

Michigan Farm News

Michigan Farm Bureau

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PURPOSE OF FARM BUREAU: The purpose of this Association shall be the advancement of our members' interests educationally, legislatively, and economically.



Florida Folders: We have some new Florida Folders. It was Marthy who answered the ad. ('The Woman,' quoth Adam, 'She made me') And reading is driving me mad.

The lure they so artfully carry (Discounted some fifty per cent) Tugs hard at my indolent nature; Bends further my natural bent. The Sirens so cutely depicted Are out of my class, it would seem. But sea shells and sunburn are blameless, And even Old Hiram can dream. 'Come, fish in the teeming brown waters.' The Chambers of Commerce suggest. 'Come, share our hospitable climate.' Now just who are we, to protest? As I look at the snow through the window, Fast blanketing garden and lawn Fond memory urges within me, 'Oh pack up your stuff and be gone.' 'Be gone from that bone-chilling winter That lingers so long into Spring. Go soak up a few weeks of sunshine Way down where the mocking birds sing. 'Relaxing restores the ambition It's good for the blood pressure, too.' So whispers the tempter within me Till I am convinced it is true. Till I yearn for the sun and the ocean And the gentle waves lapping the beach; Where the moon looks a few sizes bigger And the stars dangle just out of reach.

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

Centr. Mich. Live Stock Ann'l Mt'g: The Central Michigan Livestock Yards Cooperatives, Inc., auction sales at St. Louis sold a total of \$4,384,026 worth of livestock for 15,593 farmers in 1954, according to reports given at the annual meeting at St. Louis, January 27.

The Cooperative conducts a livestock auction sale each Monday starting at 12 noon. During the week there is a daily market for cattle, calves, hogs and sheep.

CLASSIFIED ADS: Classified advertisements are cash with order at the following rates: 10 cents per word for one edition. Ads to appear in two or more editions take the rate of 8 cents per word edition.

Advertisement for livestock and poultry including sections for Livestock, White Leghorns, For Sale, and Women.

Community Farm Bureaus

CLARE L. MCGHAN, Coordinator of Community Farm Bureaus for MFB

Dear Community Farm Bureau Members: As you see, there is a new person writing this column this month. I am sure that we will all miss Wesley Hawley, but we want to wish him well in his new activities in the Northern Peninsula organizing County Farm Bureaus there.

I am going to try and carry on the work of Community Group Promotion that Mr. Hawley so ably started. We hope to carry into the job the same enthusiasm and Farm Bureau spirit that he had.

Speaking of "Farm Bureau Spirit," does your community group have mutual gains, enthusiasm for Farm Bureau, the work it is doing, and the place in society it exemplifies.

If you'd like your group to have this "Spirit," I'd like to suggest some ways in which you can build it:

- 1. Sing in your group meeting, "The American Farm Bureau Spirit." 2. Have some recreation. 3. Start your meetings on time and end on time. 4. Have at least one worthwhile project. 5. Go home from each meeting with a sense of well being and accomplishment.

In the near future we hope to get around the state and get to know more of you and to renew acquaintances. In the meantime if your group is doing an outstanding community service, let me hear from you and we'll see that your group is mentioned in this column. Who will be first?

By the records we see that quite a number of new groups have been organized this month and that more are being organized. We want to welcome these groups into the Farm Bureau family and hope that the members participating in them may have a rich experience in helping to make your Farm Bureau a bigger and better organization.

Our hat is off to the following six counties, who, according to our records, have organized the most new Community Farm Bureaus so far this year:

In first place is Berrien county with eight new groups.

Second Ottawa county with five new groups. Tied for third with four new groups each are Eaton, Macomb, Missaukee, and Monroe counties. What three counties will be listed here next month?

STAR AWARDS FOR JANUARY Gold: Berrien county, Niles Community Farm Bureau, Mrs. Edna D. Sweente, secretary.

White: Washtenaw county, Saline Valley Community Farm Bureau, Mrs. Martha Zahn, secretary.

A total of 1,416 Community Groups have been reported to the state office. Of this total, 69 are newly-organized groups.

"Michigan's Problems of Water Rights and Resources" is the Discussion Topic for March.

Battle Creek Auction Sales \$10,614,641

The Southwest Michigan Livestock Co-operative, Inc. auction sales at Battle Creek sold a total of \$10,614,641 worth of livestock for 23,183 farmers in 1954, according to reports given at the annual meeting January 28.

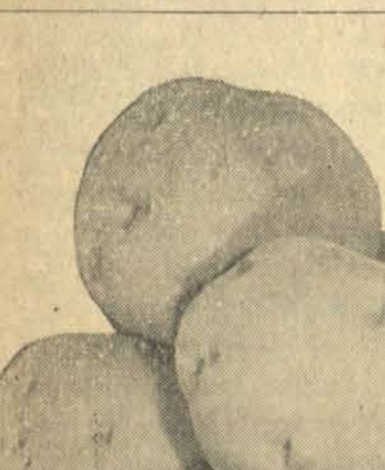
The Cooperative conducts a livestock auction sale each Wednesday, starting at noon. The business also operates every day for market sales of cattle, calves, hogs, and sheep.

Three directors were elected: Foster Oswalt of Vicksburg, L. C. Ford of Bloomingdale, H. C. Gleason of Three Rivers.

The board of directors elected these officers: President, Russell Hazel of Richland; vice-president, John Converse of Union City; secretary-treasurer, Webb Linebaugh of Lyons; ass't sec'y-treas., B. P. Pattison of East Lansing.



Maybe you will ask what is it? I mean that "Farm Bureau Spirit" means a sense of "doing right"—working for community betterment, cooperating with friends and neighbors not for individual gains necessarily, but mutual gains, enthusiasm for Farm Bureau, the work it is doing, and the place in society it exemplifies.



