

SEC'Y BRODY SHOWS AGRICULTURE NEEDS TARIFF INCREASES

ADD 300 PER CENT TO INS. BUSINESS IN EIGHT MONTHS

Farm Bureau State Agency Is Among Best Producers Of New Business

TO FILL YEAR'S QUOTA

One Local Agent Sells 104 Policies During Month Of September

During the first eight months of this year, since January 1, the Michigan agency of the State Farm Mutual Automobile Insurance company turned out 87 per cent of a quota established at the close of business last December for this calendar year and shows a total increase of 300 per cent over its sales of its first year. This is a splendid record for its second year of operation in this state where the major portion of all auto insurance sales must be made in the lower half of the lower peninsula.

In the seventeen states where the company operated at the beginning of this year, a quota of 101,000 new policies this year was set up by having each state agency submit its own quota. Better than 60 per cent of this general quota had been written in new business at the close of August, the company's recent report shows.

Thus, the Michigan agency has kept well up in producing business since it began operating. Minnesota, another good producing state, shows 86 per cent of its quota for the year written during the first eight months and S. Dakota, where the writing of insurance by Farm Bureau agents was begun more recently, more than filled its quota in the eight months.

When the Farm Bureau began handling automobile insurance there were many who expressed belief that the business growth could not continue long but the company's records show that during the first six months of this year, Illinois showed an increase of 103 per cent over any six months of business after having operated for six years in that state, the home state of the concern.

While the Michigan agency has not filed any report with the NEWS as yet, covering its two years of operation, Ohio, with a Farm Bureau owned and operated auto insurance company, conducting business along lines practically the same as the State Farm Mutual company, recently reported that on its total of something like 46,000 semi-annual premium calls sent out, better than 99 per cent renewals were obtained said to be a record for auto insurance renewals.

A monthly sales report record, covering agents' sales in Michigan for September, accredited J. Taylor Gage, of Manchester, Mich., with 104 sales for that 30 day period.

Four more State Farm Bureaus have signified their willingness to provide automobile insurance to the farmers of their respective states as soon as approval can be obtained through their state insurance departments. These states are, Louisiana, Utah, Arizona and Nevada and will bring the total up to 21 states in which the State Farm Mutual Automobile Insurance company will be represented by State Farm Bureaus as its state agents.

Visitors were present.

"Daddy, may I have a dime?" asked little Georgie.

Dad obliged, with a smile.

"This time you won't make me give it back after the company's gone, will you, Daddy?" was little Georgie's next remark.—American Legion Monthly.

Fremont Has Thriving Co-operative Business



Fremont Co-operative Produce Company Warehouse and Packing Plant. R. A. Faulkner, a red headed young fellow at Fremont, probably is the oldest co-operative manager in point of service at one association. Mr. Faulkner has been with the Fremont Co-operative Produce Company since its organization in 1912, and has been manager since 1924.

Fremont has a big plant, and it's busy. The editor of the News got there at apple packing time. Fremont ships from 30 to 50 carloads annually for its patrons and sometimes more. Everything is graded and packed at the co-op. A couple of carloads of grapes are packed and shipped annually. The Ass'n has po-

WHITE CLOUD IS VETCH FARMERS' LARGEST BUYER

Veteran Ass'n Serves Its Patrons In Many Lines

White Cloud Co-operative Ass'n is in the center of Newaygo county's heavy vetch seed producing section, and is the largest buyer of vetch in the county. Michigan is about the largest producer of vetch seed, and most of it is grown in that territory.

White Cloud has one of the veteran co-op ass'ns. It started in 1919 as a potato ass'n affiliated with the Michigan Potato Growers Exchange and is operating through the Exchange today on potatoes.

The need for service on supplies was evident and the ass'n developed a merchandise plant which does a large business in public formula poultry feeds and feedstuffs, Farm Bureau seeds, and fertilizer; also on lime, flour, motor oil and gasoline, tires, Beatrice cream separators and a general line of other farm supplies.

It markets some grain and beans, operates a cream station, which is one of the most important parts of the whole business, and handles a large volume of eggs annually.

White Cloud Co-op has about 100 stockholders. It has been successful financially and has given service that was needed. The manager is a young chap, M. L. Twine, who started with the ass'n in 1921 and has been manager since July, 1922.

Onekama Ass'n Is Largest Enterprise in Town

Charters Steamer for Fruit; Owns Ice House, Dock, Cooperage, etc.

When a co-operative ass'n becomes the largest enterprise in a thriving community—charts a Lake Michigan freight steamer for its special use in the berry season, owns a dock, an ice house, cooperage plant and a coal yard in addition to a large merchandise and packing plant it's likely to be quite a place to visit, and the editor of the Farm Bureau News found it so.

Onekama Farm Bureau was organized in September, 1920 in a tiny store room at one end of the village of Onekama. Curry Christensen was the manager and still is. Business soon forced the ass'n to larger quarters and today it owns a big establishment on the waterfront, as described above.

For a number of years Onekama Farm Bureau has been one of the largest handlers of red raspberries, shipping as much as 19 carloads to Chicago per year, besides its trade with Milwaukee and other points. The ass'n fills its own ice house and ices the refrigerator cars therefrom. This year the Farm Bureau chartered a boat to handle its Milwaukee trade, and loaded from its dock.

Onekama Farm Bureau has had a big influence on improving the price paid growers for their berries. It has improved the pack, adopted ventilated crates and has given to Onekama berries a valuable trade name.

Lots of apples are grown in that territory, and Onekama packs and ships as much as 119 carloads annually. It handles potatoes, eggs, and poultry for its patrons.

The merchandise division is attractive and well arranged. As the biggest business in town, it includes a number of lines not ordinarily found in co-operative plants; such as Coleman gas ranges, Arcola heating systems, Sherwin Williams paints, Watson's Roofing, the full line of International farm machinery and trucks. That dept. has a record of ten tractor sales this summer. Other items are Dunham culti-packers, implements, tile, fencing, spray materials, baskets, insecticides, coal, hardware, and the line of Farm Bu-

(Continued on page four)

FARM BUR. URGES HIGH CORN TARIFF TO PROTECT US

Seven And a Half Cents a Bushel Additional is Recommended

SEEK MAXIMUM RAISE

Organization is Spokesman For Corn Growers in Tariff Matters

That American farmers should come first has just been emphatically expressed in a letter to Frank B. Kellogg, U. S. Secretary of State, addressed by officials of the American Farm Bureau Federation and bearing on controversial statements between American and Argentine interests concerning a proposed increase in tariff on American corn imports.

The American Farm Bureau recently requested a tariff increase up to the 50 per cent additional permitted in the optional clause of the federal tariff act, to apply on corn imports.

At a public hearing on this proposal, a note was read, addressed by Argentine officials denouncing the proposed increase as discriminatory against Argentine because that country is the chief exporter of corn to the United States.

In the Farm Bureau note the secretary of state is reminded that the Argentine government persuaded the tariff commission to postpone public hearing for two months on a request for reduction and then refused to allow the commission to send its statistician to that country for a study of production costs under conditions in that republic.

At the hearings when these finally got under way, it is further pointed out the Argentine representatives failed to produce any data to support its stand that a raising of the corn tariff would result adversely to Argentine farmers, but relied on the general statement that Argentine was being discriminated against.

"American producers should be thought of first in whatever action is taken on the corn case," says the Farm Bureau letter. "American farmers are asking that the present duty of 15 cents per bushel be increased to twenty-two and one-half cents, which is the full increase allowable under the flexible provision of the tariff act. Yet, even if this maximum increase be allowed to American farmers their production costs will still lack several cents of being equalized with the lower Argentine costs."

At the public hearing on the proposed increase only one witness, a representative of the Argentine government, appeared to oppose the proposed increase.

All other witnesses except this one made their statements under oath. All other witnesses submitted to cross examination but cross examination of the Argentine witness was not permitted at the public hearing.

In its brief filed with the Tariff Commission the Farm Bureau, speaking for American corn producers, says: "It is a pertinent question to ask how the Argentine government and its people would receive any attempt on the part of the United States to tell her what duty should be imposed on products which are imported into that country from the United States. The government of the United States has never followed such a policy towards Argentina and in fairness similar considerations should be accorded to the United States by Argentina with reference to such domestic affairs as the promulgation of customs duties."

