization Methods to be held in Lansing on September 23 and 24, 1954."

## What Price Support Plan Should Do

DAN E. REED  
Ass't Legislative Counsel, MFB

Farm Bureau members say the purpose of a farm price support program is to prevent disaster due to severe price breaks, not to guarantee profitable farm income. A desirable price support program:

1. Should encourage production shifts to more wanted crops.
2. Should not discourage efficient production of quality products.
3. Should permit greatest possible freedom for the individual farm operation.
4. Should tend to bring production in line with demand—not maintain a permanently subsidized commodity production.
5. Should not decrease farm in-

**PURE CRUSHED TRIPLE SCREENED OYSTER SHELL**

**FOR POULTRY**

MANUFACTURED BY FARM BUREAU MILLING CO. INC. CHICAGO, ILL.

come by pricing American farmers out of the home market or the world market.

6. Should not encourage imports of crops which are receiving support.

7. Should not be excessive in cost.

**Gloves**  
Stubborn dirt in washable gloves whisks out easily if you first apply thick soap lather, roll gloves up and let them stand a few minutes before completing the washing process, say clothing specialists.



## ENJOY MODERN CONVENIENCES WITH A CONCRETE SEPTIC TANK

A concrete septic tank provides your family with all the conveniences of modern plumbing.

It also protects your family's health because a concrete septic tank system safely disposes of all household and human wastes.

A concrete septic tank is easy and economical to build, lasts a lifetime. It's a wise investment in better living. Why not write today for helpful, free literature?

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The best idea **YOU** ever had...

## BLUE CROSS-BLUE SHIELD

to protect your family against the cost of hospital-medical care

We say it's your idea because . . . the fact is . . . BLUE CROSS - BLUE SHIELD really belongs to you!

It belongs to its 3 million members!

You see, Blue Cross - Blue Shield is a voluntary organization . . . not a commercial one! It serves the public on a strictly non-profit basis.

Its directors are fellow members of your community, people you know and respect in the business and professional world. They serve Blue Cross - Blue Shield without pay.

This means that every penny which comes in, above routine administrative expense, can be set aside for member benefits.

So, it stands to reason, doesn't it, that only Blue Cross - Blue Shield can give so much protection at so low a cost . . . a cost of only pennies a day!

Blue Cross pays for hospital room and board, plus essential services . . . at Blue Cross-participating hospitals, representing 99 per cent of all the general hospital beds in Michigan!

Blue Shield pays a generous specific amount directly to your doctor, for specified procedures.

Ask your employer or union representative how you can get low-cost group enrollment. A company with as few as 5 employes may qualify as a group.

**BLUE CROSS - BLUE SHIELD**  
Michigan Hospital Service - Michigan Medical Service  
441 E. Jefferson Avenue, Detroit 26, Michigan

**It's your Blue Cross-Blue Shield**

## Hereford Feeder

### 1250 CALVES 1250

Will Sell at

10th Annual Hereford Feeder Calf Auction Sale

### Thursday, October 21st

West Branch, Michigan  
at 12:00 O'clock Noon

At Association Yards 1 Mile North of State Police Post,  
West Branch

### 1250 Hereford Feeder Calves

All calves were field inspected, sired by purebred bulls, out of good beef cows, and castrated. Cattle will be sorted into uniform lots according to sex, weight and market quality.

**N. E. Michigan Hereford Calf Assn.**  
Alcona, Arenac, Iosco, Ogemaw, Oscoda Counties

**GEORGE WRIGHT**      **JAMES P. MIELOCK**  
Auctioneer      Sec'y-Sales Mgr., Whittemore, Mich.

This Sale is Carried Out in Cooperation with the State Department of Agriculture and Extension Department of Michigan State College.

# Activities of Farm Bureau Women of District 8

## Are Active In Health Program

**MRS. CLARE WILLIAMS**  
St. Louis

Chairman of MFB Women for District 8, and Member of State Advisory Council

District 8 of the Michigan Farm Bureau Women's Committees is the east central part of Michigan and three counties: Arenac, Bay, Clare, Gladwin, Gratiot, Isabella, Midland and Saginaw.

On a District level our program consists of two council meetings each year. Each county chairman, vice-chairman and secretary attend these meetings. Our regular spring and fall district meetings are planned, state projects are explained and discussed and other pertinent business discharged. Each county contributes \$10 a year to finance district activities.

The counties take turns acting as hostesses for the semi-annual district meetings. All Farm Bureau women are invited.