Want a higher yield of better quality potatoes in 1955? Then plan now to plant Michigan Certified Seed Potatoes because... Seed Potatoes certified by the MICHIGAN CROP IMPROVEMENT ASSOCIATION...

Varieties available: Russet Rural, Sebago, Katahdin, Chipmunk, White Rural, Sequoyia, Green Mountain, Pontiac, Cherokee, Irish Cobbler, Russet Burbank.

Michigan Crop Improvement Association, Michigan State College, East Lansing, Mich. or your County Agricultural Agent.

Advertisement for Michigan Certified Seed Potatoes, listing varieties and contact information for Michigan Crop Improvement Association.

Activities of Farm Bureau Women's Committees

Women Have Programs in 63 Counties

2nd-vice chairman; Mrs. Richard Hagelgans, Centreville R-1, secretary.

This year the Women's Committees are striving to have better attendance records sent in to the state, also trying to improve over their 1954 records.

At the State Institute we decided to make an award to the county having the greatest improvement over their last year's attendance record.

District 1: Mrs. Byron Eley, Chairman, Constantine. The Women's Committee in District 1 has been busy the past month making up their new programs for the coming year.

District 2: Mrs. Sherman Richards, Chairman, Fenton R-2. District 3 consists of six counties: Livingston, Oakland, Monroe, Macomb, Washtenaw, and Wayne.

District 3: Livington county ladies meet under the leadership of Mrs. Leonard Engel of Ypsilanti. The county is divided into six sections.

District 4: Washtenaw county ladies meet under the leadership of Mrs. Leonard Engel of Ypsilanti. The county is divided into six sections.

District 5: Wayne county women served the lunch for the Wayne County Extension Service "Little Farmers Week" in January.

District 6: Berrien county make up District 1: Berrien, Cass, Kalamazoo, Van Buren, and St. Joseph. These are the women who have been elected to serve their respective counties for this year.

District 7: Mrs. Dale Root, Chairman, Barryton R-1. Miss Stover, a graduate of Mt. Carmel Hospital, died in the service of her country in Germany, July 1954.

District 8: Kalamazoo county has for its chairman, Mrs. Fred Uperat of Holly. The Oakland County Farm Bureau Women's Committee have established the "Laura Jean Stover Loan Fund" at the Mt. Carmel Hospital in Detroit.

District 9: Monroe county's chairman is Mrs. Lawrence Koppelman of Ottawa Lake. The ladies in this county really outdid themselves at a food concession booth at their county fair last August.

District 10: St. Joseph: Mrs. Donald Pierce, Ernest Fairchild, Constantine R-1, 1st-vice chairman; Mrs. Mary Guthrie, Three Rivers.

District 11: Kalamazoo: Mrs. Howard Corbus, Kalamazoo R-7, chairman; Mrs. Edward Balingier, Schoolcraft R-1, 1st-vice chairman; Mrs. Lawrence Rhoda, Schoolcraft R-1, 2nd-vice chairman; and Mrs. Muir Osborn, Scotts R-1, secretary.

District 12: Van Buren: Mrs. James C. Burns, Paw Paw R-3, chairman; Mrs. Carl Buskirk, Paw Paw R-2, 1st-vice chairman; Mrs. William Wood, Hartford R-1, secretary.

District 13: Van Buren: Mrs. James C. Burns, Paw Paw R-3, chairman; Mrs. Carl Buskirk, Paw Paw R-2, 1st-vice chairman; Mrs. William Wood, Hartford R-1, secretary.

District 14: St. Joseph: Mrs. Donald Pierce, Ernest Fairchild, Constantine R-1, 1st-vice chairman; Mrs. Mary Guthrie, Three Rivers.

District 15: Kalamazoo: Mrs. Howard Corbus, Kalamazoo R-7, chairman; Mrs. Edward Balingier, Schoolcraft R-1, 1st-vice chairman; Mrs. Lawrence Rhoda, Schoolcraft R-1, 2nd-vice chairman; and Mrs. Muir Osborn, Scotts R-1, secretary.

Advertisement for Farm Facts from Michigan Bell, featuring illustrations of a tractor, a person using a reheat frozen food, and a family scene, with text about underground fuel storage and reheating frozen foods.



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.

Farm Bureau to Organize in Upper Peninsula

Work Will Start In Delta County

In the Course of Time, Michigan Farm Bureau May Expect to Have as Members 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 upper peninsula. 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 by November 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 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 Community Farm Bureau Activities.

For several years, Farm Bureau has received inquiries concerning the possibility of extending the organization to the upper peninsula. Last year a study was conducted to determine the feasibility of such a move. It was learned that Farm Bureau potential for membership in the upper peninsula is approximately 7,000 families. 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 across the Straits. This is truly another forward step in 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 Ludington Ave., Escanaba, Michigan.

Member Service Div. Promotes Two



CLARE MCGHAN joined the MFB Member Service Division at Lansing Feb. 14 as Coordinator of Community Farm Bureau Activities and Coordinator of Junior Farm Bureau Activities.

In his new position, Mr. Mcghan will be responsible for the promotion of new Community Farm Bureaus along with a program of development and maintenance of the present 1,410 Community Farm Bureaus. He will also have the responsibility for the development of youth leaders in the Junior Farm Bureau. He will supervise the work of Junior FB Field Representative, Richard Root, in this area.

Born at Charlevoix, Mr. Mcghan has his schooling there and at Michigan State College. Following this, he spent three years in the Army. He has been a Farm Bureau employee for eight years. During that time, he served as Regional Membership Representative in Northeastern, Northwestern, and Southwestern Regions.



ROGER FOERCH joined the MFB Member Service Division staff at Lansing March 1 in the newly-created position of Coordinator of Insurance Relations. This position was created to develop among Farm Bureau members a greater awareness and a better understanding of the Farm Bureau Insurance program. As such, the new program will parallel the work of the Farm Supply Committees with Farm Bureau Services and Farmers Petroleum Cooperative. Mr. Foerch will work directly with the newly created County Insurance Committees.

