

Michigan Farm News

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Vol. 35, No. 3

MARCH 1, 1957

35th Year

Monthly

You're Invited to Enroll a Member in March!

EDITORIAL

Making Use of Opportunities

CLARK L. BRODY

Counsel for Public Affairs for Michigan Farm Bureau

The census shows that in recent years up to 76,000 Michigan farmers have become engaged in part time or full time off-the-farm employment.

Their purpose has been to increase income by making use of the opportunities available.

Rapid changes affecting agriculture have required commercial farmers to greatly enlarge their scale of operations. This has been occasioned by the increased capital due to mechanization, to rising costs, and changed relationships.

It is common knowledge that the family farm has grown larger as mechanical power and equipment have replaced human labor and reduced the number of people employed in agriculture.

This revolution has posed a difficult problem for both large and small farmers.

The commercial farmer has been endeavoring to meet it by working more acres, by purchasing large scale, costly equipment, and other efforts to increase his output. Some find time for off-the-farm employment.

Many operators of farm units too small for economical production have supplemented farm income by off-the-farm employment. The problem of re-adjustment for the small farmer has been difficult.

Many suggestions have been made for remedying the plight of the small farm operator who has not found it practical to acquire additional capital necessary to enlarge his operations and achieve a satisfactory net farm income and standard of living from agriculture alone.

The answer for some is to seek part time off-the-farm employment, or change completely to some other vocation. Others need long-time payment loans to enlarge their farm operations. Some can be helped best by training for off-the-farm vocations.

The Michigan Farm Bureau has recognized the need of attention to these difficult adjustments. In the policy established by 672 delegates at the 37th annual meeting in November, 1956, they said:

"The Michigan Farm Bureau shall also devote its efforts to helping the small and part time farmer expand his operations, or facilitate his training and opportunities for off-the-farm employment as required.

"We shall encourage location of industries in rural areas where needed and desirable and will further vocational training in industrial subjects.

"We support expansion of agricultural extension to assist under-employed rural residents.

"The perpetuation and advancement of the family type of agriculture are dependent upon the initiative, industry, and resourcefulness of farm people. The answer does not lie in subsidies and control that limit the opportunity of enterprising farmers.

"It is the aim of all Farm Bureau programs to create increasing opportunity for the men, women and young people on Michigan farms to achieve their greatest possibilities."

In this it will be observed that the delegates from 66 County Farm Bureaus implied their opposition to the policy occasionally suggested that the government keep most or all farmers on the land through subsidies. Of course, subsidies mean controls.

The great majority of small farmers do not want to depend upon the government for their livelihood.

Most of the families on farms too small for economical operation are good rural citizens who will not willingly become wards of the government. No amount of government subsidy could bring them prosperity or a satisfactory standard of living.

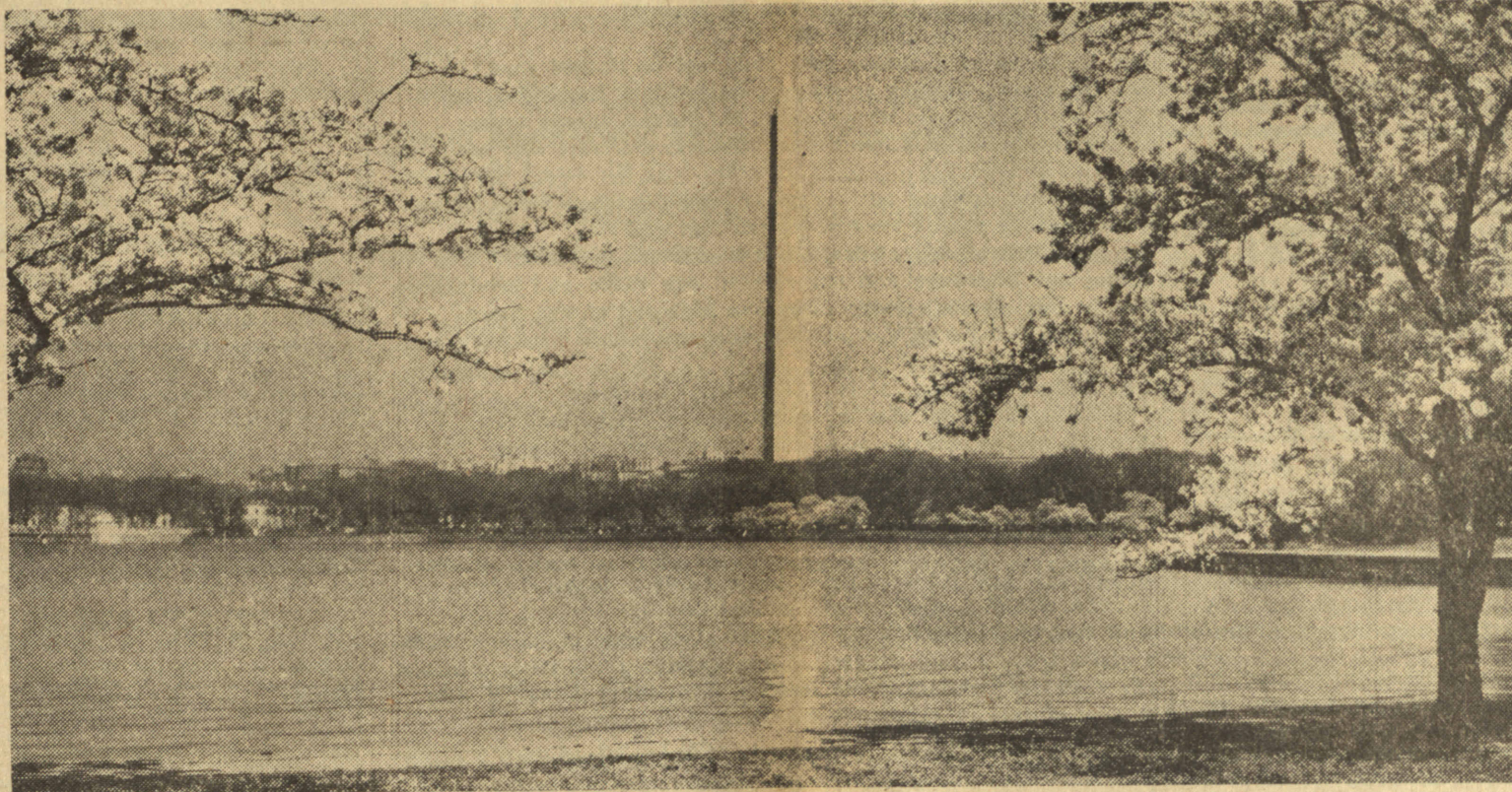
Difficult adjustments cannot be achieved through attempts to limit further progress in farm mechanization or stopping new techniques in agriculture. They must be met by constructive programs and opportunities which enable all farm families to help themselves.

