

ASSEMBLE MEMBERSHIP WITH DISTRICT MEETINGS IN JUNE

SEE WOOL POOLING AS ONLY POSSIBLE SHOW FOR GROWERS

Pooling Places In Michigan Are Selected According To Local Demand

BUYERS SEEK CONTROL Condition of World Market Is Described at Local Growers' Meetings

From present appearances a very large number of Michigan wool producers will avail themselves of the service of the Michigan Farm Bureau wool pool this year. Hundreds of wool sacks have already been sent out and requests for sacks are coming in daily.

The general plan for the pool will be the same as in operation for the past few years. Wool will be assembled in car-lots at the following points—CHARLOTTE, RICHLAND, DOWAGIAC, CLIMAX, MILAN, JACKSON, DOSTER, BROOKLYN, HILLSDALE, UNION CITY, QUINCY, GOLDWATER, MARCELLUS, CASSOPOLIS, HASTINGS, OXFORD, IMLAY CITY, DAVISON and other points where there is sufficient demand for this service.

Michigan wool growers have but one choice this year in disposing of their wool. They will either seek the market through a farmer pool and sell when the market demands wool or hand their fleeces over to local buyers who are showing no inclination to load themselves up with wool except as they can buy at a reasonably safe price.

The reason for this situation is that the big buyers of the East have instituted a new plan of dealing with the producing sections. Their evident purpose is to gain control of the wool by direct buying wherever possible, thus eliminating the local buyers and eventually beating the price to the grower down to the lowest possible minimum.

Such is the picture presented to several hundred wool producers of lower Michigan by J. F. Walker, secretary of the Ohio Wool Growers Association, in a series of meetings held a week ago under the direction of the Michigan State Farm Bureau and in the interest of the Michigan wool pool this season.

Mr. Walker described the general tendency of the American wool marketing practices as compared with the marketing in other countries and showed how the Michigan farmer stands well to meet the situation by aligning with the co-operative poolers of this state and Ohio and creating as big a volume of wool as possible each season so that some voice may be maintained in the ultimate disposal of the raw fleeces.

Marketing and production of wool in the other countries was studied by Mr. Walker as a representative of the United States Department of Agriculture, sent around the world to do research work in the principal wool markets and producing centers.

Buyers to Cut Prices
The wool growers are directly concerned in an institute of wool buyers which has been created recently, Mr. Walker points out. Through this institute, he shows, the buyers are advertising out to do four things: to advertise the merits of wool as a fabric; to recognize only bonafide purchases; to eliminate credit risks wherever possible and, fourth, to REDUCE THE COSTS OF OPERATION.

Reducing their costs of operation means cutting the price of wool since the scale of wages in the industry will not bear any reductions, it is pointed out. The president of the buyers' national association has said that 45 to 50 per cent of the cost of operation in the textile industry is in the cost of wool so it is very evident that this is the spot at which they aim to strike, Mr. Walker brings out very distinctly.

He shows how, until a year ago, the western clip of fleeces was under contract, with the buyers advancing sometimes a dollar a head on the big herds, months before shearing time. This year there has been less than ten million pounds of such wool under contract as compared with 120,000,000 pounds a year ago.

Local Buyers Are "Goats"
Local buyers in Ohio, he explains, are holding around two million pounds of wool from the 1928 clip with no one bidding for it. It is not being sold on value. Price offerings are being made way below what the mills actually will pay for well graded fleeces when they want them. Mr. Walker declares and shows records of co-operative sales of 1929 clips at prices that the local dealers dare not bid.

When the bulk of the wool in any (Continued on page four)

Storm Moves Island Across Small Lake

Bass lake, located 10 miles west and north of Alma, has been the scene of a great deal of activity recently. An island, formerly located in the southwest corner of the lake, was torn loose by strong winds and has traveled around until it settled at a spot in the lake about 75 feet from the north central shoreline, opposite a cottage owned by a resident of Alma. The island may be the upper portion of a former log raft, some claim. The island is fairly large and has 16 trees. No cottages or buildings are on the island. Undoubtedly cottagers and those familiar with the lake will wonder whether they have come to the right place when they arrive for their summer vacation and see the island in its new and seemingly permanent location.

LEGISLATURE DOES MUCH ENACTING AS LAST WEEK CLOSES

Record Property Tax Levy Is Handed Down For Biennium

GREEN GETS DEATH BILL Special Tax Laws Enacted As Administration Measures

The state legislature has adjourned.

Governor Fred W. Green has been presented with measures approved by this law making body which call for the largest general property tax in the history of the state, aggregating approximately 29 million dollars.