Born and educated at Lansing, Mr. Foerch has been a Farm Bureau employee since 1941—except for the three years in the Navy. He started with Farm Bureau Services at Traverse City, was Ass't Manager at Chesaning and Manager at Bancroft. He became County Organization Director in Eaton county and was a Regional Membership Representative in the Northwestern Region for the past five years.

Buy Farm Bureau Seeds. Buy Farm Bureau Feed.

New Regional Representatives



RAYMOND DEWITT became Regional Membership Representative for the Central Region January 17. This includes Clinton, Eaton, Genesee, Ingham, Ionia, Livingston and Shiawassee counties.

Mr. DeWitt has been a dairy and fruit farmer in Berrien county. His Farm Bureau record includes service as president and Roll Call manager for Berrien County Farm Bureau, and vice-president of the Michigan junior Farm Bureau.



CLARENCE KING became Regional Membership Representative for the Southwestern Region February 14. This area includes Allegan, Barry, Berrien, Cass, Kalamazoo, St. Joseph and Van Buren counties.

Mr. King has been farming in Washtenaw county for 13 years. He has served Washtenaw County Farm Bureau as its president and as Roll Call manager. He has been a director of the Washtenaw Farmers Oil Cooperative.



WARD COOPER became Regional Membership Representative for the Northwestern Region March 1. This area includes Antrim, Benzie, Charlevoix, Kalamazoo, Manistee, Missaukee, Northwest Michigan, and Wexford counties.

Mr. Cooper was acting postmaster at McBain. He served as a veterans instructor at Cadillac high school. In Farm Bureau he has been a Community Group discussion leader and chairman of the County Community Group committee.

Activities of Farm Bureau Women

(Continued from Page 2)
District 9

Mrs. Evelyn Heim, Chairman
Traverse City R-4

There is something about the beginning of a new year that encourages one to evaluate the accomplishments of the year just past and then to plan to go forward to higher goals. This is the pattern of all counties in District 9.

Benzie county's chairman is Mrs. L. Nugent of Frankfort. Benzie County Farm Bureau Women sponsored a Polio Benefit Party January 15th at the Crystal Lake township hall. It was very well attended by members and non-members and netted \$120 for the polio fund. A turkey was donated by one of our Farm Bureau members, two cakes were sold and the entertainment was square and round dancing and card playing. County FB Women served a lunch of sandwiches, pie, doughnuts and coffee.

Missaukee county's new chairman is Mrs. Herbert Vander-Vlught of McBain. Missaukee County Farm Bureau Women's Committee meet in homes of members and stress an important issue for each month's program. The women are interested which is proved by a good attendance each month, 95% in February. In the past year the number of groups has increased from 14 to 20. We are looking forward to more which are in the process of organizing. The safety chairman gives a report each month. We have appointed a citizenship and a legislative chairman. All reports from state and district meetings are complete. One of the beautiful things about the meetings in Missaukee county is that they are always opened with prayer.

Wexford county had an outstanding Rural-Urban meeting last year which has carried over into 1955. Mrs. Charles Gotthard, county chairman, gives their plans for this year as follows: The Soil Conservation Directors heard so many good things about our Rural-Urban meeting that they have asked us to present our program for their Centennial meeting of 1955. The stories we told at our meeting will be received and more slides will be taken for this program. This will surely be a major activity of the Wexford county Women's Committee but we also have other program plans.

Northwest Michigan Farm Bureau Women's Committee has re-elected Mrs. Ellsworth Behne of Cedar as chairman. They have been having some fine programs and have cooperated in all projects. One project completed is the purchase and installation of a Modern Fold curtain at Gilbert Lodge. Women attending the NW Michigan camp in June will have a chance to enjoy it.

Mrs. Warren Heimforth, camp director for 1955, reports that plans for the camp are progressing. The dates will be announced soon.

Manistee county reports progress. The county chairman is Mrs. John Millarch of Arcadia. A number of new groups have been formed and their programs along with the other counties in District 9 are "making their communities a better place in which to live."

This Battle in 1932-33 Was Important to You

DONALD D. KINSEY

A common, fair and frequent question is posed for Farm Bureau. What is Farm Bureau doing for the benefit of the individual farmer?

There are so many answers to this question that it is a problem where to begin. So we shall begin at a point in Farm Bureau history and cover other points in articles to come.

So let's look back to the year of 1932. In June the State of Michigan passed the law imposing a 3% sales tax on the purchase of goods and supplies.

The law exempted goods that were bought for resale. The sales tax board ruled that manufacturers were exempt on purchases of metals, wood, cloth, leather, etc., to go into their products for resale. But the board held that the farmer must pay sales tax on his production supplies on the ground that they could not be identified in the finished product, and therefore, the farmer consumed them.

The U. S. census for 1930 estimated that Michigan farmers were buying farm production items of all kinds at the rate of \$40,000,000 a year. Sales tax on that amount would be \$1,200,000.

Farm Bureau started its fight in July 1932 to gain the same exemption for farmers that was given to manufacturers of goods for resale. Farm Bureau's petition to the sales tax board was denied without a hearing. The Farm Bureau marshalled its facts and went to the people and to members of the legislature at their homes.

Early in the next session of the legislature, the House adopted a resolution to inform the sales tax board that it was not the intent of the legislature to tax farm supplies for production purposes.

The board paid no attention. In June of 1953 the Farm Bureau and the sales tax board faced each other in Ingham county circuit court. Judge Leland Carr's verdict was that the Farm Bureau had proved its case for exemption of farm supplies. The tax board appealed to the Supreme Court of Michigan.