Our first district camp was held June 23-24 at Coldwater Lake 4-H Club Camp in Isabella county. Fifty-four ladies stayed overnight for the two-day camp. The program stressed mental health.

Miss Esther Middlewood from the State Department of Mental Health gave a very enlightening talk on the Problems of Mental Health for Middle Age. We had a conducted tour of the Michigan Home Training School in Mt. Pleasant. A German exchange student, Miss Edith Poedtker, gave an interesting talk describing her life in Germany during the war years. Mr. Arden Petersen, extension specialist in adult recreation from MSC, led our evening of games and square dancing. Everyone voted to have another camp next year.

The following reports are by County Chairmen. Reports cannot convey the deep personal satisfaction and enjoyment these women have in working together to help build a better community, a better country and a better world in which to live.

### Arenac County

**Mrs. Lorene Hutchinson, chairman**

The Farm Bureau Women's Committee of Arenac county are a very busy group. We have been active in the state cancer program, with many of our groups canvassing for the Cancer Fund. At three of our meetings we made bandages for the county patients. Our group also took charge of the registration for the Mobile TB X-ray. At one of our meetings the Blood Bank was explained and we encourage active participation. We gave \$20 to the county Polio Fund and we sent clothing to Korea and also gave a cash contribution of \$10.

We had a contest making Safety Scrap Books with Mrs. Francis Pestner taking first prize. Our county sent two delegates to the Northwest Michigan Farm Bureau Women's Camp at Twin Lakes and four to our District Camp at Coldwater Lake. Our Chairman attended the Institute in Lansing last January. We have contributed to the state money projects.

Our work of raising money for the year consisted of serving dinners for the Grass Institute in Standish. Also, 200 were served at an appreciation dinner for the Sterling Mill at Sterling. We had a lunch stand at our county Grass Day and cleared \$30.12. We also raise money by selling Danny Duzils and stainless steel food choppers throughout the year. We served lunch of apple and cherry pie, cheese and coffee at our annual Farm Bureau meeting.

Mrs. Marjorie Karker spoke at our rally in May on "What Farm Bureau Does For Us." All Farm Bureau women invited to potluck lunch. Students of the Sterling school provided the entertainment. This meeting was so successful we are planning another rally day to be held in September. We entertained our husbands at a Christmas party at the home of Mrs. John Heinrich, Jr., with a potluck lunch and a stuffed turkey. This meeting gave our husbands an opportunity to learn something of our program.

### Bay County

**Mrs. Edward Englehardt, Chairman**

The Bay county Farm Bureau Women's committee is a very active group. The chairman attends State Institute and all district council meetings. They are active in cancer work. Raising the necessary funds for material to make cancer bandages is quite a project in itself.

We had a second Rural-Urban Conference in September with

city women as the speakers. A doctor's wife, the city clerk's wife, the wife of a business man and the wife of a factory worker gave us an insight into the problems of city women. These conferences are certainly worth while and result in better understanding of our city friends and neighbors.

We served the kick-off dinner for the roll call. In January we sent two delegates to the Health Conference at Saginaw. We participated 100% in all the state projects. Our Safety chairman, Mrs. Carl Weber, is doing a very good job reporting safety measures for the home at each meeting. Our legislative chairman, Mrs. Howard Sapin, keeps us well posted on the status of all legislature in Lansing.

Our main project is working for our Cancer Closet at Mercy Hospital in Bay City. We have six hospital beds, two wheel chairs, and other sick room supplies. These are for the use of cancer patients at Bay county. In this closet we have also a supply of bandages. Material for these bandages is purchased by our women's committee. Each group in the county contributes toward the fund. In 1953 we



**BAY COUNTY Farm Bureau Women's Committee** wrapping cancer bandages at the home of Mrs. William Priem of Bay City R-3, chairman of the cancer committee. Mrs. Priem, at right, is shown holding a package containing one dozen bandages. At this meeting the committee wrapped 323 packs.

made over 10,000 bandages and so far in 1954 we have made almost 8,000.

In March we had an open meeting at which time Dr. David Bowman gave an interesting and informative talk on the treatment of tuberculosis. He was well qualified to speak on this subject since he had worked in a TB Sanatorium for two years.

Six of our women attended the first District 8 Camp at Coldwater Lake which was enjoyed by all. I was fortunate enough to be one of the six who relaxed, made new friends and learned many things about Farm Bureau, health, and how fortunate we are to live in a county where we have the right of liberty, free speech and the pursuit of happiness.

### Clare County

**Mrs. Winston Raymond, Chairman**

Being the new county in District 8, Clare county Farm Bureau women's committee does not have much history.