In its arguments the Bureau also pointed out from market reports, that the importation of Argentine corn was used by market manipulators to beat down prices or to prevent prices rising in a year of domestic shortage.

Supporting its request for a tariff increase, the Farm Bureau filed a brief with the tariff commission, recommending to President Coolidge that an increase of seven and a half cents a bushel in tariff is necessary to adequately protect domestic producers of corn.

According to the brief, Argentina is the principal competing country in the domestic corn markets. This is clearly demonstrated, the brief states, by data before the Commission which shows that in 1927, 5,154,000 bushels were imported from Argentina out of a total importation from all countries of 5,458,000 bushels, or about 94 per cent of the total imports.

In an hour, the railroads pay \$332-102 in wages.

Too many persons are looking for a soft way to get hard cash.

Talk Fertilizer. A technical discussion of fertilizers, especially those best fitted for soil needs in Michigan, was conducted at Michigan State College, Friday, October 12. Besides State College authorities, there were representatives of the National Fertilizer Association on the program. The entire sales staff of the Michigan Farm Bureau Supply Service attended the conference.

Tariff Relief Is Needed. Returning to Recommendation No. 3, I wish to comment rather extensively regarding the tariff on imports competitive with American farm products, as numerous facts show unmistakably (Continued on page three)

SEEKS HIGHER TARIFF



CLARK L. BRODY Secretary-General Manager of the Michigan State Farm Bureau

MEMBERS SAVE \$96 IN COMMISSION ON 3 TRAFFIC CLAIMS

Farm Bureau Collected \$346 For Member for Cattle Killed

While claims for losses on shipments by farmers were not so numerous during September as they have been during some months, the State Farm Bureau collected \$382 for three members, who saved better than \$96 in commission charges on their claims.

These services show the value of Farm Bureau membership,—it might be compared to automobile insurance in these instances:

A claim collected for John A. Miller of Swartz Creek, covered loss of cattle killed on the tracks of the Grand Trunk railroad. The amount collected was \$346 and the actual saving in traffic commission charges for the owner of the cattle was \$86-52, because he is a Farm Bureau member.

W. E. Morrish, also of Swartz Creek, and a Farm Bureau member, had the Farm Bureau Traffic Dept. collect \$26 overcharge on a shipment of live stock. His membership saved him \$3 collection charge.

The Dept. collected \$10 for loss caused by fire for Forrest E. Higgins, of Durand. His membership saved him \$3 collection charges.

The Farm Bureau makes collections for non-members and charges them for the cost of service, according to a schedule of rates. The traffic department of the State Farm Bureau reports that it received 320 freight bills for auditing during September.

LUDINGTON FRUIT EXCH. SERVES 400

Believes in Economy of High Quality Supplies For Its Patrons

Four hundred or more farmers look to the Ludington Fruit Exchange at Ludington, Mason county, for service on fruit marketing and co-operative purchase of supplies. The Exchange, under the management of Mr. L. A. Hawley for the past six years is meeting the year around needs of the community in good shape. It ships from 50 to 100 cars of apples annually and takes care of the Bartlett pear crop in that section. The ass'n believes in the economy of high quality goods and does quite a business in public formula dairy and poultry feeds, Michigan adapted field seeds, coal, fertilizer, spray material insecticides, fruit packages, and motor oils. The Exchange was organized in 1915 and has a good, well equipped plant.

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TELLS CHAMBER OF COMMERCE THAT CONSIDERABLE FARM RELIEF CAN BE HAD UNDER EXISTING IMPORT LAWS

Farm Bureau Endorses Seven Recommendations Made by Lansing C. of C. In National Referendum; Shows How Tariff Loopholes Injure Farmers

In the Sept. 28 Farm Bureau News it was reported that the Chamber of Commerce of the United States, through a special committee on agriculture, has submitted to 1,500 member organizations seven proposals for the improvement of agricultural business conditions. The proposals are stated in ballot form so that the organizations may vote for or against each and send the result to the national Chamber of Commerce for compilation. J. R. Howard, first president of the American Farm Bureau was a member of the national committee.

Sec'y C. L. Brody of the State Farm Bureau wrote the Lansing Chamber of Commerce on the State Farm Bureau's position, which endorses each of the seven proposals, and illustrated by fact and example the need for additional tariff protection for agriculture, as suggested in Proposal No. 3. The Farm Bureau letter was studied with much interest. The Lansing Chamber of Commerce voted for each of the seven proposals. The Chamber of Commerce committee on agriculture recommended that Sec'y Brody's letter be attached to the ballot when sent to Washington. Mr. Brody's letter, with the seven proposals re-stated and inserted in the body of the letter, follows:

Lansing, Michigan, October 8, 1928. Committee on Farm Relief, Lansing Chamber of Commerce, Lansing, Michigan, Gentlemen:

As a member of the Lansing Chamber of Commerce, and speaking for the Michigan State Farm Bureau,—also a member of the Chamber of Commerce as an organization—I have requested the opportunity to lay before you a few facts regarding the farm situation. At the outset, I want to state that the Michigan State Farm Bureau is heartily in favor of affirmative action on all of the seven recommendations made to your committee by the National Chamber of Commerce.

Reclamation and Reforestation. The first recommendation is strict co-ordination of land reclamation and reforestation policies of the federal government. The use of marginal lands unfit for agriculture, for reforestation projects is of the highest importance at this time both to the farmers and to industry in general. The approaching depletion of our natural forests makes attention to reforestation imperative at this time, and much of the land that has in the past been reclaimed for agricultural purposes should have been reforested instead of being used for the production of farm crops. Many of these marginal lands have not furnished a satisfactory standard of living for the farmer who has been encouraged to work them, while at the same time, they have injured agriculture generally by increasing the surplus of agricultural crops,—the bane of the American farmer for the past few years.

For these same reasons, the second recommendation, the postponement of further reclamation projects until demonstration of the need for additional production is strongly approved by the Farm Bureau.

As I wish to treat Recommendation No. 3 at considerable length, this will be taken up later.

Support for Co-operative Marketing. The fourth recommendation is in support of co-operative marketing of agricultural products and the extension of co-operative work among farmers along sound economic lines. This is commonly recognized now by people in all walks of life. In support of co-operative marketing, I can do no better than to quote the statement of the committee of the National Chamber of Commerce, as follows:

"Individually, the farmer is at a distant disadvantage in the matter of marketing his products in blind competition with millions of his competitors. Haphazard marketing of ungraded agricultural products, takes heavy toll of individual marketings of such and exercises a depressing influence on regional price levels of those commodities."

Additional returns to the farmer through co-operative marketing are always reflected in increased purchasing from his local merchants. Thousands of dollars are returned to the farmer annually in the form of patronage refunds, which is spent locally rather than in the large cities or points distant from home. In this connection, too, it should be stated that through co-operative marketing the consumer is furnished with better graded and higher quality products, and rarely, if ever, does an increased cost to the consumer result.

Agricultural Credit. The fifth recommendation regarding the further development and adaptation of agricultural credit is important to the farmers of our state, particularly in some sections where they are charged exorbitant rates of interest for their loans.

The sixth recommendation of the committee of the National Chamber is the creation of a Federal Farm Board to report its findings to Congress. This is particularly important and should lead to the creation of a permanent Federal Farm Board to handle agricultural surpluses in a way that will not demoralize the farmer's market.

Some reasonable method of accomplishing this would, I believe, in times of scarcity of certain farm products, be of great service to the consumer and would in the long run result in a greater uniformity of price to both producer and consumer.

The last recommendation regarding adequate federal funds for economic and scientific agricultural research by the Department of Agriculture is directly in line with the action taken by the Michigan State Farm Bureau Board of Directors last year in support of appropriations for agricultural research.

Under present day conditions, the farmer must have every opportunity to take advantage of new developments in science both from the standpoint of more efficient production and the discovery of new uses for farm crops. I am thinking particularly of the use of farm products for industrial purposes. The use of straw in making paper, or corn stalks for cellulose are examples of the possibilities along this line.

Tariff Relief Is Needed. Returning to Recommendation No. 3, I wish to comment rather extensively regarding the tariff on imports competitive with American farm products, as numerous facts show unmistakably (Continued on page three)

Or-Gan-ize!