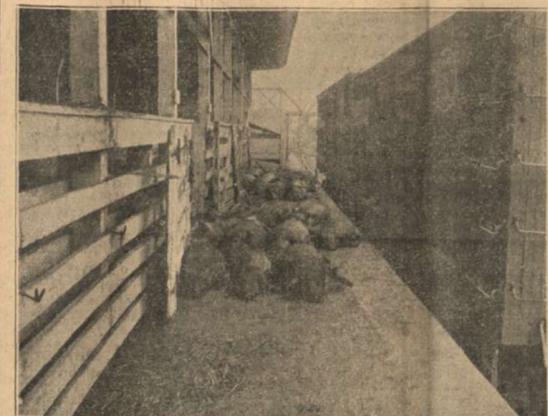
In addition to the several appropriation measures left for the state's chief executive to pass on, the legislature also placed it up to him to decide the fate of a capital punishment measure which would provide capital punishment for first degree murderers under certain provisions. Last on the legislative calendar was a special tax measure to tax malt purchased for making home brew. That the Governor probably will sign this measure is seen in the fact that administration leaders got busy in the Senate just before the hour of adjournment and had the measure shot through the Upper House in time to present it to the Governor for his consideration along with many other last minute measures.

Although time for adjournment was set a week ago for 4 o'clock Wednesday afternoon, May 8, it was about 9:30 o'clock before the two houses finished their business and took final adjournment. The timepieces on the walls of the two houses were stopped at 3:30 so that adjournment would be not later than the time agreed upon. Unusual orderliness among the members of both houses prevailed, possibly because of the gravity of the measure left for final deliberations.

Judging from the Governor's avowed attitude toward taxation matters and his action following the adjournment of the legislature two years ago, the tax appropriations probably will not remain at 29 million dollars. He cut the appropriations from 27 million to about 20 million two years ago and many observers at the State Capitol this session of the legislature anticipate some heavy slashing of appropriations within the next 10 days.

Bills that had long been buried in committee were resurrected just before the hour for adjournment and were sent through for final passage. The subject of major concern to the legislators during the last two days of the session was the Hartman Mill Tax bill which finally found a course through both houses after considerable struggling and with some revamping. This is the measure which is designed to help rehabilitate state institutions in accordance with tentative plans proposed by the Governor at the opening of the year. It will raise about 25 million dollars over a four year period, as it is written now and in the Governor's hands for final trimming. About one fourth this (Continued on page 4.)

3,500 Pounds of Hogs Brought Shippers \$42



Figures obtained from the Michigan Livestock Loss Prevention Association show that a car of hogs from Michigan, which reached the Buffalo yards on April 8, contained 24 dead hogs. Another car from Michigan which went to Buffalo the same day contained 25 dead animals.

The 49 dead hogs weighed nearly 8000 pounds. This loss of 24 dead hogs, with another hog crippled, has been turned over to the Farm Bureau traffic department as a claim for damages by the Tri-State Co-operative Association, of Montmorency. The animals were shipped on April 6 and arrived at the terminal market two days later. The weight of the 24 hogs that died in transit was given as 3,520 pounds and the market price on April 8 was 12 cents a pound, making the gross loss \$422. Salvaging the hogs brought \$42.25 so the net loss on this shipment is figured at \$380.15.

Since the Farm Bureau has not been asked to assist in settling the loss of the other 25 dead hogs, it is assumed these animals were not shipped by a co-op or to the co-operative buyers. The photo above shows the situation confronting E. R. and A. E. Illendens, of Adrian, when 26 of their shipment of hogs were rolled out of the car at the Buffalo market, dead, a year or so ago. Post mortem examination indicated the animals had died of suffocation and the claim was one with but little ground to work from but the Farm Bureau was called in to handle this case and settlement was made with the railroad company for payment of close to \$600 to the Illendens.

In this case the Michigan Livestock Exchange paid the cost of handling the traffic claim so the case cost the farmers only the difference between the amount of settlement and the market price of the hogs lost. Had they been Farm Bureau members, there would have been no commission charge for the case. This was a peculiar case. The car contained two decks of hogs. The Illendens hogs were on the upper deck, 33 belonging to A. E. Illendens being partitioned off from 61 belonging to E. R. Illendens. Upon arrival at the Buffalo market, 26 of the 33 were found dead, while none of the animals in the other compartments of the car were damaged in any way. The actual loss, based on the market price, was about \$650.