The committee women meet in the same homes of one of the members of the different groups each month and are having good programs. The ladies are very interested. We have had 100% attendance a few times, for which we are very proud.

Clare county women are interested in health programs. As a Farm Bureau group we are able to secure many good speakers on various health programs. We had Mr. Earl Tinsman from the Sister Kenny Polio Foundation show pictures and give an explanation of the Sister Kenny Treatment. We visited the Mt. Pleasant Training Home and School for Retarded people. This proved to be very interesting and something every one should know about. We have other health programs planned for future meetings.

Miss Edith Poedtker of Germany, was living with the Reverend Jensen's of Beaverton, spoke at one of our meetings. She was an exchange student at the high school here for one year. Her talk was very interesting and gave us a better understanding of life in Germany. She made us realize our hardships are small compared to the life she had lived during the war and the post war years.

We participate in all state projects. Our officers attend all district meetings and our chairman attended the Institute in Lansing last January. We helped in making the plans for the

district camp at Coldwater Lake. Several of our women attended. We look forward to the camp and to making new friends next year.

### Gladwin County

**Mrs. Gleason Halliwill, Chairman**

We meet the 3rd Wednesday of the month in local halls or in member's homes. We take active part in all Farm Bureau affairs. We have had some very interesting meetings. We have participated in all the state projects.

We are interested in health programs and have had speakers on health. We have made several tours of state hospital to better acquaint ourselves with the facilities available to anyone in need of them. For instance, 25 Gladwin County Farm Bureau women visited the Mt. Pleasant Home and Training School; six ladies toured the State Mental Hospital at Traverse City; 23 women chartered a bus for a trip to the Sister Kenny Foundation where we made a tour of the hospital and saw several being treated for Polio. We visited the Northville hospital.

To further carry out our health

### Gratiot County

**Mrs. Hugh Roberston, Chairman**

Our Committee is made up of two representatives from each community group. We meet the last Tuesday of each month either in a local hall or in the home of a member.

We are given a budget by our County Farm Bureau Board and do not carry on any fund raising projects. We have served Kick-off dinners, annual meeting dinners, etc.

We held our fourth annual Rural-Urban meeting recently. At the first we had Farm Bureau speakers. At the second we had four farm ladies describe the different types of farming in their respective farms; they described dairying, raising pigs, beans and sugar beets.

The following year four urban ladies told of their homes and family life. One was a doctor in partnership with her husband, another a banker's wife, the third was the editor of a local newspaper and the fourth was a Post Office worker. This year our speaker was from the Alma College.

We feel Rural-Urban meetings are a very important part of our

money allowed us by the County Farm Bureau we spend in several ways. We have packed clothing which we sent to our German friend, Marie Huechting. She distributes this to the needy in East Germany. We sent \$120 to sponsor a Korean child. We gave \$5 to the dress and blue jeans drive in our country. We bought fifty Farm Bureau song books. We take canned goods to our Christmas party which is given to the needy in our country.

We have had several fine speakers at our meetings. Mr. C. K. Thornberg of Grand Rapids spoke on Fire Prevention on the Farm. Trooper Monroe from the State Police Post talked to us about "Safety on the Highway." Mr. Boyd and Mr. Evans of Cadillac who are associated with the Sherman Williams Paint Co. showed pictures and talked about "Color for the Home."

We sent four delegates to the Welfare League Conference at Bay City and four ladies attended the NW Women's Camp at Twin Lakes near Traverse City. Fine reports were given of these meetings. For the last few years we have chartered a bus to take us to the MFB convention. We have participated in all state projects.

Farm Bureau Women of Dist. 8

Our district held a camp for the first time this year at Coldwater Lake in Isabella county. Since we were one of the first groups to use the camp this summer our committee volunteered to clean the camp buildings. About twenty of us gathered at the 4-H Camp buildings the day before camp with housecleaning materials and went to work with a will. Mr. Densmore, our county 4-H Agent, was very pleased and complimented us on the fine appearance of the camp. Our county was responsible for the buying and preparing of the food for the camp. Mrs. Hugh Swindlehurst and Mrs. Hazel Beckdolt did a very good job.

For a little fun we have a birthday cake each month at our meeting. A dime is baked in the cake and the lady finding the dime must bake the birthday cake for the next meeting.

The Isabella County Women's Committee has carried on a very fine program. They enjoy the things they do and they have so much fun doing them that one wonders why other groups cannot do likewise.

### Midland County

**MRS. F. J. OLIVER**  
Chairman

Our group is composed of two members from each community group and we meet once a month usually in the homes. We have participated in all the state projects.