Dean M. Pridgeon No. 1 Young Farmer

Dean M. Pridgeon, 35, of Montgomery, Branch County, former president of Branch County Farm Bureau, was named first of Michigan's Outstanding Young Farmers for 1957 by the Michigan Junior Chamber of Commerce.

Charles E. Payne, 33, of Galien,

Berrien County; Clarence C. Reuss, 32, of Owosso, Shiawassee county, were honored for second and third places. Both are members of Farm Bureau. Bruce Russell, 25, of Fowlerville, Livingston county, was fourth. 18 of 19 young farmers nominated as outstanding young farmers of Michigan included Farm Bureau in their organization memberships.



WASHINGTON NATIONAL MONUMENT. CONSTRUCTION STARTED JULY 4, 1848. COMPLETED DECEMBER 6, 1884. H. Armstrong Roberts Photo

LEGISLATIVE PROBLEM - WHO'S GOING TO PAY FOR WHAT?

Governor Urges New Taxes, Lawmakers Look Elsewhere

STANLEY M. POWELL

Legislative Counsel for Michigan Farm Bureau

The Michigan Legislature is one month closer to final adjournment. Just what solution will eventually be reached regarding major problems is still shrouded in mystery.

Governor Williams sent his tax recommendations to the Legislature. No one was surprised. He urged enactment of a corporation profits tax, some adjustment of the business activities tax, and elimination of the corporation franchise tax.

According to estimates by Governor Williams, this new program would produce about \$76,000,000 of new revenue, which would be just sufficient to balance the budget which the Governor has recommended.

In discussing possible sources of new revenue, the Governor mentioned that a use tax on machinery and equipment used in agricultural production and industrial processing would yield an estimated \$35 million annually. Apparently, from the agricultural point of view, only farm machinery was considered in this connection.

If the sales tax exemption on all other farm production supplies were to be eliminated, the amount of increased revenue involved would be a great deal more. The Governor did not advocate these changes.

He pointed out that taxing agricultural and industrial equipment and machinery, which are now exempt from the sales tax, would be reflected in production costs and in prices of consumer goods. He stressed that such a tax "would pyramid the burden, so that when the consumer purchased the finished goods he would be paying, in effect, an increased sales tax."

Many influential members of the Legislature are strongly opposed to any new state tax. They insist that they favor trimming the budget to bring it down to an amount which could be financed from existing tax sources. Whether or not that is practical, or attainable, remains to be seen.

Meanwhile, there is strong pressure for putting some of the load directly on those who use state facilities. For instance, there is a bill pending to require an annual license for a car using a state park, or for a small single admission charge for those who prefer that method of payment. This would be a means of raising funds for maintenance and for purchase of additional state park areas. It is in line with a resolution adopted by the Farm Bureau delegates at the last state convention.

There has been considerable agitation for increasing the tuition at state-supported colleges and universities. It is possible that the Legislature may authorize municipalities to levy certain specific local taxes with referenda. We all know that money raised locally is most wisely spent. That which is collected and returned by some larger unit of government is most frequently squandered.

Such progress as is being made to date on studying the actual needs of state institutions and

Washington Monument 36 Years in Building

Building of the Washington Monument was started in 1848. Financing was through popular subscriptions. Six years later some \$300,000 had been subscribed and 150 feet of the monument had been built. By that time the monument was also the subject of bitter arguments. Contributions ceased and the work stopped. In 1878 Congress authorized completion of the monument by the Army Corps of Engineers at government expense. It was completed Dec. 6, 1884, dedicated Feb. 21, 1885, and opened to the public October 9, 1888.

COUNTY RESOLUTIONS

Committees Meet at MSU March 19-20

DAN E. REED
Asso. Legislative Counsel, MFB

County Farm Bureau resolutions committee members attending the 1957 Resolutions Roundup will hear state and national issues discussed by officials of government and Michigan State University economists.

The meeting is March 19-20 at Kellogg Center at MSU. Arrangements have been made to provide members of the Policy Development Committees with background information on which to base the recommendations which they will present at County Farm Bureau annual meetings in October.

Over 300 Farm Bureau members annually serve on county resolutions committees. The total is higher this year, with committees active in the Upper Peninsula counties of Delta, Menominee, Chippewa and Baraga.

The committees use the recommendations from Community Farm Bureau Groups, plus information they have secured from available sources in developing the proposed resolutions to be considered by the County Farm Bureau membership.

Michigan Farm Bureau President Ward Hodge has urged that all committees be represented at the March Resolutions Roundup and that members use every opportunity to secure information on which to base their proposals.

Individuals Own 7/8 Of All Farm Lands

Seven-eighths of the land in farms in the United States in 1954

was owned by individuals, including partnerships, according to the Bureau of the Census. The remaining one-eighth was owned by corporations and government agencies. Individuals including partnerships owned over 1 billion acres and corporations 57 million acres. The remaining 86 million acres of farmland were owned by various government agencies.

Services Calls Old Stock; Pays Dividend

Farm Bureau Services, Inc., of Lansing has called for retirement \$144,000 of co-operative patronage dividend stock. This is a Class AAA preferred stock issued in 1944 on 1943 business. Farmers Cooperative ass'n distributors are the principal holders of the stock.

The Services is distributing also this month \$253,000 of patronage dividend stock declared by the board of directors on business done with Farm Bureau Services during the year ending August 31, 1956. The dividends are paid to stockholder patrons of Farm Bureau Services, mainly farmers cooperative ass'n distributors.

Farm Bureau Services has a 13-year rotation plan for the redemption in cash of patronage dividends declared in other years. This is fifth recall of patronage stock.

Would Keep 14 Pct. Wheat Moisture Rule

Eight of Michigan's outstate Congressmen met with Michigan Farm Bureau representatives to consider proposed changes in wheat grades and standards now under consideration by the U.S. Dept. of Agriculture. The meeting was held in the office of Rep. Clare Hoffman February 20.