The above picture has been used by the Michigan Livestock Loss Prevention Association as the subject for a poster to call attention to the need of careful handling and proper loading of livestock prepared for market.

Records show that more hogs die when shipped during April, May and June than during any other three months of the year.

The Loss Prevention Association urges shippers not to overload the cars; to allow the hogs to cool before loading them; to place no feed in the cars; to use sand bedding during the summer; to use ice in the car if the weather is hot and to see that all car partitions are strong and that no nails protrude in places where the hogs can come in contact with them.

The association also recommends that the following load limits be used in filling a 36 foot single deck car: 100 hogs weighing 150 pounds, 79 hogs weighing 200 pounds, 68 weighing 250 pounds, 59 weighing 300 pounds, or 47 weighing 400 pounds.

Finally Determine Who Is State Park Father

John Fitzgibbon, veteran newspaperman, in his always interesting column in the Detroit News recently answered the question "Who is the father of Michigan's State Park System?" Former Governor Albert E. Sleeper, of Bad Axe, examination of records indicates, was the first governor to recommend to the Legislature the establishment of a state park system. Ten years ago, in this message, he predicted that such a system would attract 200,000 visitors to the state. "Time has revealed," Mr. Fitzgibbon says of this estimate, "that it was ultraconservative." He continues: "In 1928 the number of people who went to the State parks for recreation was 5,346,000 or more than 26 times the number Governor Sleeper had forecast." Mr. Fitzgibbon emphasizes the fact that while state parks are estimated to have a market value of \$1,858,000, yet the total expenditure of the State for acquiring and equipping the parks has been but about \$600,000. A very large percentage of the parks have been gifts.

Mr. Fitzgibbon also points out that Speaker Fred R. Ming, of Cheboygan county, introduced in the House in 1907 a bill appropriating \$1,000 to make improvements at the Mackinaw City Park. This was the first money ever appropriated by the State for a park. This is now a State park.

In Michigan, the Farm Bureau has established connections with practically all the local co-operative units to furnish oils and greases to the farmers in their respective territory. To facilitate handling this new commodity co-operatively, two distributing warehouses have been set up in this state, one at Jackson and another at Grand Rapids. Purchases are made by the local units in whatever quantity their sales warrant. Local farmers' organizations have begun purchases of oils in car lots, although the bulk of the Michigan co-operative (Continued on page 2.)

CHERRY GROWERS ARE ORGANIZING FOR PROTECTION

Stabilizing Organization Is Being Set Up By Fruit Producers

INDUSTRY EXPANDING A. J. Rogers, of Oceana Co., Has Been Chosen To Head Concern

An organization of Michigan cherry growers, as yet confined in its membership to the Grand Traverse region, is being effected for the purpose of stabilizing the market of this fruit which is so rapidly growing in volume and importance in Michigan.

It is to be patterned along the lines of the Door county union, at Sturgeon Bay, Wis., through which it is said that 90 per cent of the cherries of that state are marketed.

This movement in Michigan is being fostered by A. J. Rogers, prominent cherry grower of Benzonia, who has been chosen president of the organization. The other officers are: A. B. Graham, Elberta, vice president; David R. Murray, Traverse City, secretary; Francis Hughes, Traverse City, treasurer.

In the Sturgeon Bay section the fruit is largely marketed on a co-operative basis, both fresh fruit shipped and that canned, the largest cherry cannery in the world being located there.

The plan outlined for the Rogers organization is to put the product through, or sell to, the established canning plants, and holding the canned goods upon their own account or purchasing them from the canners for export or sale in markets where a stabilizing price may be maintained. Increasing acreage indicates, according to the statement of the organizers of this association, that the cherry production of the country will double within the next five years and that unless provision is made to stabilize the price it may be cut in two in any full-crop year.

It has been a practice for years among the larger cherry growers in the Oceana section to can their fruit upon their own account, holding it as their own property and using the cannery selling agency in marketing. Dr. E. P. Munger of Hart, who now grows the largest tonnage in the county and is headed toward a 500-ton crop annually, has followed this practice for some years. Several other growers have done the same thing individually, and it is also the practice of groups of growers through the Shelby Co-operative Association, using the facilities of the Oceana Canning Co. at Shelby.

Among the things demonstrated in recent years is that perishable fruit, like cherries, cannot be transported long distances with satisfactory and profitable results. While the grass may be optically greener over in the adjoining or distant pasture, the law of economics still prevails and hauling fruits back and forth over the highways, meeting other fruits en route, is, essentially, a wasteful practice.