We Sponsor Representatives to meetings of rural interest. Last year we sent two ladies to the NW Farm Bureau Women's Camp at Twin Lakes near Traverse City. We had six full-time campers at the District 8 Camp at Coldwater Lake in June as well as three-day visitors. We conducted the devotionals at our district camp. We attended one session of the Rural Health Conference in Saginaw last March as a group.

Three of our members attended the Social Welfare meeting in Bay City. We are proud of having one of our members on the County Mental Health Board.

A number of our members attended the Rural-Urban dinner in March. Mrs. Stacy McCrary of Hope attended the entire session of the Associated Country Women of the World in Toronto, Canada, last August. She told us of the many new friends she had made and gave us many pictures of the meeting.

We Were Hostesses to the district semi-annual meeting in April with approximately 150 in attendance from the eight counties in our district. Mr. Ben Pattison of Farm Bureau Services explained the livestock marketing facilities available through the Michigan Livestock Exchange.

We have had interesting and informative speakers. This is an ideal way to get information on health and other timely topics to all members of Farm Bureau.

Mr. Clarence Sheridan, a Lincoln township supervisor, talked on Equalization of Taxes and State Aid. Mr. LeRoy Methner, Insurance agent, spoke on "Auto Insurance and Motorists Responsibility." At our May meeting Mr. Lyle Hathaway and Mr. Roy West of the State Police gave us some food for thought on rural accidents, their cause and prevention. They also touched on the problem of roadside rubbish dumping.

Mr. Herbert Ripley of the City-County Health Department spoke on rural sanitation with special emphasis on sewage disposal at our June meeting. Mrs. Marjorie Karker of Michigan Farm Bureau attended our July meeting and gave us a very inspiring talk on Farm Bureau.

The money we earn plus the

## Mrs. Edith M. Wagar is 82 October 1



**MRS. EDITH M. WAGAR** will celebrate her 82nd birthday October 1 at her home at Briar Hill Farm, 13676 Briar Hill road, Carleton, Monroe county.

Mrs. Wagar is indeed the first lady of the Michigan Farm Bureau. She was elected to the state board of directors in 1921 and was re-elected eight times to serve through 1938. Her Farm Bureau work continued at the community, county and state levels until the last few years.

During her years as a state director, Mrs. Wagar represented women of the Farm Bureau. In August of 1923 at her request the board of directors established a Home and Community Dept. for Farm Bureau women. They named Mrs. Wagar as director.

There wasn't any money available for a new department so that's the way it was started. We offered Mrs. Wagar space in the newly established Michigan Farm Bureau News to promote the work.

For our September, 1923 edition Mrs. Wagar wrote an article announcing the Home and Community Department and her responsibility. It was the beginning of a writing career that was to last for more than 30 years. There was an article in each edition by Mrs. Wagar on women's work, farm business, government, schools, people, or some timely topic.

We came to have on our subscription list a judge in Detroit, some well-known names in business, education, and state government and others outside of Farm Bureau who enjoyed reading what Mrs. Wagar had to say about anything at any time.

Mrs. Wagar was interesting. This is what she said September 7, 1923 in the Michigan Farm Bu-

reau News to announce the Women's Program:

"I attended a County Farm Bureau annual meeting recently where the attendance was at least half women. I found those women just as interested as the men. . .

"The Farm Bureau is a business organization. In no other vocation is the husband and wife more closely connected than in farming. The wife is far more interested than she is sometimes given credit for, and she must be an active partner in the business if she is to do her best.

"So much has been said about keeping the boy on the farm, but it seems just as necessary to make farm life attractive for the girl as for the boy. We cannot expect him to stay there alone.

"Through the Farm Bureau we hope to put agriculture on the same business basis as other vocations. As we gain through business methods, we should in turn apply the results to making better homes and better farms.

"My heart goes out to the farm woman who dreams of the time that she can have water in the house, a lighting plant, furnace, and bath room. I feel that when farmers organize for simply the same chance as other business, then rural people will enjoy these comforts as a matter of course."

From this beginning women's work in the Michigan Farm Bureau started. Mrs. Wagar was a familiar figure for years at Farm Bureau meetings as a speaker for all phases of Farm Bureau work, and particularly the women's program. She spoke to thousands of women through her articles. She has been most happy to see the rapid development of the women's program in the past decade. She has attended annual meetings of Michigan Farm Bureau women in recent years where she was one of 1,300 women representing more than 50,000 other women in Farm Bureau.