In the meantime the people working on this problem through the Farm Bureau were making a powerful impression on public opinion. When the legislature met in January 1935, a bill was offered to make farm production supplies exempt from sales tax. It was adopted and became law May 23, 1935.

Farmers used their Farm Bureau organization effectively to gain for themselves what was right and just. It has saved every individual farmer thousands of dollars over the years. The individual farmer is still benefiting from this action.

Today, Oklahoma has a sales tax battle similar to that in Michigan in 1932-33. Farmers in Oklahoma have to pay sales tax on farm production supplies. Many buy from Texas on major items to avoid the tax Oklahoma Farm Bureau is asking the legislature to exempt feeds, seeds, fertilizer, farm machinery and farm chemicals from the sales tax.

FB Life Pays \$14,556 Interest

The Farm Bureau Life Insurance Company in January paid \$14,556 interest at 6 1/4% for 1954 on Class A common stock amounting to \$232,900. This is capital stock subscribed to start the Company.

No man can help make his community better, more progressive and efficient without doing the same for himself.

Highway Program No. 1 Question

(Continued from Page 1)

the public," is not justifiable and should be changed. It was pointed out that some large restaurants and many hotels have several rooms where meals are served. Often these are adjoining rooms but under the law, an eating establishment would need a separate dispenser for each room. It was agreed that if the dispenser were located in one of the rooms where milk is served, that should be satisfactory.

MFB Program. Some progress is being made in connection with legislation recommended by the Farm Bureau delegates last November. The Senate passed and sent to the House S-1048 which would repeal the present chain store tax. This is in line with a Farm Bureau recommendation. The House approved H-16 which is designated to safeguard the interests of dairy farmers with reference to payment for their milk and cream.

Lengthy measures to codify the Michigan school laws and drainage laws have been prepared and are receiving consideration.

FB Mutual Pays \$24,429.20 Interest

The Farm Bureau Mutual Insurance Company in January paid \$24,429.20 interest at the rate of 6% for 1954 on outstanding surplus certificates amounting to \$503,220. The certificates represent money subscribed by Farm Bureau members to finance the company's operations.



Glad I Live In Michigan

(Continued from Page 6)

upon how the people of the community make their living.

May 20 — Friday, Our Heritage Day—A grateful look backward over the history of Michigan and its several regions and an appraisal of the traditions, culture and resources that stand today as the heritage of this and future generations.

May 21 — Saturday, New Frontiers Day—A vigorous look forward into the promise and opportunities of the years ahead.

The real rainy days of life are those which come in old age when nothing was laid up for the future.

In 1855

When MSC was established in 1855, 87 per cent of Michigan's labor force was in agriculture. Now the figure is less than 12 per cent.

KILL Power Failure
WITH YOUR TRACTOR

Why wait for a power failure. Protect your farm and family NOW with this low cost stand-by generator. Operates from tractor or gas engine, complete with approved safety switch.

OWEST IN COST 20 YEAR WARRANTY

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WIN POWER
NEWTON, IOWA

IT PAYS TO CONSULT A Professional

FARM INSURANCE

Just as you depend on a builder to erect good buildings, you can depend on your State Mutual agent to protect your property.

Insurance is your State Mutual agent's profession. He can, through training and experience, recommend exactly the right kind and amount of coverage for your own particular needs. Furthermore, he represents a 47-year-old company that insures more than one out of every five Michigan farms.

For even better protection... State Mutual's non-assessable "All-in-One" Policy provides blanket coverage on farm personal property. Unlike a classified policy, when necessary you can apply the entire amount of your farm personal coverage, as one unit, against a particular loss.

Get full details from your local agent or write us direct. Tomorrow could be too late!

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- CLINTON OATS
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There will be no Jackson Oats offered until next year.

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221 N. Cedar St. Lansing 4, Michigan

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FARM BUREAU SERVICES Incorporated
Lansing 4, Michigan IVanhoe 2-1271

Annual Reports--Farm Bureau Insurance Co's

Auto Company Has 64,700 as '55 Goal

NILE L. VERMILLION
Ass't Secretary-Treasurer and Manager

From his Report to Farm Bureau Mutual Insurance Company at 6th Annual Meeting at Lansing, February 23, 1955.

The Farm Bureau Mutual Insurance Company has continued its steady growth through six years of operation.

Two outstanding accomplishments during 1954 were:

1. A Fire Division was added, and by December 31, 1954, \$15,000,000 of fire insurance had been purchased by Farm Bureau members.
2. The Casualty Division passed the 50,000 mark for automobiles insured.

On December 31, 1954, we had 48,057 Farm Bureau members as automobile policyholders. They have 50,065 automobiles and trucks insured with us. We had 7,771 farm liability insurance policies in force for a combined total of 57,836.

Our goals for 1955 are 55,500 automobiles or trucks and 9,200 farm liability policies for a total of 64,700. The goal for fire is \$35,000,000 of protection.

From a start of 3,600 charter automobile policies in March of 1949, we have grown to 48,057 automobile policies, 7,771 farm liability policies and \$15,000,000 property values insured for fire.

During 1954 we paid a record amount of \$1,568,000 in claim payments in behalf of the policyholders.

Farm Bureau Mutual assets have increased from a \$340,000 in 1949 to \$3,150,000 in 1954. Surplus and special reserves to policyholders have grown to \$1,425,000.

Company was host to 41 Farm Insurance company managers, claim superintendents and claim adjusters from 11 surrounding states. This meeting was held at Kellogg Center, Michigan State College, East Lansing, Michigan. Everyone enjoyed the Conference and his Michigan visit. This type of meeting helps to promote cooperation and better working relationships between the Farm Bureau Insurance Companies.

Challenges, new ones and others carried forward, continue for your Company. We see these in general as problems of expansion, development and education. A few of these includes (1) meeting new competition situations (2) safety of our youthful drivers (3) problems of (4) dividend distributions and (5) additional insurance lines.