INDEMNITY RAISED ON TB GRADE COWS

Increases in the maximum indemnity that may be paid by the Federal Government for grade and purebred cattle condemned because of tuberculosis are announced by the Bureau of Animal Industry, United States Department of Agriculture. The maximum Federal share in indemnity payments for grade cattle is increased from \$25 to \$35, and the amount for purebred cattle has been raised from \$50 to \$70. The new scale became effective February 19, 1929, through the passage by Congress of the agricultural appropriation bill for the fiscal year 1930.

The other provisions in connection with the payment of Federal indemnity for tuberculous cattle are the same as heretofore, namely, that it shall not be more than one-third of the difference between the appraised value of the animal and the salvage value, and that the Federal payment shall not exceed the amount to be paid by the co-operating state, county or municipality.

Take Wool Later

Owing to very heavy seed business, we have no room for wool at Lansing. We will advise all poolers in this vicinity as soon as we can care for their wool here. Send in your request for sacks and then hold the wool until we can accept it here.

COUNTY GROUP MEETINGS PLANNED TO GIVE MEMBERS OPPORTUNITY TO ASSIST WITH A UNIFORM PROGRAM

First Meeting Under the New Plan Is Slated For June 4, at Kalamazoo and Another, on June 5, Is Scheduled For The Eastern Part of The State

A new departure in the matter of holding Farm Bureau district meetings is planned for this summer, starting with meetings in several districts in June. Under this plan, the entire membership in each district will be called upon to participate.

The district meetings of the past, since the state organization first adopted the district plan of membership activities a year or so ago, have been largely conference meetings, participated in by the officers of the several County Farm Bureaus in each district.

This method of directing the activities in the districts has worked to a decided advantage for the entire organization and the new move to bring all members into the district meetings is designed to carry the benefits of the district plan even further down the line of the membership.

As these district meetings are called, beginning in June, the members will be given first hand information of the work in which the American Farm Bureau Federation is engaged and has been considering during the past year. Secretary M. S. Winder, of the national organization, will be in attendance at these meetings to speak for that organization. Organization work in general as it effects agriculture will be discussed by Dr. Eben Mumford, of Michigan State College.

These two speakers are well known to the agriculturists of the state and will present some very timely and very valuable information.

Farm Bureau members residing in counties adjoining the counties in any of the districts may participate in these district meetings, many probably finding it more convenient to do this than to go to the meeting to be scheduled for their own district.

The prime purpose of these meetings is to present a clear understanding of the objects of the State Farm Bureau and of the A. F. B. F. and their purposes and to tell of some of their accomplishments.

Kalamazoo has been chosen for the first of these new type of meetings. The meeting place in that city has not been definitely decided upon as yet but will be announced in the next issue of the Farm Bureau News. The date is set as June 4. Berrien, Cass, VanBuren, St. Joseph, Branch, Calhoun and Kalamazoo counties are included in the set-up for this first meeting. These counties comprise the district supervised by Art Edmunds, district organization director of the State Farm Bureau.

The day following the meeting in Edmunds' district, a similar meeting is to be held at Lapeer in the district supervised by C. A. Cheney, a new director recently selected for Lapeer, St. Clair, and Genesee counties.

Conferences in other membership districts are being arranged and will be announced in the News as soon as details are completed.

Remember the dates June 4 at Kalamazoo and June 5 at Lapeer.

Slicker Buys Too Many Cows At Farm Auction

Pennsylvania State Police Trap Unusual Buyer Of Dairy Cows

Cows weren't difficult to sell at public sales in Columbia county, Pa. There was always a buyer. Observant folks, of which there were some, noticed that invariably at least one of two cows were purchased by a certain man. What he did with so many, no one knew; apparently, no one cared.

This chap never paid cash for his cows, however. Invariably, he offered a note, for three to twelve months. These notes, he stated, would be endorsed by his mother, who owned a farm in another part of the county. To many of the farmers, this arrangement was quite proper and satisfactory. They allowed the cows to depart with the buyer, on his promise to return, next day, with the note properly signed and endorsed by his mother.

Nor were they disappointed in that. He always turned up, presented the note which seemed to bear a proper endorsement, and again took his leave. The unsuspecting farmers deposited their notes in the bank. The man took his cows to the nearest dealer and disposed of them for good cold cash. Sometimes he sold them to other farmers. Since the notes were for rather lengthy periods, he was able to pull this stunt a large number of times before anything happened. But one day a holder of a note decided to look into things. He made the uncomfortable discovery that the endorsement on the note was a rank forgery. Furthermore, upon comparing notes with other note-holders, it was learned that all the notes bore forged endorsements. These notes ranged in amount from \$75 to \$125. Some of them had been discounted by banks throughout the county. Upon discovering how they had been fleeced, the irate farmers did the wise thing of calling upon the Bloomsburg substation of the Pennsylvania State Police for assistance. The note forger wasn't very difficult to apprehend and the troopers soon had him in the lockup.