Mrs. Wagar is quite well and is enjoying life with her son, Lawrence, and his wife, Adah, at Briar Hill Farm. She has lovely memories of the Farm Bureau and the friends she made in that work.

### Saginaw County

**MRS. MARTIN STOCKMEYER**  
Chairman

Saginaw County Farm Bureau women meet in the different townships of the county, generally in the township hall with a potluck dinner at noon the fourth Tuesday of each month. Meetings are open to all Farm Bureau women. Entertainment at these meetings is furnished by the hostess community group.

We take part in all the state projects. We have a free will offering at each meeting which is used to finance our Christmas meeting and other purposes.

We Gave Our January Collection to the March of Dimes, our April collection to the "Make a Dress for Easter" campaign of the Salvation Army. Two of our members made six dresses for needy children. \$5 was given to the Hartley Nature Camp at St. Charles where we held our August meeting a year ago.

We have a budget from the County Farm Bureau board which we use to defray expenses for hall rent, for two delegates to the North West camp at Twin Lakes, our share of the District expenses, etc.

Each year the women plan and serve the kick-off dinner for roll call. Also many of the women take a very active part in the planning and work of the county picnic in August.

One of Our County Projects is the gathering of the materials such as grain, hay, vegetables, fruits, etc., for the Farm Bureau Wall Display at the Saginaw County Fair. There were eight exhibits in this department last year and we won fourth (Continued on Page 6)



If FIRE would post a warning, you'd certainly heed it. But Fire doesn't operate that way.

Instead, Fire waits patiently until everything is in its favor. Then it strikes suddenly and without warning in a violent attempt to burn you out.

There are seven principal causes of farm fires, which account for almost 85% of the total losses. They are:

1. Defective chimneys and heating systems.
2. Sparks on combustible roofs.
3. Lightning.
4. Spontaneous combustion.
5. Careless use of matches and smoking.
6. Careless use of gasoline and kerosene.
7. Faulty wiring and misuse of electrical appliances.

Eliminate these causes and you have gone a long way toward preventing fire on your property. If you need more information or advice, ask your State Mutual agent, or write our home office. We'll be more than willing to help you lick the causes of disastrous fires.

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"State Mutual Insures Every Fifth Farm in Michigan—Ask Your Neighbors!"

# FB Fire and Wind Insurance is Growing Fast

## How Lightning Is Made And Performs

Lightning and thunder result from an electrical charge generated by the action of wind-whirled rain in a cloud. In most cases the charge is negative in the cloud's lower regions, and seeks to make contact with a positive charge in the earth's surface.

AS THE negative charge moves through the heavens, its positive earth-charge moves with it, like a shadow. When the charge becomes strong enough a low current passes from cloud to earth. This is followed by a stroke flashing back to the cloud that sometimes attains 200,000 amperes. Cloud potentials initiating lightning have been measured as high as 200,000,000 volts.

Even though the charges in the earth and sky seek to make contact, the destination of the bolt is not determined until within a few hundred feet of the ground, where the highest object in the vicinity usually is selected as the path of this resistance.

AT THIS point, the home owner, whose unprotected house is surrounded by trees considerably higher than his residence, will

draw a sigh of relief. But, even if there are trees nearby, they do not necessarily offer the path of least resistance. Why? Because the house itself abounds in such natural lightning attractors as waterpipes, vent pipes, radio and TV antennas, house wiring systems, etc., which may be selected by the lightning bolt as the easiest path to earth.

The purpose of lightning rods is to prevent damage due to direct strokes to buildings, trees and other objects on which they are installed. The lightning rod system offers the easiest way for the lightning to contact its earth charge. That is, the lightning current uses the channel provided by the lightning protection system, rather than using the protected structure itself.

## MFB Tour to Washington and New York

(Continued from page 1) York City will be paid by the individual.

RESERVATIONS for the tour should be made with Keith Tanner, Member Service Division, Michigan Farm Bureau, PO Box 960, Lansing, Mich., with check or money order for \$40 per person to make the reservations. Balance of the tour cost is due not later than Dec. 1. For further information, write Mr. Tanner.

Buy Farm Bureau Feeds.

## \$4,000,000 Sold, First Loss Paid

### 6,100 Members Have Applied for Total of \$77,000,000 Coverage in Company That Will Protect Property Fully

NILE L. VERMILLION  
Manager of Farm Bureau Insurance Companies

We predict that the fire and wind insurance program will be the fastest growing insurance service offered by the Farm Bureau.