BLAQUE KNIRK of Quincy, Branch county, President of Farm Bureau Mutual Insurance Company. Farms 372 acres. Beef cattle, hogs, dairying, general crops. Member of Farm Bureau 14 years.

During 1954 the company allowed dividend credits to automobile policyholders in the amount of \$44,500. This dividend was declared by the Board of Directors at the 1953 annual meeting.

Careful screening, orientation, indoctrination and on-the-job training of employees has been continued. It has resulted in an improved relationship with the employees and has given improved service to the policyholders.

The Claims, Underwriting, and Accounting Departments were reorganized during 1954 and new responsibilities assigned to existing personnel or to new competent personnel added to the staff from other established insurance companies. As a result, we anticipate improved services at a lower ultimate cost.

Emphasis on selection and training of personnel cannot be overdone when considering the size the insurance companies have attained. The combined Mutual and Life Companies' assets now total \$5,064,000 as contrasted to original contributions by Farm Bureau members in the amount of \$844,000.

The agent recruiting program is developing very well through the cooperation of Michigan Farm Bureau Member Service Division and the various County Farm Bureau Boards.

At the end of the year in 1954, County Insurance Agreements were active with 28 counties. This program of taking the insurance service to the counties has resulted in an increased interest and knowledge of the insurance services by the personnel in the counties. The following counties have these agreements in effect:

- Allegan, Barry, Bay, Berrien, Branch, Calhoun, Clinton, Eaton, Genesee,
- Grand Traverse, Gratiot, Hillsdale, Huron, Ingham, Ionia, Kent, Lapeer, Leelanau,
- Lenawee, Livingston, Monroe, Ottawa, Saginaw, Sanilac, St. Clair, St. Joseph, Tuscola, Van Buren.

In September of 1954, your



This impressive office building will be occupied this spring by the Farm Bureau Mutual Insurance Company and the Farm Bureau Life Company, the Michigan Farm Bureau, Farm Bureau Services, Inc. and Farmers Petroleum Cooperative, Inc. It is being built by the Insurance Companies. The offices will replace the scattered and inefficient facilities now used by our family of Farm Bureau Companies with modern accommodations designed to provide the most efficient service to state-wide Farm Bureau membership. The building is located on US-16 west of Lansing at 4000 North Grand River Avenue.

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 is 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 coverages 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 is, 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 Companies 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 ten claim offices located throughout the state of Michigan. The adjusters are all qualified claims men who remain constantly in touch with the Home Office. This procedure provides fast, friendly and fair claim settlements in every instance.

Members of the Michigan Farm Bureau have shown great foresight 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 \$1,568,000 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 for policyholders. More than 56,865 claims have been presented since the beginning of the company.

The company now has 48,057 automobile policyholders and 7,771 farm liability policyholders. All policyholders are members of the Farm Bureau.

Net reserves of \$781,523 are available to cover claims not yet disposed of.

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

Claims 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 payments, collision, and comprehensive (fire, theft, windstorm, etc.), and road service.

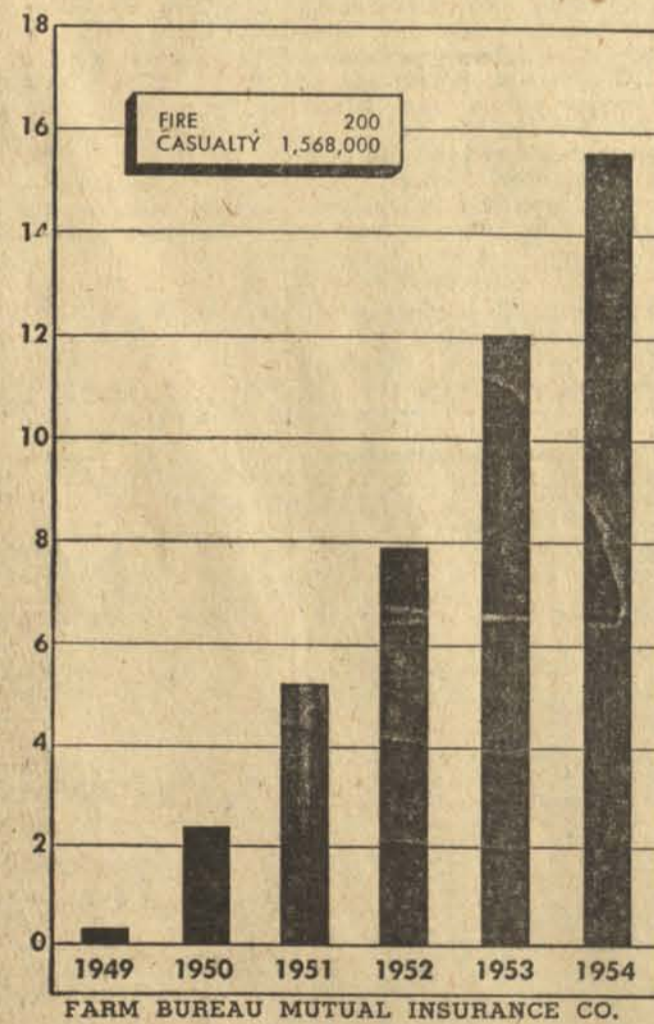
Farm Liability: Comprehensive bodily injury and property damage, premises medical payments, employer's liability, death of livestock, and insurance protection for those doing custom work.

Fire: Fire, lightning, wind, and extended coverage on farm property, dwellings, commercial bldgs.

Claim Payments

TOTAL CLAIM PAYMENTS FOR EACH YEAR

Hundred Thousands of Dollars



Life Insurance Sales \$41,000,000

NILE L. VERMILLION
Ass't Secretary-Treasurer and Manager

From his Report to Farm Bureau Life Insurance Company at 4th Annual Meeting at Lansing February 22, 1955.