FARM BUREAU MEMBERS HAVE CERTAIN ADVANTAGES

- 1—Privilege of voting and shaping the policies of the organization.
- 2—Ten per cent discount on seed cleaning service charge.
- 3—Free audit and handling of freight and express claims.
- 4—Five per cent discount on purchases of clothing through members' Coupon Book.
- 5—Three fourths of a cent a pound advantage in pooling wool.
- 6—Special contracts for commodity purchases in several counties.
- 7—Coupon book for patronage dividend on purchases of Farm Bureau commodities.
- 8—Close contact with forces working out solutions of farm problems.

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Editorials

A SWEET STORY

When teacher used to speak about sugar, we all got the impression that it came from sugar cane, whatever that was, and that colored pickaninnies sat around and munched the sweet cane while their mothers and their dads cut the rank stalks and toted them off to the mills. That was the sugar story of our school days and much the same old tale is retold to the school youngsters of today. It's a sweet story, with the colorful setting of tropical surroundings and unclad natives and all that, but it is only half the story. What we need in school today is the story, of sugar, that isn't so sweet. This is the story of sugar production as it reflects directly upon the pocketbook of our Michigan farmers. Take, for instance, a few figures. Everyone understands figures when they don't get too badly jumbled. Out of 105 sugar making plants in the United States last year, 23 never turned a wheel. Any kid could understand a story opening something like that. Then explain that we require six million tons of sugar every year to help feed our kiddies and we buy more than half this requirement from other countries while one out of every five of our own sugar mills cannot operate because the price of sugar on the world market is so low that there is no chance for a profit after domestic manufacturing and production costs are deducted. No doubt the child of school age will ask: "Why can't we make sugar at home cheaper than to buy it from a country so far away?" Let him ask that question and, instead of pointing to the rank growth in the picture of the tropical sugar plantation, such as we see in our old geographies and readers, point to the scant clothing of those in the plantation picture and to the little hut or hovel in the background where the old mammy and her brood huddle up for the night after a day of harvest in the sugar cane field. Explain the difference in the needs of their everyday life and the difference in the conveniences and standards of living enjoyed by the boys and girls of those countries where sugar is produced at a cost so low that it can be sold in our markets for

about two cents a pound,—and the conveniences and standard of living enjoyed by our boys and girls.

It costs money to raise boys and girls in America, but we want our boys and girls to live just about as they are living.

We have land that produces good sugar beet crops and good corn crops and we have factories to make sugar. All we need is a means of safeguarding a profitable market for the sugar beet grower and the corn grower. We need to maintain a sugar price, at a level which will encourage greater production of our domestic sugar crops.

Don't keep it a secret any longer from the boy and girl who is old enough to buy his own penny's worth of candy, that we devote something like 800,000 acres of land to sugar beet growing and that one third of our corn crop is used for making sugar. One ear out of every three goes for sugar making; that's an easy way of impressing it on the child mind that the sugar industry is one which really begins at home and should be kept as near at home as we can make it.

When the boys and girls understand that Cubans, for instance, who sell us about half the sugar we use, can raise the cane and make it into raw sugar and ship it to New York and sell it for two cents a pound while it costs three cents a pound right here on our farms for sugar in sugar beets before the sugar is manufactured, then they can be told about the value of sufficient tariff protection for our beet sugar and corn sugar industries.

CORN TARIFF HAS A SPOKESMAN

The importation of five or six million bushels of corn into this country every year cannot help but have considerable bearing on the market price of our domestic crop, especially when the bulk of these importations originate in countries where production costs are far below those which obtain in this country.

Our production costs are based on a higher plane of living on American farms than obtains in other countries. We must maintain this higher standard and must have prices for our commodities which will be commensurate with the costs of production.

To equalize the situation that has arisen, the corn growers of the United States have requested the President of the United States to use his authority, granted in the flexible clause of the tariff act, to raise the tariff on corn imports seven and a half cents a bushel, which is 50 per cent more than the tariff now in operation.

How have thousands of corn growers scattered all over the land voiced their petition?

They have sought a spokesman, because one voice, with sufficient support, always carries more convincing arguments than a thousand cries from un-united individuals. Their spokesman is an outstanding and universally recognized organization set up for the betterment of agriculture. This is the Farm Bureau and through it have been filed a petition for a corn tariff increase and a brief substantiating the petition by showing the factors which enter into the question of providing the American farmer with protection against foreign competition insofar as it is possible and practicable to do so.

To be sure, corn growers of this country are not all Farm Bureau members, but they recognize the influence a united front holds and they have accepted this unit to present their case to the tariff commission and to the President for adjustment of the tariff on the commodity they are most vitally interested in.

Argentine, the country from which the United States buys more than 90 per cent of imported corn, has been the only objector to the Farm Bureau's proposed increase. This country bases its objection merely on the principle of discrimination against its corn growers, yet we find in the records of the U. S. Department of Commerce, for this season, that the Argentine government has recently increased its own levy—an export duty—on corn shipments leaving that country, by about 15 per cent, so this objection carries but little weight.

Our records also show that in 1914, under unrestricted importations, there were shipped into this country nearly 12,000,000 bushels of corn in part of the year and an additional half million bushels under a tariff of 15 cents a bushel; the tariff now operating.

While importations of five or six million bushels of corn may not represent a very appreciable per cent of the total of corn consumed by the American people, yet we find that where these importations are allowed to come in at prices which have obtained, they tend to break down the market price for the grower, most noticeably so in coastal regions and this generally has effected the market for the entire trade.

It is significant that not a single representative of the domestic poultry industry or the feeding industry appeared in protest of the proposed tariff increase. All apparently recognize the value to the American farmer of an equalized market in an important world commodity.

THE FUTURE

What of the future? No, this isn't taken from a sermon or a speech by a campaign leader. It is from the title cover of a pamphlet being sent out to farmers in the vicinity of Dowagiac, Michigan, with compliments of the Dowagiac Farmers Co-operative Association.

This little pamphlet, arranged by this local group of progressive producers, lays bare some of the vital facts concerning agriculture in the past few years and for which much credit is properly given the Farm Bureau—local, state and national.

With it goes out a message in letter form, equally as impressive.

It is this sort of initiative—boosting and plugging—that is making the most for the future of our industry to build upon.

Central organizations, such as the County Farm Bureau and the State Farm Bureau, can and have continued to hammer away with ideas intended to help agriculture and its organization, but it is when the hammering is taken up and carried on by the units close to home that the most good develops.

Dowagiac sums up some of the most important accomplishments brought about for the farmer through organized effort and then asks: "What about the future? About farm relief? The township road problem? Rural credits? Our state tax system and developing further business services through which the farmers of Michigan can reap special benefits?"

"Will the individual solve these problems?" the Dowagiac Ass'n asks. "Has he ever gone before Congress or the Interstate Commerce Commission?"

"The solution lies in organized effort."

OUR TRAFFIC PROBLEMS

Quite conclusive evidence has been submitted by the chief of the state's public safety department, in the past few days, to convince us of the need of securing more adequate policing of the public highways.

More adequate policing may mean an increased squad of uniformed state police officers. It also means, no doubt, that a better system of establishing rules and regulations for the control of traffic will have to be drafted.

As we look over the traffic control report of Captain Oscar Olander covering the activities of the public safety department of Michigan for a year, we find that more than one tenth of the traffic law violations are committed by drunken drivers and that about this same proportion of drunkenness is found in the records of accidents reported by state police officers. It may strike some that the penalty for drunk driving is not stiff enough.

When we find reckless driving leading the list of law violations and the list of accident causes, perhaps we can find a way to control accidents and the resultant loss of lives and property by enacting a more rigid regulation for the issuance of operators' licenses to drivers of motor cars and trucks.

At any rate, whatever may be our conclusions, we can agree in part, at least, with Captain Olander's recommendation that a continued effort be made toward safety education coupled with a strenuous effort to awaken everyone to the seriousness of traffic accidents and to a realization of the extensive areas which are patrolled by only a few police officers.

Captain Olander suggests that we consider: That the state has but 70 motorcycles and less than 100 men to police something like 7,400 miles of trunkline highways.

A law compelling the reporting of accidents, however trivial, where injury or property damage occurs, might serve well to help give those in charge of investigations as policing officers, a better knowledge of the causes of accidents and thus eliminate much of the guess work that is injected into the framing of traffic laws. This, too, is one of the captain's recommendations.

Traffic mix-ups are not alone the problem of city folk. We farmers must accept our share of the initiative in securing such traffic regulations as will best protect all users of the highways.