\$4,000,000 of fire insurance coverages have been written since the Farm Bureau Mutual Insurance Company became a multiple lines fire and casualty company July 8, 1954. The first fire loss has been paid.

Today the total of all applications for Farm Bureau fire insurance exceeds \$77,000,000.

Farm Bureau fire and wind insurance is a natural result of our earlier insurance experiences.

Farm Bureau Mutual Insurance Company was organized by the Michigan Farm Bureau late in 1948. It was licensed March 7, 1949, to write automobile insurance. The following year the license was broadened to include farm liability. It has operated successfully with these casualty insurances.

Farm Bureau Life Insurance Company was organized by the Michigan Farm Bureau and was licensed September 20, 1951, to write all forms of life insurance.

Both Companies have grown and prospered. They have accumulated over \$4,000,000 in assets, while paying an equal amount back in the form of claims and other benefits.

The success of the casualty and life insurance programs naturally caused Farm Bureau leaders to consider fire and windstorm insurance for the Farm Bureau package.

A survey of the membership revealed that 6,100 farmers were immediately interested to the extent of reserving \$77,000,000 of fire and windstorm coverage in the new service. Nearly a thousand of them invested \$288,000 in the Company to get the fire insurance program started.

EARLY in the consideration of a fire insurance program the point was raised that many farmers are served by local county or township mutuals. The question was whether the proposed Farm Bureau company would put them out of business. The answer was that Farm Bureau would not interfere with any local mutual giving satisfactory service to its members.

Figures from government records show that Michigan farmers own property valued close to \$2 billion, and that less than 25% of this value is insured by local mutuals.

A SURVEY also showed that there is a wide variance in the rates charged by local mutuals, and just as great a difference in the coverages offered.

Farm Bureau Fire proposes to make the same uniform coverage available to all members, at uniform rates, and with full limits.

THIS Company will be expertly managed at minimum cost, with dividend returns to members. And because of its more than adequate surplus, it will issue all of its policies guaranteed non-assessable.

In many cases Farm Bureau will be able to supplement inadequate coverages or insufficient limits furnished by local mutuals. Whatever the solution may be, there can be no dispute that the vast experience of Farm Bureau in dealing with farm problems over the years assures everyone that Farm Bureau can work harmoniously and cooperatively with any farmer group and to the best interest of the farmer. The purpose of Farm Bureau is to encourage cooperation among farmers for their betterment.

FARM BUREAU insurance is always provided at cost to members. Fire insurance will be no exception.

In accordance with sound business policy, the rates first charged by the Company will be large enough to take care of possible bad experience without bankrupting it.

It is expected, however, that our experience will be average or better, with the result that any excess premium will be returned in the form of dividends to fire insurance policyholders, just like the dividends now being paid to holders of Farm Bureau auto insurance, and also to holders of Farm Bureau life insurance.

Farm Bureau. It will be just as successful as the members make it. Their cooperation will be needed to build the Company and to make it profitable. In turn, they will share in the benefits.

CAREFUL inspection will be made of each risk, and modern fire prevention will be encouraged on every farm. The Company will spend just as much effort on preventing fires as it does on paying losses. The mutual idea of insurance, however, requires the constant attention of the members to loss prevention.

NO ASSESSMENTS. As pointed out above, the Company's first rates for fire insurance will be in excess of those required for normal losses, with dividend returns expected. This gives assurance that no extra assessment will be made if losses are above normal. Your Farm Bureau fire policy is guaranteed NON-ASSESSABLE. When the premium is once paid for the term of the policy, no more premium can be collected.

LOSS adjustments will be handled by the most competent people in the business. As rapidly as volume demands, the Company will expand its staff of experienced adjusters to handle fire claims. Farm Bureau members can begin to look to the same group of agents, the same adjusters, and the same supervisors to discharge all of their insurance needs.

No longer will it be necessary to look to 3 or 4 different insurance companies with a variety of people to contact.

FARM BUREAU fire insurance was organized by Michigan Farm Bureau. It was financed by the members. Its services are limited to Farm Bureau members. Michigan Farm Bureau members, through the directors they control the operations of the Fire Company.

The same staff of officers, employees and agents, who have already made Farm Bureau insurance a success in Michigan, will operate the fire program.

**Pasture**  
An acre of good pasture will give forage for a score or more fattening hogs, from weaning to market weight, suggest Michigan State College animal husbandmen.

**Potatoes**  
Potatoes planted May 10 yield twice as much for market as those planted June 16, according to a series of tests by Michigan State College at its Lake City Experiment Station.

The man who puts confidence in everyone else builds up his own.