C. L. Brody and Dan E. Reed presented Farm Bureau objections to lowering the maximum moisture allowance from 14% to 13.5% on soft winter wheat grown in humid areas, including Michigan.

This is in line with recommendations of the American Farm Bureau Federation, supporting the lower moisture standards for wheat from dry areas, while recognizing "the moisture problem that exists in the eastern wheat area."

The Michigan Congressmen named Rep. Alvin Bentley to meet with representatives of the USDA February 21. Bentley and Sen. Charles Potter asked the Department to maintain the present moisture standard on humid area wheat.

Farm Bureau is supporting most of the grades and standards improvements to help put U.S. wheat exports in a better competitive quality position on the world market.

Many people consider it a heavy burden to be obliging.

What Illinois Did Michigan Can Do

Join Farm Bureau's 70,000 Club by Using
Application on Page 7 to Enroll
Another Member by March 17

EINAR E. UNGREN

Editor of Michigan Farm News

A few years ago the Farm Bureau in Illinois had a membership goal of 200,000. They got up to 197,000.

At that point the Illinois Farm Bureau invited every member to help enroll the remaining 3,000 and thereby join a "200,000 Club."

The Illinois membership enrolled more than 5,000 new members in one week. What they did we can do.

Michigan Farm Bureau needs 4,000 members to make its 1957 goal of 70,242 families. We have 66,281 now, including 5,132 new members.

Will you take the Membership Application in the advertisement on page 7 and use it to enroll another member the week of March 11-17?

By doing that you become a member of the Michigan Farm Bureau's "70,000 Club." All the information you need is printed on page 7.

People join Farm Bureau because SOMEONE INVITES THEM. We've asked many members what really moved them to join. The reason given more than any other has been "I was invited."

How kind people are to invite us to share good things in life. It would be a dull world if they didn't.

So we are knocking on the doors of 66,281 Farm Bureau homes. We are asking you and every member:

"Will you please use the Membership Application in this paper to invite some friend to membership in the Michigan Farm Bureau?"

Thank you.

When you have enrolled another member, please:

1—Check the application to see that it is complete with the member's name, complete address, and signature.

2—Be sure that your name and date appears somewhere on the application. (For 70,000 Club identification.)

3—Send the application and \$10 to your County Farm Bureau Secretary listed on page 7.

Cockshutt Takes Over in Michigan

Effective February 1, Cockshutt Farm Equipment, Inc., of Bellevue, Ohio, took over the farm equipment distribution program that has been carried on by Farm Bureau Services, Inc., for the past 20 years.

The announcement was made jointly by J. F. Yaeger, executive secretary of Farm Bureau Services, and George A. Uhlmeier, Cockshutt vice-president and general manager of its U.S.A. manufacturing plant at Bellevue, Ohio.

Speaking to the Michigan dealer

organization at East Lansing early in February, Mr. Uhlmeier and Mr. Yaeger said that transfer of the distribution operation to the manufacturer has been under ships throughout the state.

Cockshutt is negotiating for the construction of a new building on a main highway at the edge of Lansing. It will be a transfer point for new equipment, repair parts, and will provide other services for dealers in Michigan.

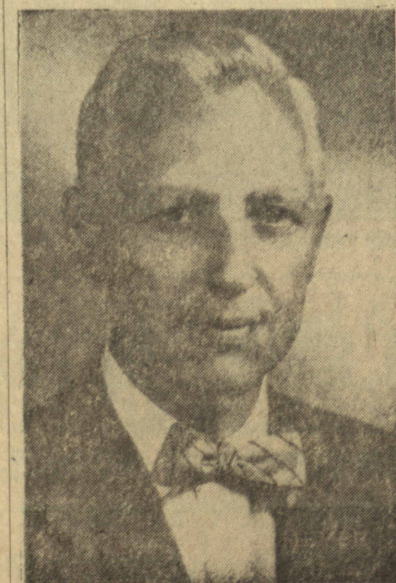
Ellsworth Wilson is in charge of the Cockshutt dealer organization in Michigan. Presently, he has his office in the Farm Bureau office building at Farm Bureau Center on US-16 west of Lansing.

Until the new Cockshutt building is in operation, Michigan dealers will be able to arrange for carload shipments to be received at the Farm Bureau Services warehouse at Lansing.

Farm Bureau Services has distributed about \$20,000,000 of Cockshutt tractors and other farm equipment in Michigan under Co-op and Cockshutt labels.

FB Services is continuing its Appliance Department which distributes deep freezers, refrigerators, milk coolers, etc.

Cockshutt Farm Equipment, Inc. is in its 118th year as a Canadian manufacturer of farm equipment sold throughout the world. Mr. Uhlmeier as general manager of the Bellevue, Ohio plant is responsible for all manufacturing, sales and distribution activities in the United States.



GEORGE A. UHLMAYER

consideration since the Farm Bureau Services farm machinery warehouse was destroyed by fire in December, 1955.

Mr. Uhlmeier said that Cockshutt is deeply interested in developing a broad coverage of Michigan through strong dealer-

(Continued on Page 7)

Annual Reports—Farm Bureau Insurance Co's. Full Insurance Program Proves Its Value

Fire and Wind up To \$160,000,000

NILE L. VERMILLION
Assistant Secretary and Treasurer
Report to Farm Bureau Mutual Insurance Company at the 8th Annual Meeting at Lansing, February 27, 1957

In 1948 Farm Bureau had 38,000 members and received an income of \$60,000 for lending the use of its name to promote the business of a private outstate insurance company.

In 1956 Farm Bureau had 68,000 members and owned two insurance companies worth nearly \$10 million and producing a total annual premium income in excess of \$5 million.

These activities have engaged the services of 165 agents and 130 other employees in the state and are making contributions to Farm Bureau far in excess of the 1948 income.

These developments did not occur all at once, but came in stages. The introductory stages culminated in 1954 in the organization of our fire operations, thus rounding out a complete package of insurance for members. This was followed by a period of integration and coordination. Employees and agents were recruited and trained. equipment and systems were provided and improved.

Building a \$10 million business in 8 years has required a lot of adaptation and adjustment. Programming was very flexible. Members had to get used to a new success.

In summary: auto insurance has been brought up to a total of 53,350 vehicles, farm liability to 10,031 farms; and fire, wind and related coverages to 8,350 premises for over \$160 million of coverage. Life insurance was raised to a total of \$66 million.

During the year 165 agents located in 63 counties were intensely trained in the Farm Bureau package of insurance protection.