How Soon Will Chain Stores Attack Co-ops?

Privately Owned Feed And Seed Stores Expect An Invasion

In the September 28 issue of the News we said that we believe that the time is close at hand when farmer owned co-operative ass'ns as well as other independent businesses will have to face chain store competition in the dairy and poultry feed business.

The October number of Flour and Feed, a publication devoted to the flour and feed trade, tells us that the retail feed merchants everywhere are much interested in absorbing information about chain stores, and, no doubt,—particularly the action of some chain grocery system in stocking poultry feeds, etc., in their small town stores.

Greens and others now fighting the chain system with their own chains of independent stores were caught napping. Evidently, the private flour and feed trade is on guard. Co-operatives will do well to be on the alert.

Flour and Feed points out that big business in a merger does one thing for a community and big business as a chain store does quite another.

In mergers, business usually attains its end by purchasing the plant to be absorbed. The working force is usually absorbed and the community's labor and cash investment continues to share in the prosperity.

When a chain store comes in, it is a destructive agency as far as local capital and labor, as represented by local businesses are concerned. It seeks their extinction for its own ends. Earnings on the local plant stay at home and control is local; earnings of the chain are taken away and control is from a distance.

Business news of the times indicate these things:

That the chains are growing and extending their influence into new fields; that the practical defense and offense of the invaded fields of business has been to organize chains of their own and fight chain methods with chain methods,—which includes standardization on relatively few lines of high quality goods, purchasing together, advertising together, agreement on common plans for the improvement of business and service, etc.

The Farm Bureau and Michigan co-operatives have had a powerful chain of farmer-owned independents in the making these past eight years. The time may come when these co-op and State Farm Bureau connections will be valuable beyond price, if the chains go after the large co-operative business in this state.

Chemist Says Waste Being Utilized More

Utilization of wastes from agricultural products is becoming more and more practicable and points the way to increased benefits from many commodities, according to views recently expressed by the head of the British Society of Chemical Industry.

Wheat straw has been found usable for making corrugated board containers; seed flax straw yields a suitable insulating material for home building; starch is being made from potato wastes; fruit wastes are being converted into acids, oils and juices; ground peanut hulls are used to provide a necessary filler in certain building materials and various other discoveries are cited as indicators of a probable change in the ultimate disposal of crops and crop surpluses.

CORN BORER GAINS IN MOST MICHIGAN INFESTED COUNTIES

Mrs. Wagar Reports Meeting At Control Headquarters At Toledo

By MRS. EDITH M. WAGAR. Representing the Michigan State Farm Bureau, I attended a conference called at Federal Corn Borer Control Headquarters in Toledo, September 28.

This conference was sponsored by the Department of Agriculture of Washington, D. C., and was also attended by representatives of the State Departments of Agriculture of most of the states now infested with the corn borer and from some other states of the corn belt together with representatives of many of the Agricultural colleges, experimental stations, canning companies and other commercial enterprises and a very few farm people.

These people had been together a good part of two days, visiting the highly infested areas near Toledo and inspecting the Toledo headquarters and also both the state and federal stations and their experimental plots near Monroe. The business meeting was called the last afternoon and was attended by about two hundred persons.

Complete reports were given by those in charge of various divisions of the work and we were made familiar with the methods employed by each group and many interesting facts were presented.

We were told in making surveys in infested territory that five average fields in each township were used in making the estimate; one in the center of the township and one in each corner, and 500 plants in each field are examined. Through this method it was agreed that in Wayne and Monroe counties a slight reduction over last year was evident while a slight increase was found in Macomb, St. Clair, and Huron counties and a very marked increase was found in Tuscola, Lapeer, Genesee, Oakland, Jackson, Washtenaw, Lenawee and Hillsdale counties.

There seemed to be no particular change in the several isolated sections of Western Michigan and the borer was found in two townships in Mackinac county in the Upper Peninsula.

In Ohio some townships had increased from 5 to 20 times over their 1927 infestation, with an average of more than three times that of last year.

In Indiana the increase was around six times that of 1927 and the zero line had moved westward several counties. New York and Pennsylvania also showed some marked increase in spots.

The natural spread per year is between 20 and 30 miles. If there is much wind during the flying period of the moth the spread is far greater. One hundred twenty-five quarantine lines were established along trunk lines for the one generation type and 5 quarantine lines established for the two generation type. The latter type is found in Massa-

chusetts and Rhode Island and is a different species than we have as yet in Michigan. The borer in this state has but one brood per year and the other type has two broods.

Over four million vehicles were stopped during the corn season and over 12 million ears of corn were confiscated, many of which were found carrying corn borer. In Rhode Island lima beans were found to be highly infested. In some instances over 300 borers were found in a single bushel of beans placed on the market. In these Eastern states many gladioli and dahlias are grown for commercial use and they have been found heavily infested, in some cases as high as 4 or 5 worms in a single flower stalk.

We were all anxious to hear a report brought by a Canadian entomologist, because many of us have seen the great havoc wrought by the pest a few years back. Professor Crawford said the Canadian territory had extended but very little and their chief worry had been confined to 24 counties. He reported that in 1927 their clean-up work was not quite as thorough as they had hoped it might be but for 1928 it had been very satisfactory, indeed. He told of methods used there and said all farmers were obliged to plow all stubble and burn all refuse and all seemed willing to co-operate. No new machinery has been required of any farmer he said and the farmer is encouraged to use what equipment he already owns and he stressed the necessity of a thorough clean-up.

He told us that in the two Ontario counties where, a few years ago, the corn crop was almost an entire failure, this year only on 12 farms could the menace be considered very serious and the great change is all attributed to their methods of proper and thorough clean-up. The Canadian Experimental stations are breeding and liberating parasites to assist in keeping the pest under control.

While it was recommended that we keep on with the experimental work in learning the habits of the borer and the best time for planting and cultivation of corn and to give further study along lines of parasite breeding, it was agreed that the whole situation rests with the proper co-operation of all of these educational agencies and the farmer himself.

Resolutions were adopted, declaring for the same, begging the Federal and State governments to do all in their power to bring about an amicable co-operation with the grower and also urging the farmer to meet the situation in the same spirit.

All were agreed that the menace is still in the initial stage of destruction and, while we cannot hope to keep it from reaching the corn belt, it could be kept under reasonable control if all would but see and do their duty until a permanent position can be established.

The resolution passed was almost identical with the one adopted by the Michigan State Farm Bureau a few months ago.

OTTAWA BUREAU SPONSOR, TENTH FARM FESTIVAL

Largest Corn Show In West Michigan With Other Big Displays

The tenth farm festival sponsored by the Ottawa County Farm Bureau is to be held at the Allendale Town Hall, October 25.

This show annually brings out the largest corn show in the western part of the state and many other quality displays are exhibited, including the efforts of some of the best home cooks and bakers in the immediate vicinity.

Elmer Smead is local chairman and has charge of the show. The Allendale Farmers club is to serve the dinner. Following the dinner will be several talks, including a talk on organization work, by David Woodman, district field man for the State Farm Bureau, and a talk on dairying and dairy feeding, by Robert Ady, dairy feed specialist of the Michigan Farm Bureau Supply Service.

Premiums have been arranged for 50, 10, and single ear displays of yellow dent corn and 10 and single ear displays of white dent corn.

Red and white wheat, oats, beans, russet rutab, white rutab and Irish cobbler potato displays, displays of jellies, canned vegetables, pies, cakes, bread, cookies and special Farmers club display of fruits, grains, grasses and vegetables in addition to the elevator special, to be shown by the State Farm Bureau, in which the elevators make a showing of Farm Bureau goods handled, help to make up a really complete local fair.

Explosives Find A Place In Industry

Wartime explosives, which never had been considered in connection with ordinary articles of commerce, have come into the field of commerce in considerable quantities since the readjustment following the World War. records of the U. S. Department of Commerce show. Since the signing of the armistice in 1918, there have been used in this country about 125,000,000 pounds of high explosives for blasting stumps and ditches and in building roads and in other construction work.

THREE AMENDMENTS TO BE VOTED UPON AT NOVEMBER POLL.

Increased Pay For Members Of Legislature Will Be on Ballot

LAND CONDEMNATION UP Would Bar Township Division For Representative Districts

Three proposed amendments to the State Constitution will appear on the ballots at the general election Nov. 6.