## Gallon Jugs

**Editor's Note:** Recently we published an article from the Co-operative Consumer on the sale of milk by the gallon jug in Akron, Ohio. The writer claimed that sales by the gallon jug had lowered prices to consumers and had increased consumption of milk. Milk producers groups say this is not so. We present in this edition in part the opposite viewpoint on the gallon jug as published in the Milk Messenger for September, 1954:

H. F. SIMMONS  
Secretary - Manager

### Michigan Milk Producers Ass'n

Investigations on gallon jugs to date can best be summarized by re-stating in a composite quotation the opinions of numerous other people in the milk business, best expressed as follows:

There is no magic in the gallon jug which can result in economies to save the milk customer the price of one quart of milk in every four he buys. Most frequently, low prices on gallons are merely an excuse to cut prices. As long as the price cutter holds a monopoly on cut prices and gallon jugs, he can do all right.

**The Dealer's Situation.** A question circulated in the spring of 1954 asked milk dealers their preference for multiple quart containers. Seventy-five indicated a preference for half-gallons, 9 for gallons, and 4 said either gallons or half-gallons. This is an 85 per cent majority in favor of half-gallons. They were not asked to state reasons for their preference, but reasons can readily be constructed from cost information, personal interviews, and letters from people in milk markets with gallon jug experience.

Probably one important reason for milk dealers' preference for half-gallons over gallons is that bottle washers, conveyors, fillers and cappers cannot be made to handle all sizes from 1/2 pints through gallons. A range from 1/2 pints to quarts is the usual range of such equipment, and it is adaptable to half-gallons without excessive costs.

Half-gallons fit well on both retail and wholesale business. The addition of gallons to the product line in a medium size plant would require an investment of \$30,000 to \$40,000 in additional equipment, with no prospect of its reducing labor costs.

An even more serious drawback than the equipment investment is the fact that milk plants are not built with twice as much bottle washing and filling space as they need. Competition is too keen to permit the industry to carry that amount of additional overhead. Therefore, the addition of gallons to the output of a plant usually involves enlarging the plant or building a new plant, with no particular prospect of increasing volume or reducing costs. In other words, it means an investment without hope of paying for itself.

The gallon jug itself costs only slightly less than quart only bottles. A current quotation on quart bottles with glass lettering is 6.22c each, and a comparable quotation on gallon jugs with a wire bail is 22.92c each or a saving of less than two cents for the gallon. By the time this is spread over 20 or 40 trips of estimated life, the difference would be insignificant.

The larger neck necessary for a gallon jug makes caps considerably more expensive. One means by which gallon operators have made jug milk appear to cost less is by a bottle deposit large enough to cover the entire container cost, thus shifting this cost to the customer outside of the regularly quoted price.

The sheer weight and size of gallon containers make for awkwardness. Breakage would be greater than for smaller containers, and each unit lost represents four times the loss of a quart bottle in terms of container cost and value of the contents.

**The Producer Standpoint.** The producer experience in Akron was well covered in a copy of a letter written by Roger Buckley, manager of the Akron Milk Producers Association, to Mr. Simmons and distributed at the August 10 meeting of the Michigan Dairy Farmers' Federation. In summary, we should note that numerous claims are made in favor of gallon jug milk distribution in the Akron market with respect to prices received by producers and total milk consumption, but accurate figures are not available to prove the claims. Figures and estimates compiled by the Association and government agencies would indicate that milk consumption in Akron is below the national average.

Mr. Buckley stated that the Lawson operation had cost pro-

ducers 45 cents per hundred. **The Milk Consumer.** The Lawson Milk Company of Akron claims that per capita fluid milk consumption in that city is 500 pounds per capita compared to a national average of 352 pounds (1952).

The Akron figure is a misinterpretation of a portion of the Akron Health Department 1952 annual report, but the Lawson Company has given it wide publicity and claims that their gallon jug system is responsible for this alleged high level of consumption.

Practically no publicity has been given to the letter signed by Dr. Carpenter of the Akron Health Department stating that the figures on per capita milk consumption in their 1952 report are not necessarily accurate and should not be used in support or defense of any matter.

**Milk Distribution** as it has operated in Michigan is efficient and milk prices to the consumer are low—lower than in almost every other place with Class I prices comparable to ours. Customers have been misled into believing that they could expect comparable price reductions wherever gallons were used. That is impossible in Michigan because there just isn't that much margin in the milk business.

Milk is available through home delivery with quantity discounts to large users and, also, further savings if the customer wishes to go to the store or "depot" for it.