Diversification and decentralization are common trends in business. Farm Bureau management has been quick to recognize this. And as a result, the Farm Bureau has spread its activities over a variety of fields of business.

It was apparent in the beginning that an insurance operation limited to selling only auto insurance to Farm Bureau members in Michigan could never be developed large enough to weather the storms of competition.



BLAQUE KNIRK of Quincy, Branch county, President of the Farm Bureau Mutual Insurance Company. Farms 372 acres. Beef cattle, hogs, dairying, and general farming. Member of Farm Bureau 17 years.

Spreading the activity over many lines of insurance, and applying the insurance to unlimited numbers of people was necessary. Farm Bureau wisely decided to take the first step and immediately expanded its insurance activities into farm liability, fire, and life coverages. Thus each line of insurance was protected by the other in temporary periods of stress.

In the beginning the resources of the auto and farm liability insurance supported the introduction of the fire coverages. As time goes on the expansion of fire insurance will make it possible to repay this support by providing financial resources which will permit favorable auto rates for members.

Likewise, joining forces with a full fledged life insurance program has permitted greater freedom in dealing with our members. It permitted the advantages of working through the same agents and the same office force.

It is not likely that all three insurance lines of life, fire, and casualty will face difficulties and slumps at the same time, and with this wide diversification, if developed to its full potential, relatively little shock will be felt in the total organization.

Ahead of us is the necessity of dealing with the second step—the problem of building the insurance operations to a safe size in the face of declining farm population.

Insurance depends on the principle of large numbers of risks. To prosper and improve, the number of risks must increase. It is possible for Farm Bureau Insurance to expand its total number of risks and yet preserve some preference for bonafide members.

The present apparent potential of auto insurance among members is annual premiums of about \$4 million. This may be expected to decline steadily, and obviously is not enough volume for efficient operation.

Fortunately the auto premiums are supplemented by fire insurance to some extent. In a few years fire premiums will equal auto premiums, and then fire insurance will begin to face the same squeeze of declining farm population.

Fire insurance such as operated by Farm Bureau is an exposure of high hazards and requires size to be safe. It should have a potential in excess of \$5 million annually—and this cannot be found among the farms in Michigan.

Farm fire is about twice as hazardous as city fire, and the wisest course may be to build a program which will balance the two in our company.

Life insurance alone has an unlimited horizon, and the results of its operations are good without any reservations. Its future is assured.

The members have benefited greatly from this operation through modern forms of insurance and high financial returns both in dividends and in policy values.

Unfortunately the growing resources of the Life Insurance operations are not available to casualty and fire under present laws.

Our course in the future is to solve in the best way possible the problem of potential growth of Farm Bureau Mutual and maintain its high standard of service to Farm Bureau members.

Young People's State Committees March 2

March 2 the Farm Bureau Young People's State Committee Workshop meets at the Farm Bureau Center. About 65 Young People on State Committees will work on plans for carrying out their year's activity.

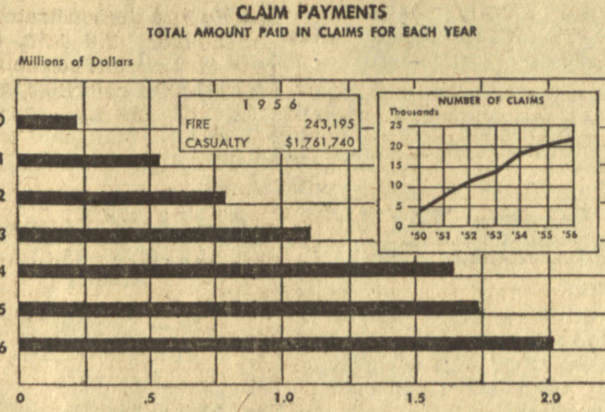
\$2,004,935 Paid in Claims in 1956

Farm Bureau Mutual Insurance Company of Michigan paid \$2,004,935 in claims in behalf of its automobile, liability and fire insurance policyholders in 1956. A total of 22,017 claims were settled.

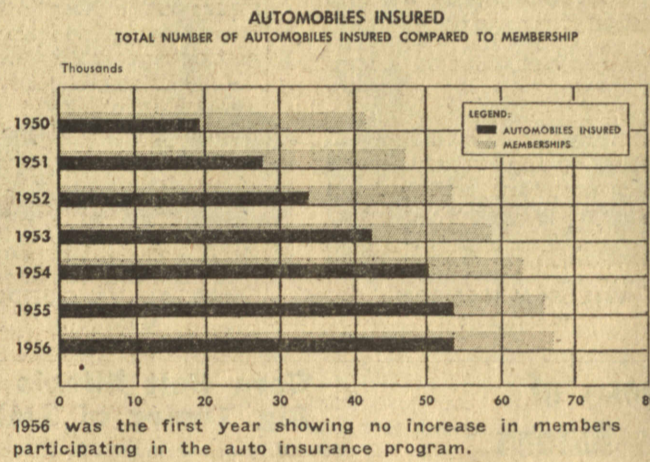
During the 94 months the Company has been operating, it has paid more than \$8,000,000 in claims for policyholders. A total of 98,716 claims had been presented at the close of business Dec. 31, 1956.

All policyholders in Farm Bureau Mutual are Farm Bureau members. December 31 the Com-

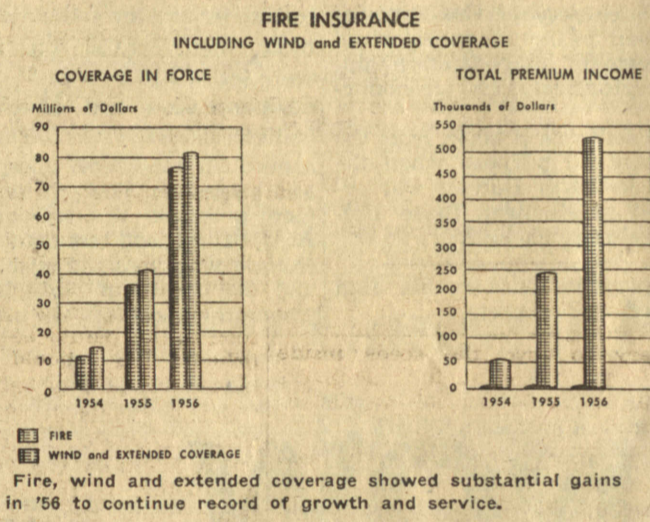
pany had 53,350 automobile policyholders, 10,031 for farm liability, and 8,350 fire insurance policyholders.