The one of most interest is the proposed change in compensation of members of the State Legislature. The proposed amendment would allow each member three dollars for every day during the two year term for which he is elected. This would mean approximately \$2,000 a term for each representative and senator.

A section, proposed as section 5 of Article XIII of the Constitution, would:

"Authorize municipalities in taking land that is needed for the acquiring, opening, and widening of boulevards, streets and alleys, to acquire land and property adjacent to the proposed improvement, in excess of the land to be covered by the same; to sell or lease the remainder thereof; and to issue bonds to pay for the property so appropriated without the same being included in any limitation of the bonded indebtedness of such municipality."

The third proposed amendment provides:

"That townships and cities shall not be divided in the formation of a representative district, except that when a city is composed of territory in more than one county, it may be divided at the county line or lines, and also that in the case of cities hereafter organized or created or territory annexed to an existing city, the territory thereof shall remain in its present representative district until the next apportionment."

DEVOTE RADIO TO FARM MATTERS 5 DAYS EACH WEEK

The United States Department of Agriculture announces the opening of a five-day-a-week broadcast direct from Washington to the radio audiences of a network of 14 stations. The broadcast is scheduled at 12:15 to 12:30 p. m., Central Standard time, and opened on Oct. 2.

Stations associated in the network are audible over an expanse of farming territory reaching from the Alleghenies to the Rockies and from the Canadian border to the Gulf coast. It is estimated that 400,000 farm homes within good reception radius of the 14 stations are equipped with radio receiving sets.

On Monday, Tuesday, Wednesday, Thursday and Friday of each week, federal workers in charge of investigations in farm production and farm economics will give the most timely farm facts of the day. The new broadcast is established as a unit in the radio information service of the department. It is considered a valuable supplement to the already existing arrangements for transmission of weather, markets, and general agricultural knowledge.

Stations in the network for the noon-hour broadcast from Washington are KDKA, Pittsburgh; KYW, Chicago; WCCO, Minneapolis; WOC, Davenport; WHO, Des Moines; WOW, Omaha; WDAF, Kansas City; Mo.; KWK, St. Louis; KVOO, Tulsa; WOAI, San Antonio; WHAS, Louisville; WSM, Nashville; WSB, Atlanta; and KOA, Denver.

Will Contribute Beans To Storm Sufferers

Bean growers of Michigan are to aid the victims of the Porto-Rico storm through the co-operation of the state department of agriculture, according to a plan approved by Gov. Green.

It is expected that the bean growers of the state will contribute between three and five carloads of beans to the storm sufferers. Farmers and dealers are to contribute through the agency of the state department.

Growers in Ingham, Genesee, Shiawassee, Clinton, Ionia, Eaton, Livingston, Jackson and Barry counties were invited to take part in the plan. Contributions of from 25 lbs. to a bag or more are to be accepted.

The bean growers, according to the plan, take the beans to local elevators which receive them and forward the money to the commissioner of agriculture. These funds will be used for the purchase of beans in carload lots which will be shipped from central points. The Red Cross will direct the transportation and distribution.

Township Water Works.

The first water works system in Michigan to be built by a township has just been completed in Ira township, Huron county, at a cost of \$100,000, and is giving service to nearly 200 residents of the township and fire protection, not only to Fair Haven, where the plant is located, but to the entire township.

Sec'y Brody Shows That Tariff Increase Is Needed

(Continued from page one)

where much relief could be brought to the farmers under existing laws. These suggested changes in and additions to present tariff schedules would do much to remedy the inequality and serious disadvantages under which the farmer is laboring at this time.

I feel safe in saying that the Farm Bureau and farmers generally stand for the principle of the protective tariff, but they want to share in its advantages along with other groups. These representations before your committee are also prompted by the probability, or at least, the possibility of a revision of the tariff being attempted in the next Congress.

Imported Oils Replace 750,000 Cows

One of the serious inequalities from which the farmer is suffering is in the importation of vegetable oils from Africa, Asia, Europe and South America, which are used as substitutes for pork and dairy products. The quantity of these vegetable oils imported in 1926 amounted to over 737,000,000 lbs. The proportion of these vegetable oils made into butter substitutes alone is estimated to be sufficient to take the place of the production of over three-quarters of a million cows annually. The tariff has recently been doubled on some of these oils but it is questionable whether this will be adequate. At any rate, the situation would appear to warrant further study.

Black strap molasses is imported each year for the manufacture of industrial alcohol that lowers the demand for American grown corn to the extent of replacing 40,000,000 bushels, or the product of approximately 1,000,000 acres of land.

Argentine Corn Depresses Our Price

The returns to the American farmer in connection with corn are further reduced by the importation of corn from Argentina. In 1927 a total of 5,458,000 bushels of corn was brought into this country, of which amount 5,154,000 bushels, or 94% came from Argentina. This is chiefly consumed in the Atlantic and Pacific Coast regions and constitutes a large percentage of the total supply of corn received at those markets. This represents an average of 26% at Atlantic and 51% at Pacific points, of the corn consumed in our seaboard areas, and has a most depressing effect on the market for North American grown corn. The low cost of production in Argentina, together with the cheap water transportation to our Atlantic and Pacific Coast points, compared to the high cost of production in the United States, and the more expensive transportation by rail to those markets, renders the present tariff on corn inadequate to protect the American farmer.

Starch Duty Loophole

Under our present scale, imported starch manufactured from potatoes carries a duty of 1 1/2 c per pound and other starches 1c a pound; whole Sago flour is used for the production is on the free list. These starches which are listed as flours are in direct competition with starches from home grown potatoes and corn. In the case of corn starch, particularly, Sago flour is used for the production of various sugars and syrups in direct competition with the products manufactured from American grown corn starch. Some idea of the growth of these imports can be gained when we realize that importations have increased from 7,638,028 lbs. in 1885, to 124,748,662 lbs. in 1925. Yet, the flour from which they are made remains on the free list.

Suggestions of National C. of C. For Agriculture

1. Strict co-ordination of land reclamation, and reforestation policies of the federal government.
2. Postponement of further reclamation projects until demonstration of need for the additional production.
3. That the National Chamber expressly declares that its advocacy of reasonable protection for American industries subject to destructive competition from abroad and of benefit to any considerable part of the country is applicable to agriculture.
4. That co-operative marketing of agricultural products should be supported and that producers of agricultural commodities should be encouraged to form co-operative marketing associations along sound economic lines.
5. That agricultural credit requirements be met through full development and adaptation of existing facilities.
6. Creation of a federal farm board to report its recommendations to Congress.
7. Adequate federal appropriations for economic and scientific agricultural research by the Department of Agriculture.

Potato Duty Too Low

Again, the tariff on potatoes is not sufficient to protect the Michigan potato grower. A couple of years ago a shipment of 10,000 bushels of potatoes from Prince Edward Island was purchased by Wayne County authorities for use at the County Farm at Eloise, at a delivered price of 3c per bushel under Michigan quotations.

Farmers in eastern Michigan who market their produce on the Detroit market are suffering materially from Canadian competition.

Likewise, in connection with beans, just as soon as the farmer begins to realize a reasonable price great quantities of foreign beans are attracted to our markets.

Sugar Situation

The case of another commodity which is very near home, indeed, is the matter of imported sugar. Unless the proper protection from imported sugar is provided for the Michigan sugar beet grower and manufacturer, one of the great industries of Michigan will in all probability not be able to survive, and the areas now growing sugar beets will be forced into other crops, making the situation still worse for other agricultural non-protected products. The interest of Lansing in the sugar factory located here is of acute concern to the Chamber of Commerce and the farmers of the surrounding country. I understand that this year the beets in the vicinity of Lansing will be shipped elsewhere and the factory here will not be operated.

Again, for the 12 months ended September, 1927, we imported 17,000,000 lbs. of cheese, 4,333,000 gallons of cream, 4,000,000 gallons of milk, 6,000,000 pounds of condensed milk, and 500,000 pounds of butter. While under existing conditions the duty of 12c per pound on butter is of immense help to the farmer, nevertheless, this does not afford all the protection he needs as

that approximately 80% of the acreage in Arizona was abandoned because of impossibility to market.

Hundreds of thousands of pounds of tomatoes and tomato paste are imported annually to the direct detriment of Michigan horticulturists.