Both from a surplus, growth standpoint and from a policy growth standpoint, Farm Bureau Life experienced during 1954 its most successful year since the close of the Chapter Life campaign. Its progress is far ahead, in all respects, of the minimum goals established one year ago.

Sales of life insurance since the beginning of the company on September 20, 1951 total \$41,000,000. This total breaks down as follows:

Charter Policies \$18,233,000. This represents more than 9,000 policyholders in the Michigan Farm Bureau for an average of \$2,000 of insurance for each charter policy. Sales of charter policies ended July 1, 1952.

Farmers Investment Protector, \$14,267,000. This special policy, "FIP," has been purchased by 5,128 Farm Bureau members up to December 31, 1954.

Group Insurance \$2,000,000.

Ordinary Life, Endowments, other policies \$6,500,000.

Membership Group Insurance. During the year, the Farm Bureau membership in two counties, Barry and Oceana, completed enrollment in our group plan. This should still be regarded as an experiment in providing low cost insurance to the members of the Farm Bureau. This is the first effort to provide farmers with low cost group life insurance. As the year ended, the membership in two additional counties had almost completed their enrollment campaigns.

Sixty per cent of the members of a Community Group must participate in order to qualify the group. No medical examination is required, the insured age limit is set at 60, and the insured may carry the insurance until age 65.

The Future. One of the first goals of the Company is to reach an "efficiency size" of \$100 million life insurance in force. At our present rate of growth it seems reasonable to assume that this figure will be reached ahead of schedule.

When that point is reached, Farm Bureau Life Insurance Company will be "mature." Its agents and other personnel will be seasoned and experienced and will have in their hands an operation which is large enough to develop cost efficiency. Policyholders will benefit directly in better service and lower net cost.

The end of 1955 should see your Farm Bureau Life Insurance Company half way to its goal of \$100 million life insurance in force.



RUSSELL E. HAZELL of Richland, Kalamazoo county, President of Farm Bureau Life Insurance Company. Farms 285 acres. Beef cattle, hogs, general crops. Member of Farm Bureau 25 years.

The plan is limited to Farm Bureau members in good standing and who are members of a Community Farm Bureau Group.

Dividends. Dividends to policyholders totaled \$70,000 during 1954. A 5% special additional dividend, was paid to Charter Policyholders. Present indications are that this special dividend can be continued and perhaps can be increased at some future date. Dividends paid to policyholders since the beginning of the company now total \$131,000.

Financial. Assets of the Life Insurance Company on December 31, 1954 were \$1,914,000. This is 6 1/2 times the original contributed capital. The investment capital is represented by Class A common shares and Class B common shares.

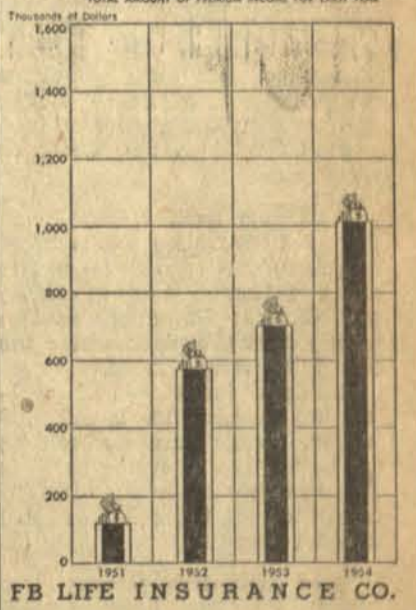
Life Security

TOTAL AMOUNT OF LIFE INSURANCE IN FORCE AT END OF EACH YEAR



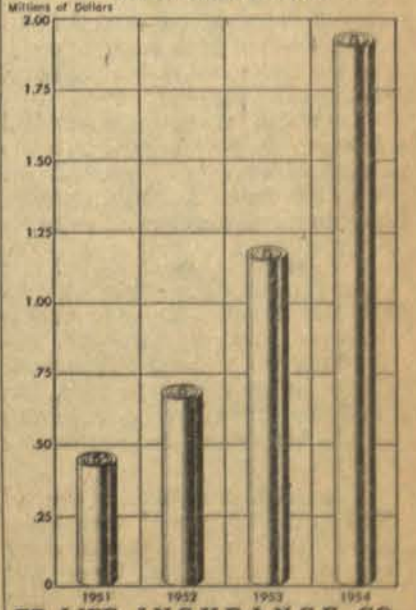
Premium Income

TOTAL AMOUNT OF PREMIUM INCOME FOR EACH YEAR



Asset Growth

TOTAL ASSETS AT END OF EACH YEAR



The world may owe you a living, but by the time you collect you'll be an old man.

Farm Bureau Insurance Company's Management



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



NILE VERMILLION
Manager, Mutual and Life Co's; Ass't Sec'y



R. P. ZEMKE
Assistant Manager
Farm Bureau Mutual



W. C. CONLEY
Assistant Manager
Farm Bureau Life



JAMES RATHBUN
Assistant Manager
Farm Bureau Life

The man who lives only for himself runs a very small business.

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. KINSEY
Coordinator of Education and Research for MFB

Drive east—drive west—drive north in Michigan. Before too long you come to the shores of the inland seas. It is not surprising, then, that Michigan's people have become careless about the state's water resources. They can see water all about them.

But do you know that Michigan is the heaviest consumer of water in the United States? And do you know that a number of Michigan communities found themselves without water last year? Wells in the village of Flushing 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 well casings sucking at this precious store, 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.

Ernest Anthony, 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 its needs. If we are to continue as a great industrial state, we must safeguard our present supply of water by conservation. Once we lose the water, it is not easy to get it back!"