The following letter was introduced in a public hearing, which letter refutes the statements made by Mr. Lawson that the consumption in Akron is 50 per cent higher than in other places.

"The per capita fluid milk consumption of the greater Akron area, as presented in the 1952 Annual Report of the Akron Health Department, is not necessarily correct, due to the following factors:

- 1. No factual distribution figures were submitted by the milk plants. The total population being served is undoubtedly much greater than the population figure of 340,000 for the greater Akron area used in the computation. The area supplied outside the greater Akron area is undoubtedly much greater than it was in 1942, and no reasonably accurate population figure can be estimated.
- 2. No figures on fluid milk processed in other areas and sold in Akron were included in the computation.
- 3. No utilization (fluid milk vs. milk products) figures were available and used in computation.

"Therefore, in my opinion, the figures presented, other than the total pounds of milk processed (182,435,956) in 1952, should not

be used in support or defense of any matter."

Dairy, Food & Meat Division, Department of Public Health, P. R. Carpenter, D.V.M. Director

Your Secretary wrote to one of the distributors in Chicago where gallon jugs are prevalent, and the president of that company, in answer to certain questions, wrote as follows:

"In my opinion, the glass gallon is not a means of stimulating fluid milk sales, does not lend itself as an economy package to handle in plants as compared to quarts, especially in small plants, and does not, in my opinion, contribute to the salvation of the farm price structure, including markets not controlled by law. To the extent that gallon jugs are priced at a differential below quarts beyond the extent of cost economics, the economic cost burden must be borne by someone, through deterioration of the distribution system or lower prices to milk producers."

**Resolution Against the Legislation of Gallon Jugs as a Milk Container in Michigan Adapted by**

## Michigan Dairy Farmers' Federation

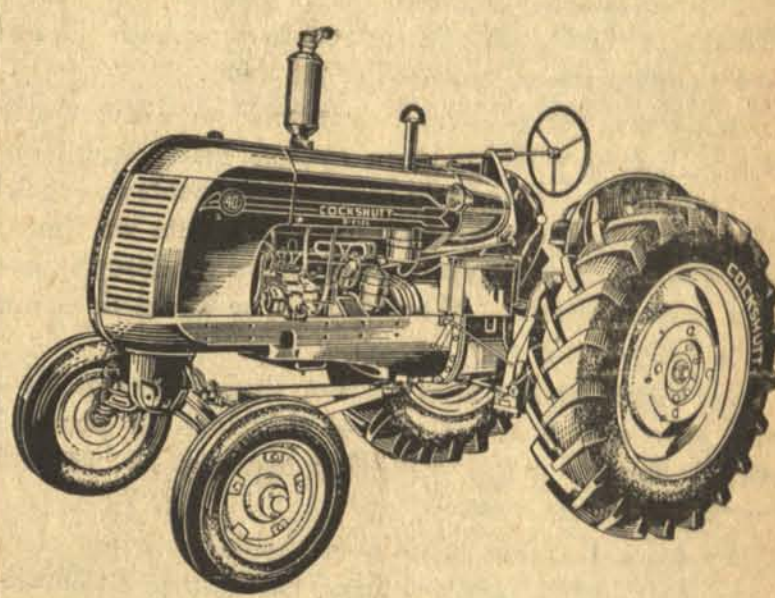
The membership of the Michigan Dairy Farmers' Federation is comprised of practically all the bargaining and operating dairy cooperatives in the state. The purposes of this Federation, as stated in its by-laws, are to promote the interests of both the producer and consumer of milk by doing such things as are deemed necessary with respect to quality and distribution of milk, and to promote and improve desirable marketing procedures and practices. This Federation has thoroughly studied the use of gallon jugs in the marketing of milk as an additional legalized container. Considering Michigan conditions and all the factors involved in the use of gallon jugs for distributing milk, we have concluded that this legislation would not be in the best interests of producers, distributors or consumers.

## Poison Ivy

Poison ivy—ground plant, trailing vine or climber—can be controlled with ammonium sulfamate, 2, 4-D or 2,4,5-T or a mixture of the two esters.

Repair broken steps, porch floors.

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# Watch Out! the deck is stacked against YOU!

Do you know that an unexpected farm accident can plunge you in debt, wipe out your savings, even cost you the loss of your farm?

That's why farm liability insurance is so important. To farm without it is like gambling against a "stacked" deck of cards.

Through farm liability insurance you can take the gamble out of this hazard, protect yourself against a big risk at very low cost.

Your Farm Bureau Insurance Agent will be glad to give you a folder explaining this valuable protection. Ask him for it.

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