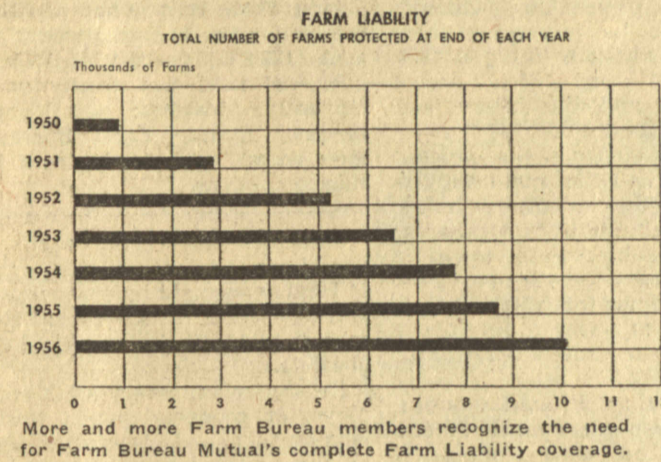
Farm Bureau Mutual Growth



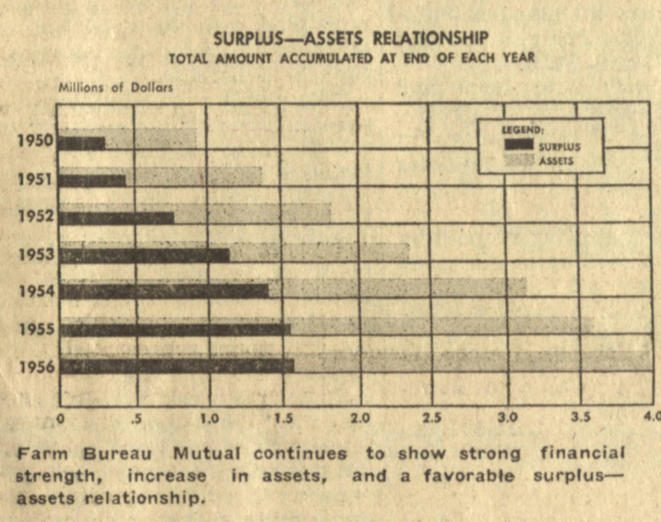
1956 was the first year showing no increase in members participating in the auto insurance program.



Fire, wind and extended coverage showed substantial gains in '56 to continue record of growth and service.

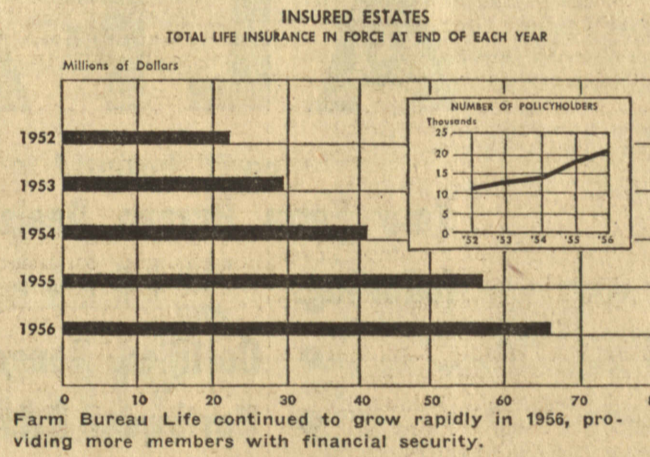


More and more Farm Bureau members recognize the need for Farm Bureau Mutual's complete Farm Liability coverage.

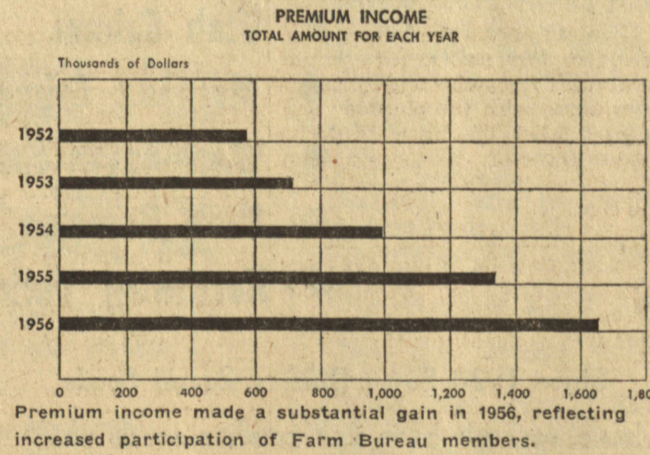


Farm Bureau Mutual continues to show strong financial strength, increase in assets, and a favorable surplus-assets relationship.

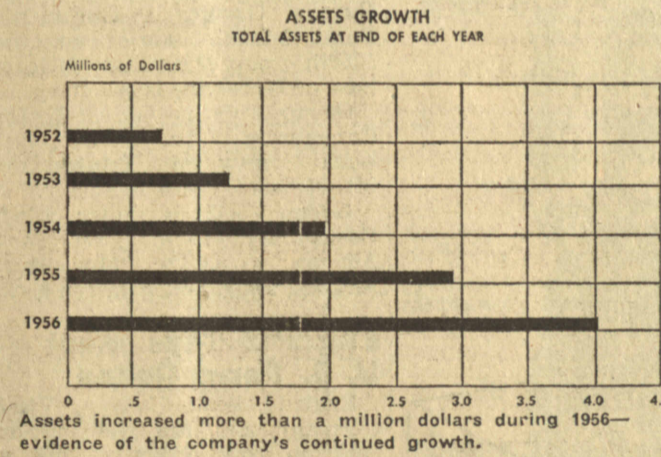
Farm Bureau Life Growth



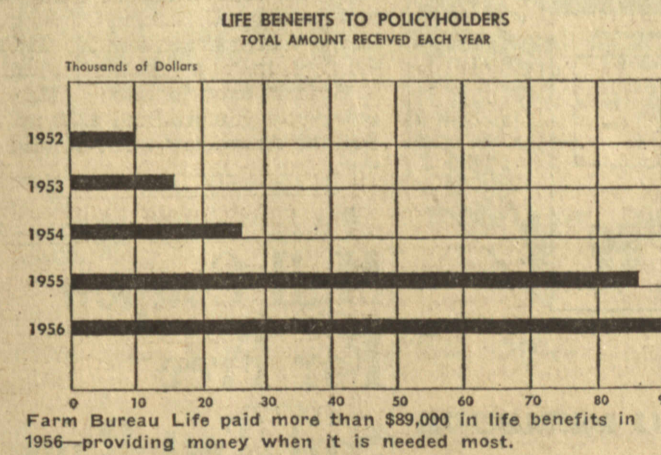
Farm Bureau Life continued to grow rapidly in 1956, providing more members with financial security.