Increasing Water Use—Farmers have one of the greatest stakes in the water problem. Soil is useless without enough water. We have paid much attention to soil and water conservation. But it is not being applied to enough of the land, and water is running off that we are going to need. We have allowed this runoff to carry our soil and its fertility downstream at the same time that we have lost the water.

Michigan users of water are increasing by leaps and bounds. Hundreds of new communities are springing into being and are sinking wells. New industries appear every day. Watch them grow!

Do you know that:

1. It takes 98,000 gallons of water to produce one ton of steel? America produces 180 million tons of steel a year. Every automobile on the road required 100,000 gallons of water to produce it.
2. Some modern plastics factories use 300,000 gallons of water in producing one ton of the product.
3. A ton of ammonium sulphate fertilizer requires 164,000 gallons of water in its making.
4. A ton of beet sugar needs 31,000 gallons of water to put it on the market.
5. Michigan farmers are now irrigating 70,000 acres of farm land—mostly vegetables, potatoes and fruits, and some pasture. It would take 10 billion 500 million gallons of water a summer to do a good job of putting water on those acres!
6. Farms need electricity today. Water from streams is required to cool the condensers in order to make this electricity available—so it does another farm job at the plant where the electricity comes from.

Michigan industry and agriculture is using more and more water. Large business buildings are using tons of water daily in air conditioning—with little or no control of the amounts used in most cases.

Farm Irrigation Grows. The irrigation of farm lands in Michigan has been expanding like a mushroom. Farmers found that it pays off—if they can get enough water. Some fertilizers need plenty of water in order to render their fullest benefit. What can happen?

Let's look at an imaginary Bill Brown. A medium sized stream flows through Bill's farm. There is a nice little pool with a gravel bottom at a convenient point.

Bill spends nearly \$6,000 for some irrigation equipment. In the dry months he showers his potatoes and melons with refreshing water from the stream. He wets down his pasture, too, and the cows have good eating while his neighbors pastures are failing.

The neighbors watch, of course! The next year four of them—two above Bill on the stream—buy irrigation equipment. When Bill goes to irrigate the next summer the water is gone from his little pool in the stream. There was really only enough for two, so the crops suffered. Bill's equipment sat idle.

CONCRETE SILOS
provide nourishing feed all winter

A concrete silo will increase the cattle capacity of your farm, protect you against feed shortages in dry periods and provide "June pastures" all year around.

Concrete silos are firesafe, storm-resistant and water-tight. They cost only a moderate sum to build and practically nothing to maintain. Your farm experience tells you that concrete construction serves far longer. The result: **low annual cost.**

Why not write today for helpful, free booklet giving construction details on concrete silos? If you need information on other thrifty concrete improvements, fill in the blank on the coupon.

PASTE COUPON ON BACK OF POSTCARD AND MAIL TODAY

PORTLAND CEMENT ASSOCIATION
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A national organization to improve and extend the uses of portland cement and concrete... through scientific research and engineering field work

Please send free booklet on concrete silos and (list subject): Name.....
St. or R. No.....
City..... State.....



Discussion Topics

These were chosen by your State Discussion Topic Committee from the results of the questionnaire returned from the Community Farm Bureaus.

- Mar. Michigan's Problems of Water Rights and Resources.
- Apr. The New Look in our Extension Program.
- May The New Look in our A.S.C. Program.
- Jun. Problems Relating to Closed School Districts.
- Jul. Doing a Good Job in Junior Farm Bureau Recruitment.
- Aug. Truck Overload Fines and Their Uses.

Be sure to read your discussion article in the Michigan Farm News. Attend your Community Farm Bureau meetings.

wasteful and inadequate. They are based on the English common law brought to America when the country was first settled. Modern living and modern farming put these laws in the horse and buggy class.

Michigan's water rights operate under what is known as the riparian doctrine. This doctrine is based on the ownership of land along a river, stream or lake. The owner has the right to use waters in such lakes or streams for domestic and livestock purposes. He does not own the water that flows through his land, however.

The people downstream have an equal right to the water for their normal needs and enjoyment. Courts have ruled, under the riparian doctrine, that an owner on a stream has no superior right to the water. He may take a share, but the owners downstream have a right to see the water flow through their land "undiminished in quantity and quality." There is no allotting of the supply to save it.

The wasteful nature of this doctrine seems evident. Even in times of abundance, a curb on the use of water is present. The

water is encouraged to flow to the ocean unconserved and unused.

Facts, People and Laws. The need for Michigan to study its water problems is mounting rapidly. This does not mean that we should rush blindly into complete legislation at the drop of a hat. But Michigan's Water Resources Commission or a Legislative Study Committee should be empowered and given funds to gather facts about our water problems, to help inform the people, and to formulate recommended water laws. And citizens need to take an active part in the development of these recommendations.

We need answers to questions like these:

1. How much water reserve do we have?
2. What is our daily consumption?
3. How should the right to use available water to the greatest benefit of everyone be determined?
4. How can we hold the waters so that underground and surface supplies are conserved for use?
5. How can we prevent damaging run-off and floods during heavy rainy periods?

What are your problems? Where do we want to go in Michigan's water conservation and water rights program? These are problems of the people. We must move to action to save this valuable resource and see that it is properly distributed. It is as essential as the air we breathe or the food we eat. And we are

6. Do present drainage systems without catch basins waste the water we need during the dry seasons?

Answers to these and many other questions are needed. We do not want to compile laws before we study the problems closely. But we need to get constructive action under way soon, and we may have enough facts for some beginning legislation. Certainly all interests should take a part in the action and all should be considered. Rural and urban folks must join hands on the problem.

Farmers in other states have taken the lead in these programs. They have much to gain or lose in the lack of proper legislation or in the passage of good or poor laws.