Eggs and Poultry

The importation of Chinese eggs is a serious menace to the American poultry man; 26,000,000 lbs. of eggs with a value of over \$7,000,000, and 2,000,000 lbs. of live poultry, and 6,500,000 lbs. of dressed poultry are shipped into this country annually. These take place of millions of American birds and materially depress the market for home grown poultry products. For the year ended January 30, 1927, more than \$2,500,000 worth of agricultural and forest products were imported at least half of which can be produced in our own country. This particularly pertains to soy beans, hides, eggs, milk, buckwheat, rice, tobacco, and flax.

How Farmer Fares

It should be remembered in connection with tariff adjustments on raw materials produced by the farmer that in many instances any increased price to the farmer will be reflected to a small degree in the consumer's price. The following examples make this plain:

Wheat for which the farmer gets a little over 1c per pound, when manufactured into bread costs the consumer around 10c per pound. At 10c a pound to the farmer, pork goes to the ultimate consumer at from 40c to 50c per pound. Apples for which the farmer receives \$2.00 to \$3.00 per barrel cost the consumer \$10.00 to \$15.00. There are about six pounds of wool as it comes from the sheep's back in 3 1/2 yards of men's suiting. This would bring the farmer an average of \$2.50 to \$3.00, while this amount of good suiting wholesales at from \$15.00 to

\$50.00 or more, depending upon the quality.

I am not citing these facts with a view to finding fault with the manufacturer or middle man, but rather to show that the price received by the farmer for the raw materials grown on his farm is a comparatively small factor in determining the price the consumer pays. In the case of practically all of our agricultural products the price to the farmer could be raised to a point that would make agriculture amply profitable without materially increasing the cost to the ultimate consumer. The increased purchasing power the farmer would gain from an equitable tariff readjustment would benefit business generally and would be reflected to the advantage of people in all walks of life.

I have requested the opportunity to place these facts before your committee, not with a view to making specific recommendations as to exact increases in any of these cases, but rather to show that important readjustments are necessary to the prosperity of our farmers, and that a careful study including much thorough research should be inaugurated without delay by the Tariff Commission and Congress. In many of these instances the importation of foreign commodities produced under a low standard of living are ruining the American farmer, and the Michigan State Farm Bureau hopes that the committee may see its way clear to recommend to the National Chamber the inauguration of a thorough study of the tariff situation as affecting the American farmer, and the bringing about of the necessary readjustments.

A revision of the tariff upward on agricultural products together with the development of all of the other six recommendations of your National Committee are necessary for the farmer to prosper sufficiently

to purchase the products of American manufacturers in profitable volume, and to attain the standard of living for himself and family that is essential to the best interests of our nation as a whole.

Very respectfully submitted,
Michigan State Farm Bureau,
C. L. BRODY,
Secretary-Manager.

In Market for Clover and Alfalfa Seeds

We are in the market for all varieties of clover and alfalfa seeds. Send samples for prices.

Michigan Farm Bureau Seed Service

221 N. Cedar St. Lansing, Michigan

FIRE! LIABILITY! COLLISION! THEFT!

Always Unexpected and Everything You Own or Hope to Own is at Risk Unless

YOU ARE INSURED

The State Farm Mutual Auto Insurance Co. offers you complete protection against

- Fire
- Collision
- Windstorm
- Property Damage
- Liability
- Theft

at very low annual rates for farm owned cars. We are a strong, legal reserve company. More than 19,000 Michigan farmers are enjoying this protection.

Then, should the unexpected happen, you don't have to worry. It's our risk. We assume the loss and defend your interests.

There is a State Farm Mutual agent near you. Don't delay in seeing him. If you don't know him, or want further information write us.

Be protected before you start on a trip.

Michigan State Farm Bureau

Lansing, Michigan
MICHIGAN AGENT

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OF BLOOMINGTON, ILL.

Fall Values

—Styles that Please
—Quality that Satisfies

Our New Fall Stock

Of Woolens Is Ready

Why wait for snowfall before preparing for the chilly weather? Get samples of our all wool suitings and overcoat materials and let us measure you for a perfect fitting garment.

Our Bed Blankets

Are strictly all wool—no cotton warp used—and are woven of the softest yarns in various pleasing color combinations.

Our Woolen Auto Robes Are the Best

5 PER CENT DISCOUNT TO FARM BUREAU MEMBERS IN GOOD STANDING

Clothing Department

Michigan State Farm Bureau

221-27 N. Cedar St. Lansing, Mich.

Have Your Seed Cleaned Now

We have one of the best seed cleaning plants in the country and can give you complete seed cleaning service at very reasonable rates from now until December 15 when preparation for the spring season will oblige us to discontinue custom cleaning.

Thousands of farmers have used our seed cleaning service. We urge that seed be shipped early. Be sure that each bag carries your name and address so that it can't come off. Write us a letter stating how much seed you are sending, and what you want done with it. Our cleaning report shows cleaning transaction in detail. Advise if you wish screenings returned. You may pay for cleaning by cash or deduction of clean seed in accordance with the following schedule of cleaning prices:

- Cleaning seed that does not contain buckhorn .30 per bushel
- Cleaning seed that contains buckhorn Total charge \$1.00 per bushel
- For removal of thistle, piceon grass or mustard over centrifugal mill, an additional \$1.00 per bushel
- Total charge if ALL of the above operations should be necessary \$2.00 per bushel

- Cleaning, scarifying and recleaning alfalfa and hulled sweet clover .50 per bushel
- Cleaning and scarifying unhusked sweet clover .50 per bushel plus actual time required for hulling at \$1.25 per hour.
- All charges are based on the weight of seed when received

Farm Bureau members in good standing allowed 10 per cent off these prices on presentation with their seed cleaning order of a Patronage Dividend Coupon signed by themselves.

Time is short—Send your seed early. It is not always possible to clean seed the day it arrives if equipment is being used on other lots. Equipment is cleaned between each seed cleaning job.

Others Do, Why Not You?

Why not buy your own feeders and sell your own fat stock through the farmer-owned and farmer-controlled Producer Buying and Selling Agencies established on 14 national live stock markets, which combine their influence in all matters of interest to live stock producers through one big organization known as the National Live Stock Producers Ass'n?

Some 400,000 producers belong and in 1927 their total business was \$130,000,000.

Your nearest co-operative Live Stock Shipping ass'n shipping to the Michigan Live Stock Exchange at Detroit or the Buffalo Producers Co-op Com. Ass'n is ready to serve you. The Michigan Live Stock Exchange has 265 member shipping ass'ns, 30 truckers and hundreds of individual carload shippers,—in all it serves thousands of Michigan farmers so well that in five years they have marketed \$44,000,000 in stock through the Exchange.

Ship co-operatively to

Michigan Livestock Exchange
Detroit, Mich.

Producers Co-Op Com. Ass'n
East Buffalo, N. Y.

Michigan Farm Bureau Seed Service
Lansing, Michigan

Michigan Farm Bureau Supply Service
Lansing, Michigan

Have You A Dairy Feed Problem?

No Doubt, These Suggested Rations Contain the Answer

Robert Addy, dairy feed specialist with Michigan State College for six years and now with us, says Michigan has an excellent cereal grain crop generally. Even where corn, oats or barley must be bought, the price is such that a profit can be made when they are properly balanced with good protein feeds such as 24 per cent MILKMAKER or the Farm Bureau's MICHIGAN SPECIAL 32 PER CENT SUPPLEMENT DAIRY FEED.

The Michigan State College Record of Performance No. 2, the honor roll of good cows of all breeds, grades and registered, includes 274 cows that made their records on Milk Maker. The nearest competing feed had 68 and the next 40.

Furthermore, Milk Maker produced an average of 14 lbs. more butterfat or \$7 greater income than the nearest feed and 22.4 lbs. more butterfat or \$11 greater income than the next nearest feed. The 32 per cent Supplement is an even cheaper source of protein because it balances more home grown grain.

Mr. Addy has prepared the following ration suggestions. Should you not find one to meet your conditions, write your feeding problem to Mr. Addy.

No. 1
Where corn and oats are available with silage and timothy hay and corn stover, use 100 lbs. of 32% Supplement with a total of 100 lbs. of corn and oats mixed in proportions that you can use your home grown grains to best advantage. This statement applies to corn and oats in the following ration suggestions.

If you feed Milk Maker, use 100 lbs. of corn and oats with 200 lbs. of Milk Maker.