Premium income made a substantial gain in 1956, reflecting increased participation of Farm Bureau members.



Assets increased more than a million dollars during 1956—evidence of the company's continued growth.



Farm Bureau Life paid more than \$89,000 in life benefits in 1956—providing money when it is needed most.



REN A. DERUITER of McBain, Missaukee county. President of Farm Bureau Life Insurance Company. Farms 160 acres. Registered Hereford cattle, potatoes and general farming. Member of Farm Bureau 8 years.

structure measured at more than \$4 million assets and an annual premium income of nearly \$1,750,000. Capital and surplus are at \$604,000.

Dividends paid out during the year were approximately \$150,000. Investment of the assets provided an income of \$85,000. The net effect of these financial figures is good protection to the policyholders and low net costs. Growth is steady and healthy, and now the company is capable of even more rapid expansion.

It is of great significance that Farm Bureau Life made its great success at a time when farm income was depressed. The following appeared in the Bay City Valley Farmer, a weekly newspaper:

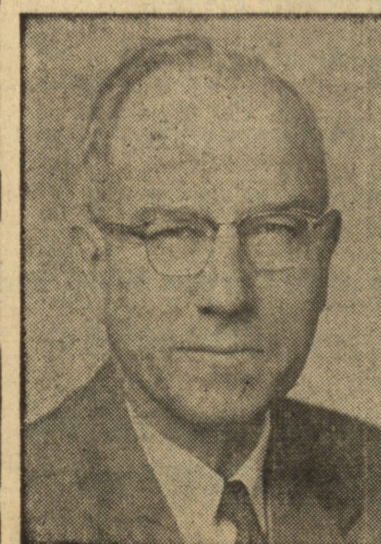
"Farmers have somewhat less money to spend, but they have more than doubled their average life insurance purchases. This increase in the span of five years has been greater than the national increase during the entire preceding 30 years.

"For the first time in history, it now appears that farmers are matching and perhaps exceeding non-farm people in their investments in life insurance. The radical change that has occurred within recent years is in our opinion, a reflection of a major shift in our total farm economy.

"The mechanization of farming and the increase of land values have directly affected the farmer's capital investments. He has acquired a business man's outlook, and he is beginning to regard his needs for protection as does a business man. This change can have tremendously beneficial effects on the future of stability of farming."

We expect to accelerate our sales activities in 1957 to encourage our agents to bring the advantages of Farm Bureau Life Insurance to the attention of every member and his family.

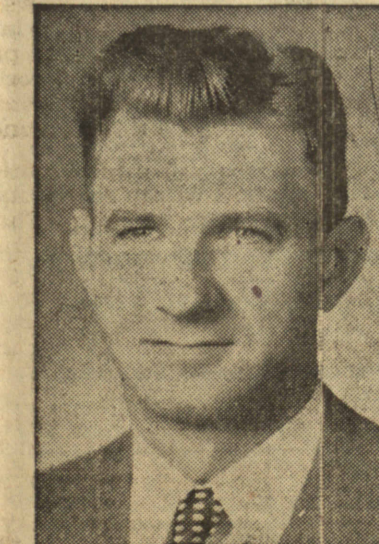
Farm Bureau Insurance Companies' Management



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



NILE L. VERMILLION
Assistant Secretary-Treasurer and Manager



MARVIN W. METZGER
Assistant Manager
Casualty Division



JAMES RATHBUN
Assistant Manager
Fire Division



WILLIAM R. BURNS
Assistant Manager
Life Company



Farm Bureau Life Honors Harry Steele

The honor of becoming the first Farm Bureau Life agent to write a million dollars in life insurance for Michigan farmers during a single year was achieved during 1956 by Harry Steele of Ellington township, Tuscola county.

Announcement of Steele's record was made by Nile Vermillion, Manager of Farm Bureau Life Insurance Company of Michigan, at the company's annual statewide meeting in Lansing on February 7. Mr. Steele and his wife were honored during the meeting and presented with a special plaque and the Farm Bu-

HARRY STEELE, first Farm Bureau Life agent to write a million dollars in one year, is shown with Mrs. Steele as he receives the Company's award. Presentation was made by Nile Vermillion, Life Company manager.

reau Life Pace Setter trophy. The trophy is presented to Farm Bureau Life's top life insurance salesman of the year.

Mr. Vermillion said "million dollar agents" constitute a highly select group. It is a distinction realized by few life agents nationally.

Steele views his record as the result of providing a needed service. As a farmer he is well acquainted with farmers' problems and the ways in which life insurance helps to build farm security.

Soy Bean Nematode

The Soy bean nematode, a menace to the nation's soybean crop has made its appearance on the east coast. It lives on the roots and can ruin a crop.

Urges Income Tax to Equalize School Cost

Dear Editor:

I have made a study of our school annexation problem that seems to be more of a national proposition than we as parents and taxpayers realize.

I have come to the conclusion that "finance" is the real stumbling block. If all schools were on a good financial basis so that schools could be enlarged to properly take care of our present increase in population (which is forever to be increasing) there would be no such thing as "We, as a school board will not accept any more students unless your district will annex."

In investigating of the amount of taxes paid I find some staggering data. The number of homes that are being built in rural areas which are subject to the township form of assessments is one of the great problems for which I shall endeavor to offer a plan that I think is the fairest way for all concerned.

One instance I found was of a \$15,000 home constructed on one acre of land with frontage on US-10. It has an assessed valuation of \$600. Their school tax (as of 1955) was \$4.50!

I have a 60 acre farm and would wait some time for an offer of \$10,000 for this property. I'm now 65 years old. My school taxes last year were \$23.00 and I have no one in school.

I propose that a tax be paid by each of us according to our gross income. As we all know each of us regardless of our class of income is required to file an income tax report. Therefore this plan will apply to all of us in regards to our income.

Roll Call Managers of Top Counties

The first 11 County Farm Bureaus to make their membership goals in 1957 make up the Michigan Farm Bureau All-Star Roll Call team for the year.