State or Federal Initiative? States need to take responsible action to keep control of water projects. This is an area in which the Federal government has been moving rapidly. Rights of investigation for water projects have been gained by law and practice by Federal agencies. They have not stopped with investigation. They have frequently taken over the projects themselves. They get the funds by Congressional appropriation. States tend to back away and surrender their authority.

National laws are needed giving Federal aid to state-developed programs. States need to work out interstate agreements and Authorities to undertake projects on larger watersheds.

One constructive step came in August of 1954. Congress passed the Watershed Protection and Flood Prevention Act (P.A. No. 566). This law permits the U. S. Department of Agriculture to cooperate with state and local agencies and organizations on flood control projects within a state. Local interests "run their own show." The Federal agency gives advisory help when requested. It may share the costs of the project when applied for. As far as it goes, this agrees with the approach asked for by the Farm Bureau delegates at their 1953 and 1954 convention.

What are your problems? Where do we want to go in Michigan's water conservation and water rights program? These are problems of the people. We must move to action to save this valuable resource and see that it is properly distributed. It is as essential as the air we breathe or the food we eat. And we are

losing our basic and needed supplies because of inadequate control and allocation laws. People's investments must be protected.

We can have famine in the midst of plenty in Michigan—or as Coleridge said in his Rhyme of the Ancient Mariner: "Water, water everywhere — and not a drop to drink!"

Questions
A special case discussion questionnaire will be sent to your discussion leader. It's too long to print here.

Glad I Live In Michigan, Theme for '55

"I'm Glad I Live in Michigan" is the theme selected for Michigan Week May 15 to 21 by the executive group for the annual statewide program for all citizens.

Dr. Grover C. Dillman, president of the Michigan College of Mining and Technology, is the general chairman. He has listed seven special days as approved by the executive board:

May 15 — Sunday, Michigan Spiritual Foundations Day—A day devoted by the people of all faiths to the spiritual values of life in Michigan and to study the Michigan foundations of their faiths.

May 16 — Monday, Exchange of Mayors Day—Exchange of heads of municipal government among all Michigan cities and villages, the pairings determined by lot, as a means of making Michigan communities better acquainted with one another and of dramatizing the purposes of Michigan Week.

May 17 — Tuesday, Michigan Hospitality Day—Emphasizing one of the state's greatest assets, the natural friendliness of Michigan people and the part it plays in the state's huge tourist industry.

May 18 — Wednesday, Education Day—Open house, schools and colleges throughout the state and, in Lansing, the convening of the Michigan "White House Conference" on education.

May 19 — Thursday, Our Livelihood Day—In each community, examination of and reflection (Continued on page 4)

FARM BUREAU MEMBERS!

You can now get wonderful **BLUE CROSS - BLUE SHIELD** protection for your family

BUT YOU MUST ACT BEFORE MARCH 15!



One in three families faces a hospital bill every year

Here's your one opportunity this year to get Michigan's most preferred group protection against hospital and doctor bills!

Farm Bureau members! Your annual Blue Cross - Blue Shield enrollment closes March 15! So you must act fast... to protect your family with the plans that now protect nearly half the people in Michigan!

BLUE CROSS for hospital bills...

A new "Cooperative" Contract for extra protection against "catastrophic" illness is now available to present members and new members alike. This new Blue Cross Contract extends benefits for up to 365 days. Because the contract holder pays a small portion of the hospital costs during early days of confinement, this new contract can be offered at less cost than the Comprehensive Contract.

The standard Comprehensive Contract (covering the cost of bed, board, drugs, dressings, operating room, and many other services, often in full... for up to 120 days) is still your finest protection, for the little it costs.

BLUE SHIELD for doctor bills...

Rarely would you have a hospital bill without a doctor bill, too—and here is where low-cost Blue Shield comes in. Blue Shield offers you protection against the cost of doctor bills for surgical and in-hospital

medical care... by paying generous specific amounts directly to your doctor for thousands of procedures.

The cost is low. The exclusive Blue Cross - Blue Shield idea—a non-profit community-sponsored plan through which groups of people band together for their own mutual protection—makes possible more protection for the money than you'll find with any other plans. And actually, Blue Cross - Blue Shield costs only pennies per day!

Join the more than 3,000,000 Michigan people protected by **BLUE CROSS - BLUE SHIELD!** Ask your Farm Bureau secretary for full information.

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Nothing Beats Buttermilk As An Economical Super-Supplement




Valley Lea Gro-Kwik DRY BUTTERMILK
In Convenient 25 Pound Bag With Moisture-Proof Liner—
So Easy To Feed:

- As A Dry Feed Supplement For Pigs Up To 75 Pounds: Here is an ideal and easy-to-prepare formula for "Pig Starting" and "Creep Feeding". 140 Pounds, your regular pig and sow supplement.
- 325 Pounds, ground Corn.
- 25 Pound Bag, Valley Lea Gro-Kwik Dry Buttermilk.

The Pigs Really "Go" For It and It's All Feed
As A Free Choice Supplement: Add one quart of water to each four (4) pounds of Valley Lea Gro-Kwik, put it in your trough and the pigs will have a feeding "plate".


Valley Lea Gro-Kwik Dry Buttermilk in the convenient 25 pound bags is so easy to handle on the farm; keep the waterproof liner closed tightly and it will not cake nor harden... for easy, stop feeding, put the proper amount of water in the bag with the Gro-Kwik and your super-supplement, Valley Lea Gro-Kwik Buttermilk is ready for the trough... no fuss, no muss nor heavy, smelly barrels to handle—just healthy feeding results.

Valley Lea Gro-Kwik is the Natural, All Food Fortifier, High in Finest Quality Protein, with High Percentages of Vitamins, Minerals and Growth Factors on which the Pigs Really Will Thrive.

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Recommended corn hybrids for 1955

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- Michigan 350 — 90 day relative maturity
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- Michigan 570 — 110 day relative maturity

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