No. 2
With silage and clover hay (or good mixed hay), use 100 lbs. of 32% Supplement with 200 lbs. of corn and oats, or 100 lbs. of Milk Maker with 100 lbs. of corn and oats.

No. 3
With first cutting alfalfa and silage, a good ration is 100 lbs. of 32% ration and 250 to 300 lbs. of corn and oats, depending on the quality of the hay. Use 100 lbs. of Milk Maker to 150 lbs. of corn and oats.

No. 4
If fine second cutting alfalfa can be fed, 100 lbs. of 32% ration and 400 lbs. of corn and oats will make milk and keep condition high; 100 lbs. of Milk Maker to 200 lbs. of corn and oats makes an excellent ration.

Milk Maker, Michigan Special 32 per cent Supplement Dairy Ration and the full line of Farm Bureau high quality, public formula egg mashers and scratch feeds are to be had through local Co-operative Ass'n and Farm Bureau agents.



ACTION IS URGED BY COMMISSIONER FOR SAFE DRIVING

State Police Chief Favors Several Changes In Traffic Laws

STRICT DRIVERS' TEST

Compulsory Accident Report, Safety Education Given Consideration

That the state should revise the traffic code to the extent of keeping abreast of the traffic requirements which have developed during the past two years, is noted in a report filed a week ago with Governor Fred Green by Oscar Olander, head of the State Department of Public Safety.

First in importance, Captain Olander points out, consideration should be given to legislation providing for compulsory reporting of accidents occurring on highways.

Before we can make a practical effort to remedy the ills in traffic, we must know what these ills are, Captain Olander stated.

This knowledge can be obtained through a comprehensive accident reporting system, he claims, and recommends adoption by the Legislature of a standard accident reporting system and the passage of a law that will compel the reporting of all accidents.

A report should be made on every accident, where an apparent property damage of \$50 or more has been sustained should be made at the nearest police station within forty-eight hours and every accident involving personal injury or death should be reported immediately, according to his view.

Traffic Accidents Increase

His report shows that "traffic conditions in Michigan are not as bad as they are in some states but there is still plenty of opportunity for improvement. By far the greatest trouble in Michigan as well as in other states is the lack of understanding and interest of those whose duty it is to safeguard life and property. We all realize that the automobile is a wonderful agent for broadening life's social, economic and political contact but few of us will permit ourselves to see that the automobile is rapidly becoming the greatest destroyer of human life and property."

"The accident toll of the automobile has begun to make some impression on the minds of the people and they have begun to realize that something is wrong on our streets and highways."

"The state and various communities have attempted to devise methods of solving the traffic problem, but in most cases these methods are the result of guessing."

"Our highway engineers have made wonderful improvements in highway construction and are making our highways structurally safe. Still the number of accidents is growing larger and we wonder what is causing the increase."

Captain Olander proposes that accident reports should be made on standard accident report forms by the officer who receives them and forwarded to the State Department at Lansing; then by proper filing a vast store of information would be available and means of correcting the faults could be devised. These efforts at correction would be based upon certain knowledge rather than on guesses as at present.

Eliminate Risky Drivers

"The next thing," he says, "needed is a strict law for licensing the operators of motor vehicles. Many incompetent persons are driving automobiles in Michigan. Persons with glaring mental and physical defects can easily obtain an operator's license for there is little examination of applicant and no uniformity in the few examinations that are held."

"Operator's licenses should be issued for a period of from three to five years with a fee of \$2 or \$3 which would cover the cost of examination, issuance and filing of license. There should be an examination into the knowledge, experience and physical condition of the applicant by officers of the State or under their supervision before any license is issued. The license itself should permit the recording of warnings or arrests on its face and record of these warnings or arrests should be kept in Lansing."

"Thus a record of the driver's wrong doings would be accurately kept, making it easy to revoke his license to drive and if necessary his vehicle license."

Onkama Co-op Biggest Enterprise In Town

(Continued from page one) reau public formula dairy and poultry feeds, and northern origin, Michigan adapted alfalfa and clover seeds. The ass'n cooperative plant makes barrels, etc.

Besides the foregoing items, the Onkama ass'n buys cream, operates a small elevator business and does custom grinding. The ass'n has 160 stockholders.

Wide Discretion.—"Well, now, what time do I have to get to work mornings? asked the new hired man. "Any time you like," responded Farmer Famblogate. "So's it ain't later than halfpast four"—Kansas City Star.

Handles Five Cars of Bureau Coal At Once



Mr. Westbrook (in foreground) and a helper showing what can be done to a big car of Farm Bureau Pocahontas in a short time by two enthusiastic shovelers and six trucks. Note two trucks over-riding.

Mark Westbrook of Muir, Tonia county, is a Farm Bureau agent. He handles Farm Bureau coal and lots of it. The day we called on him we found him working out this kind of a stunt:

He had taken orders for five cars of coal in one day, had ordered them out on immediate shipment, they were arriving, and he was unloading and making deliveries and using six trucks to do the job. He said it required six trucks to keep up with his shoveling, and he had 'em.



Mark coming up for air and long enough to get down beside one of his loaded trucks. When Mr. Westbrook isn't selling coal, he is marketing some of his choice Farm Bureau alfalfa hay. He is a large producer of alfalfa hay.

Co-op At Hart To Ship Spuds, Apples, Cherries

Trucks 500 Tons of Cherries To Berrien County Canneries

Some co-operative ass'ns in the fruit belt have nothing but fruit to market. Others are so situated that they get something of everything. Hart Co-operative Ass'n in Oceana county falls in the latter class. That sort of thing keeps the manager from getting old gracefully.

When the cherry season is on, Hart Co-op hustles 500 tons of cherries down to Berrien county canneries, twenty ton at a time by truck and trailer, besides taking care of local demand for cherries. It's quite a haul from Hart to Berrien county, and when others are hauling cherries at canneries by the ton, it keeps one stepping to keep right side up.

The Co-op packs and ships apples and ships about 7 carloads of plums annually, principally to Ohio markets. When the potato harvest opens, Hart, as a member of the Michigan Potato Growers Exchange, takes care of about 80 carloads of spuds in its grading and storage plant.

Not many Michigan folks know it, but Hart territory has a great red kidney bean industry. About 50 carloads are shipped annually.

Hart co-op carries a merchandise line suited to the above types of farming, Michigan adapted alfalfa and clover seeds, public formula dairy and poultry feeds, fertilizer, baskets, spray materials, insecticides, etc.

CO-OP SALES LEAD E. BUFFALO MARKET

Despite the fact that the Producers Co-operative Commission Association handles more stock than any other firm on the Buffalo livestock market, its sales are never mentioned in the local livestock newspaper, the Buffalo Live Stock Record.

Last week, for example the Producers topped the market for Otto Wegner of Riga, Mich., on 21 head of cattle averaging 1195 lbs. at \$17.25. The Buffalo paper said the top was \$17.25 for the day, but failed to quote any sales over \$15.25. The same week the Producers topped the market with six decks of hogs at \$12.25, but the Buffalo paper stopped quoting actual sales at \$12.

The Producers has made efforts to get the editor of the paper to quote their sales as well as those of others, on the grounds that the reading public wants a true statement on the Buffalo livestock market, but he doesn't seem to hear well.

MICH. ELEV. EXCH. MARKET OPINION

By Michigan Elevator Exchange Lansing, Mich., under date of Oct. 12, 1928.

WHEAT—Not enough change in prices from day to day to talk about. United States this year raised a crop of wheat totaling 904 million bushels, which is one of the largest crops for many years. Canada also raised a large crop, about 130 million bushels more than last year and as a result we are probably faced with many months of extremely dull markets and not much change in values.

OATS—No change of importance in prices in prospect for months to come. A very large crop was grown in the United States and farmers are feeding all they can at home. Very few new oats coming to market.

RYE—No particular change in prices indicated.

BEANS—Total Michigan bean crop this year is slightly over last year and quality much better. Prices are good. Many farmers in central Michigan can pay for their land with this year's crop of beans. Between now and the end of October the market will probably decline to \$7.00 basis price to the farmer.

Doctor (to fair patient)—"You certainly have acute appendicitis." Fair Patient—"Oh, doctor, you flatter me."

Traffic Service

Let our traffic department handle your railroad problems for you.

- Station Facilities
- Equipment Drains
- Freight Rates
- Farm Crossings
- Fences, etc.