Thus far 10 County Farm Bureaus have qualified for the team. At the right are photographs of 8 of the Roll Call managers and the standing of their county for percent of goal attained.

We regret that photographs were not received for this edition for two Roll Call Managers who are members of the All Star team. They are:

4 - Montmorency
BEEMAN SMITH
Atlanta

5 - Oceana
JOHN MILLER
Montague

The 11th place is still open. Branch, Missaukee, and Saginaw counties are close.

The next 11 counties over goal will make the Reserve Team.

Three membership awards have been won thus far. Cheboygan County Farm Bureau has won the trophy for the highest percent of goal (108.6%) for the third time and will hold that trophy permanently. Manistee and Montmorency County Farm Bureaus took second and third places in this competition.

Now for the school part. I would suggest that the past form of local assessment by supervisors and city form of assessment for school purposes be abolished as obsolete.

In my plan, every adult employee, or property owner, business owners and farmers would be given a number which must be registered with the employer or business for an income tax report for school districts.

This number to designate the school district where our children will be educated. The money collected to be returned to the district in which the children are being educated.

This in a few years should build up a fund whereby additions to schools could be constructed when necessary. Also better wages could be paid those employed in education.

Some may say that this can't be done. What happens to the taxpayer now? If he or she does not pay school tax, their property is soon offered for sale for delinquent taxes. What do you think?

JOSEPH M. SWAIN
Clare R-4, Michigan

Cheboygan Has Community Group 1600

Wolverine Community Farm Bureau Group of Cheboygan county has the honor of being the 1600th group. Mrs. Clifford Gearhart of Wolverine is secretary.

Group 1601 is Gulick Center Community Farm Bureau, Isabella County. Mrs. Edward Ley Mt. Pleasant, R-3 is secretary.

Group 1602 is Cedar Bluff Community Farm Bureau, Allegan county. Mrs. Paul Sivacek, sec'y, South Haven R-2.

England Buys Most U. S. Farm Goods

England, Japan, Canada, West Germany and the Netherlands rank in that order as the best customers for U. S. farm products. In the year ending June 30, 1956 the five took nearly half of all U. S. farm exports. Each of these nations took more than \$250 million of American farm production.

Buy Farm Bureau Feeds.

Mail Coupon For Free Soil Test Bags

Money can be saved and money can be made in some instances in the choice of fertilizer as the result of a soil test.

Mail the coupon below for free Farm Bureau Soil Sample Bags. You'll need 1 bag for each flat field. 5 bags each rolling field. Have your fields soil-tested at one of 52 County Soil Test Laboratories. Apply fertilizer on the basis of need for the crop.

FARM BUREAU SERVICES, Inc.
Fertilizer Dep't 2-57
P.O. Box 960, Lansing, Mich.

Please send _____ Soil Sample Bags.

Name _____

Street No. & RFD _____

Post Office _____

All Star Team—1957 Roll Call

1 - Manistee



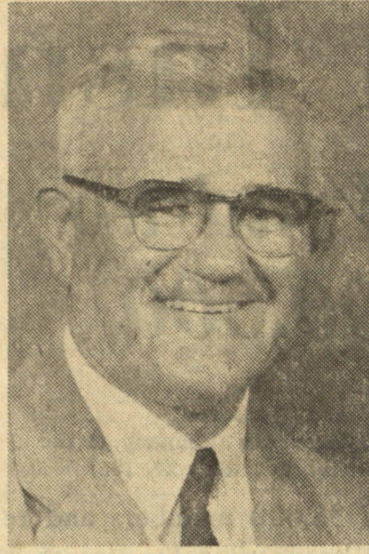
CHARLES BROWN, Captain Onckama

2 - Gladwin



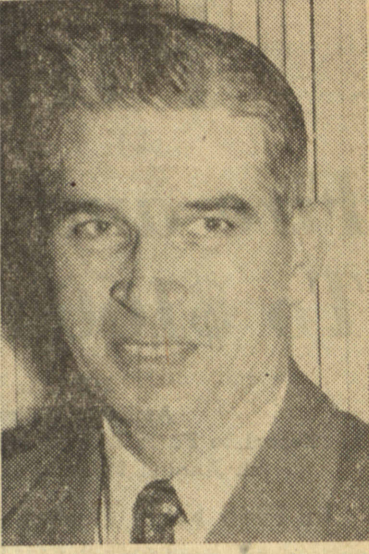
MRS. GENEVA WILLFORD Gladwin R-3

3 - Cheboygan



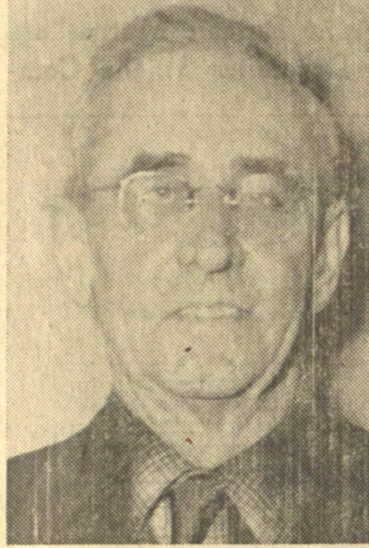
JACK SAVELLA Cheboygan R-1

6 - NW Michigan



ROBERT LUDINGTON Traverse City R-1

7 - Livingston



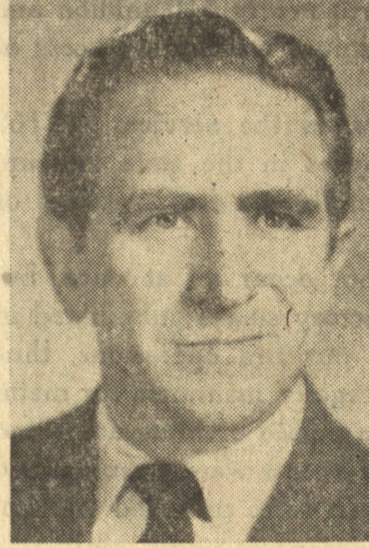
WILLIAM HANSON Howell

8 - Sanilac



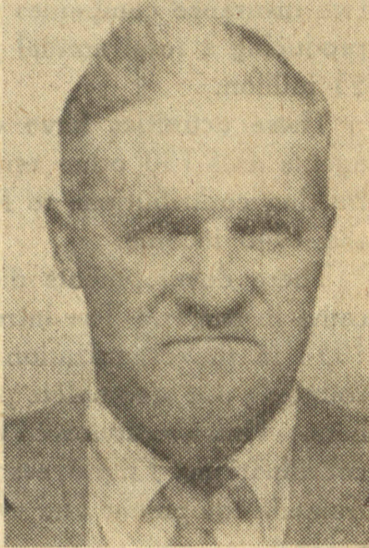
MRS. ALLYN GORDON Croswell

9 - Benzie



BEN MORGANROTH Beulah

10 - Bay



EDMOND DOAN Bay City

Purpose of Farm Bureau

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

This sentence is taken from the statement of purpose when the Michigan Farm Bureau was organized at Michigan State College, February 4, 1919.

People who invite trouble find it never sends regrets.

Corn Belt Illinois Big Tester of Soils

The university of Illinois soil testing laboratory estimates that more than 500,000 soil samples were tested last year in 83 county agr'l extension and 42 commercial soil laboratories. Tests show a need for limestone, phosphorus and potassium. The soil improvement program that follows, said A. U. Thor, soil test chief, helps explain why yields of corn, oats and soybeans in Illinois are among the highest in the country.

Value of More Corn Plants Per Acre

Tests in Minnesota last year again showed the importance of planting about 18,000 corn plants per acre rather than 10,000 to 12,000 plants per acre.

Farmers who planted 12,000 or less plants per well fertilized acre averaged 103 bushels. Plantings of 16 to 18 thousand plants per acre averaged 129 bushels.

Fertilized acres with 17,000 plants averaged 53 more bushels than acres with 12,000 plants and no fertilizer.

More than 18,000 plants per acre did not increase yield.

The Farm Bureau Creed

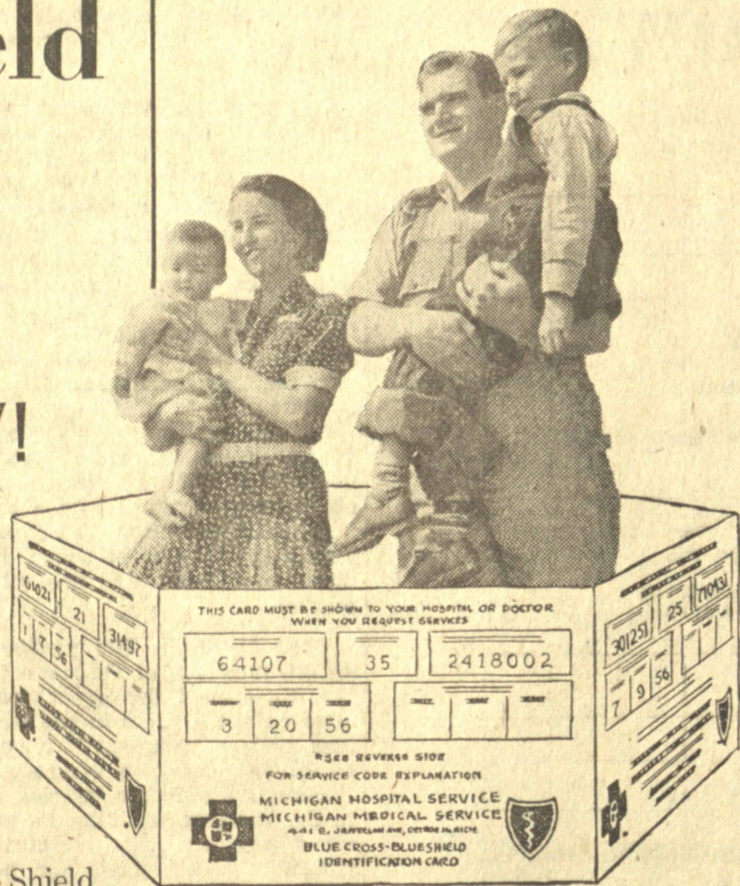
"I have united with these friends and neighbors to enjoy a social hour, to study our common problems, to support through the Farm Bureau the organized effort which is essential to the welfare and prosperity of agriculture to the end that such cooperation may provide a comfortable living for my family, education for my children, and independence for my old age."

Blue Cross-Blue Shield

for farm families

ACT NOW!

Enrollment closes March 15!



FARM BUREAU MEMBERS
HERE'S YOUR ONCE-A-YEAR OPPORTUNITY TO SHIELD YOUR FAMILY FROM FINANCIAL LOSS -WITH BROAD HOSPITAL-DOCTOR BILL PROTECTION OF THE KIND THAT ONLY BLUE CROSS-BLUE SHIELD PROVIDES SO MANY SO REASONABLY

Blue Cross for hospital care
Blue Shield for doctor care

Once each year, Blue Cross-Blue Shield opens its doors to Farm Bureau members and their families... offering them the most dependable hospital-doctor bill protection obtainable.

Blue Cross-Blue Shield were created specifically to provide dependable, low-cost health care for the entire community... they are the only plans sponsored by hospitals and doctors themselves. Thousands of Farm Bureau families already share the benefits of Blue Cross-Blue Shield in Michigan.

Your family needs Blue Cross-Blue Shield. To be sure they have it, you must apply no later than March 15. It's your one opportunity this year.

Ask your Farm Bureau Secretary for full information

NOW... is the time to get your ALFALFA!

Your Farm Bureau Dealer has ample stocks of the following:

- Certified Ranger
- Northwest Grimm
- Utah Grimm
- Montana Grimm
- Washington Ranger, Uncertified
- Utah Common
- Northwest Variegated

Since 1920 Farm Bureau Brand Seeds have set the pace for quality seeds in Michigan. To protect Michigan farmers against imported, unadapted seeds, Farm Bureau was influential in getting the federal Seed Staining Act adopted in 1926.

Farm Bureau Brand Seeds were the first to have a guarantee that really

meant something. The vitality, description, origin and purity of Farm Bureau seeds are guaranteed right on the tag.

NOW Farm Bureau sets the pace again with the most modern seed processing plant in the Midwest. The next time you are in Lansing, stop at the Farm Bureau Center on US-16 west of Lansing and see for yourself.

Your Farm Bureau Seed Dealer also has ample stocks of

- CERTIFIED SEED OATS
- MICHIGAN CORN HYBRIDS

Always look for this emblem. It is your guide to farm supply items made for you by farmer-owned organizations.



SEED DEPARTMENT

Farm Bureau Services, Inc.

Lansing