Have Your Freight Bills Audited for overcharges. Loss and damage claims handled by this department with no charge to Farm Bureau members—nominal charge to non-member farmers.

Farm Bureau Traffic Department 221 N. Cedar St. Lansing, Mich.

Live Stock Exchange Handles 103 Carloads

In the week ending October 4 the Michigan Live Stock Exchange Co-operative Commission Merchants at Detroit handled 91 carloads of stock for Michigan co-op livestock shipping ass'ns and shippers.

During the week ending October 12, the handlings increased to a total of 103 car loads.

One Ton Apple Pie Baked For Farmers

An apple pie weighing about a ton, was recently baked and served to a gathering of farmers in a fruit producing county of New York as a stunt to advertise the apples which these farmers grow.

The pie contained a hundred bushels of apples and was about 12 feet across and eight inches thick. A special oven had to be constructed for baking the delicacy.

Here's A Good Game For Hallow'en Party

You will want the first game at your Hallow'en party to be one that will "mix everybody up." Jean Walden describes just that kind of a game in "A Spook and Goblin Party," in Child Life Magazine. The boys and girls are asked to sit in a circle on the floor with the exception of one who is chosen to be a Spook. A pillowcase is put over her head. Each child in turn imitates a cat's "meow," while the spook tries to guess who the "catty" person is. When he succeeds, his place is taken by the cat whose name he guessed.

The man who leads a double life takes at least two chances

Garlock-Williams Co. 2614 Orleans St. Detroit. Your shipments of poultry, eggs and veal are solicited. Tags and market information sent on request.

Use Your Coupon Book!

Farm Bureau members, in making purchases of Farm Bureau goods, do not fail to enter those purchases in your Farm Bureau Patronage Dividend Coupon Book and have the purchase entry signed by your local distributor.

Dividends paid after March 1, 1929, when the present Coupon Books will be called in for valuation, will be on the basis of patronage. Therefore, see to it that your purchases are entered.

REMEMBER—In addition and at any time, to members in good standing, the Patronage Dividend Coupon saves 5 per cent on any purchase from the Farm Bureau Clothing Dept.; provides free handling and collection of transportation loss or damage claims and saves 10 per cent on our regular charges for cleaning seed.

If you will need another Coupon Book or have mislaid the one sent you, write us.

MICHIGAN FARM BUREAU SUPPLY SERVICE
MICHIGAN FARM BUREAU SEED SERVICE
Lansing, Michigan

"MORE Wheat, Rye, Alfalfa" PER ACRE

says your **FARM BUREAU**

WITH **DUNHAM CULTI-PACKER**

\$55.95 UP
Low prices on all sizes.

DUNHAM CULTI-HOE
Make your Culti-Packer into a Culti-Hoe by purchasing Culti-Hoe Wheels at 90c each. Write for folders.

WRITE FOR FREE BOOK
Forty pages of "Soil Sense" that every farmer needs. If you want to know why Prof. Cox and other agricultural authorities recommend good seed beds, read this book.

The Keystone Rotation Plan, Pa. R. R. Farm—"The Culti-Packer is the tool that works overtime on this farm." Mich. F. B. News.

MICHIGAN FARM BUREAU SUPPLY SERVICE
221 N. Cedar St. Lansing, Michigan
Stocks are carried at convenient points throughout Michigan. See your Local Co-operative Ass'n or Farm Bureau Agent

RED JOCKEY

A Fine Farm Bureau Coal

When you want flour, coffee or other household necessities of satisfactory quality at a right price, you order BY NAME.

Likewise, ask your co-operative ass'n for Farm Bureau RED JOCKEY coal and you'll get:

A high grade, southeastern Kentucky coal for cooking, heating stove, or furnace. Easy kindling, burns vigorously and evenly.

Red Jockey doesn't have to be coaxed to get under way and puts up a big blazing, heat-radiating fire under very little draft. Is long burning, holds fire—an all night coal.

Red Jockey leaves no stringy soot. It is naturally clean in the mine and is carefully prepared for shipment. You'll be pleased by the absence of slate, and other impurities. Very low in ash; no clinkers.

Red Jockey is one of our most popular general purpose coals. It ALWAYS comes from the same mines in that field, which assures uniform quality. (Shipments of any coal from different parts of the same field frequently differ in performance.) We know you will like Red Jockey. In egg and lump sizes.

Farm Bureau Red Jockey, Quick Heat, Fire Brand, Pocahontas, Coke and Anthracite are Selected.

High Quality Coals Ask For Them By Name

Michigan Farm Bureau Supply Service
Lansing, Michigan

Safety First

State Mutual Rodded Fire Insurance Co. of Mich. HOME OFFICE—FLINT, MICH.

Poverty is staring you in the face if you are carrying your own Fire Insurance. Many a farmer has lost his farm or labored under a mortgage the remainder of his life by neglecting to buy a good fire insurance policy.

Let us protect you. We have more insurance in force and more cash assets than any Farm Mutual Fire Insurance Co. in Michigan. W. T. Lewis, Sec'y, 710 F. P. Smith Bldg., Flint, Mich.

This Bag Contains **Eggshell Material** for 50 hens for a year

Costs about \$1.50—Gets \$42.50 extra profit.

A SINGLE bag of PILOT BRAND OYSTER SHELL-FLAKE lasts fifty hens for a year... supplies them with Calcium Carbonate to make eggshell... increases each hen's lay by at least an average of 50 eggs... costs only 3c per hen... gives extra profit results of \$1.50 per hen... and makes each hen a meatier, stronger-boned, healthier fowl.

PILOT BRAND contains over 99% pure Calcium Carbonate—eggshell material. It is triple-screened and contains no waste, dust, dirt, odor or magnesium. It is cheaper to buy PILOT BRAND by the 100 lb. bag—you can store it anywhere, then you will have enough for 50 hens for a whole year.

Dealers Everywhere
OYSTER SHELL PRODUCTS CORPORATION
Shell Building St. Louis, Mo.

WHY FARM BUREAU EGG MASHES PRODUCE MORE EGGS

OAT FLOUR

Has 30% More Food Value than ground oats commonly used in egg mashes. That's why we use oat flour in Michigan Farm Bureau Egg Mashes.

FLOUR MIDDLS

Has 15% More Food Value than standard middlings commonly used in egg mashes. Farm Bureau Egg Mashes carry Flour Middlings.

Whole Yellow Corn Meal Has Vitamines

important in egg production. That's why we use it. Corn meal and corn feed meal commonly used in egg mashes is made from corn from which the germ has been taken for the corn oil industry, and there go the vitamines. We include the germ, with its vitamines and high food value in corn oil.

In oat flour, the hulls and fibrous matter of ground oats is replaced by nearly one-third more egg making oat food! More efficient milling practice has thinned standard middls to more like finely ground bran. Flour midds have 15% more egg making food.

400 lbs. of oat flour has 120 more pounds of egg and hen building food than does an equal weight of ground oats; 400 lbs. of flour midds has 60 lbs. more food value than a similar weight of standard middlings. That's why they are in the formula.

The Farm Bureau Egg Mash formulas given below show a large proportion of our mashes are made up of these superior ingredients. They cost a little more to put in, but experience has shown THAT THEY PAY OUT WELL.

You will recognize other ingredients as those that the best egg production practice recommends:

MICHIGAN EGG MASH (Guaranteed Analysis)	MICHIGAN EGG MASH WITH BUTTERMILK (Guaranteed Analysis)
Protein..... 21%	Protein..... 20%
Fat..... 4.50%	Fat..... 4%
Fibre..... 7%	Fibre..... 7%

Lbs.	Lbs.
Corn Meal Whole Yellow..... 400	Whole Yellow Corn Meal..... 400
Oat Flour..... 400	Oat Flour..... 400
Wheat—Standard Bran..... 400	Wheat Flour Middlings..... 350
Wheat Flour Middlings..... 400	Meat Scraps..... 300
Meat Scraps..... 350	Dried Buttermilk..... 150
Salt..... 20	Salt..... 20
Calcium Carbonate..... 20	Calcium Carbonate..... 20
2,000	2,000

If you are using Farm Bureau Egg Mashes, this explains why your results are better. If you are not, the full line of Farm Bureau Egg Mashes and Scratch Feeds is available at our local distributors.

Write for our free booklet THE PROPER FEEDING OF POULTRY

Michigan Farm Bureau Supply Service
Lansing, Michigan