Or-Gan-Ize!

Collective bargaining serves agriculture in a big field. It sells the farmers' produce. It buys his supplies. It processes and grades his commodities.

Co-operative exchanges go farther with the application of the principle of co-operative marketing and mass purchasing than the individual co-operatives can hope or expect to.

MICHIGAN FARM BUREAU NEWS

Published twice a month by the Michigan State Farm Bureau at Charlotte, Michigan. Editorial and general offices at State Farm Bureau headquarters, Lansing, Michigan.

VOL. VII FRIDAY, MAY 10, 1929 No. 9

Entered at the post office at Charlotte, Mich., as second class matter. Acceptance for mailing at special rate of postage provided for in Sec. 1103, Act of Oct. 3, 1917, authorized January 12, 1923.

Subscription price \$1.00 per year. To Farm Bureau members, 50 cents per year, included in their annual dues.

LEE CHILSON Editor
E. E. UNGREN Advertising and Business Manager
FERN DAVIS Circulation



OFFICERS

M. L. NOON, Jackson, President
W. W. BILLINGS, Davison, Vice-President

Directors-at-Large

M. B. McPHERSON, Lowell
MRS. EDITH M. WAGAR, Carleton
JOHN GOODINE, Marlette
VEROLD F. GORMELY, Newberry
J. J. JAKWAY, Benton Harbor
W. W. BILLINGS, Davison

Commodity Directors

HENRY CURTIS, Cadillac, Michigan Potato Growers' Exchange
M. L. NOON, Jackson, Michigan Milk Producers' Association
CHAS. WOODRUFF, Hastings, Michigan Live Stock Exchange
M. R. SHISLER, Caledonia, Michigan Elevator Exchange
M. D. BUSKIRK, Paw Paw, Michigan Fruit Growers, Inc.

STATE FARM BUREAU ORGANIZATION

CLARK L. BRODY, Sec'y-Treas.-Manager

DEPARTMENT HEADS

Traffic, A. P. Mills
Clothing, Miss N. B. Kirby
Publicity, E. E. Ungren
Accounting, L. E. Sinclair
Organization, C. L. Nash
Automobile Insurance, Alfred Bentall

SUBSIDIARY CORPORATIONS OF THE MICHIGAN STATE FARM BUREAU

Michigan Farm Bureau Seed Service, L. A. Thomas
Michigan Farm Bureau Supply Service, L. A. Thomas
Michigan Farm Bureau Wool Pool, Alfred Bentall

MICHIGAN COMMODITY MARKETING ASSOCIATIONS AFFILIATED WITH MICHIGAN STATE FARM BUREAU

Michigan Potato Growers Exchange, Cadillac
Michigan Milk Producers Association, Detroit
Michigan Live Stock Exchange, Hudson
Michigan Elevator Exchange, Farm Bureau Bldg., Lansing
Michigan Fruit Growers, Inc., Benton Harbor

DIRECTORS AND OFFICERS OF THE COMMODITY EXCHANGES

MICH. ELEVATOR EXCH. Carl Martin, Pres.
MICH. MILK PRODUCERS ASSN. N. P. Hull, Pres.
MICH. LIVE STOCK EXCH. E. A. Beamer, Pres.

MICHIGAN FRUIT GROWERS, INC.

Herbert Nafziger, Pres.
O. K. Gais, 1st Vice-Pres.
H. H. Hogue, 2nd Vice-Pres.

AMERICAN FARM BUREAU FEDERATION

LEGISLATIVE HEADQUARTERS, Munsey Bldg., Washington, D. C.
SAM H. THOMPSON, President
GENERAL OFFICES, A. P. F. P., 58 East Washington St., Chicago
CHESTER H. GRAY, Washington Representative

Editorials

WHERE ORGANIZATION SPEAKS

During the past week, the Michigan State Farm Bureau together with the Michigan Fruit Growers, Incorporated, and the Michigan Potato Growers Exchange have put forth an extreme effort to keep aid for fruit and vegetable organizations from being struck out of the Senate farm bill in Congress.

It seems that certain commercial interests raised a smoke screen purporting that aid to fruit and vegetable co-operatives would destroy our export trade in apples.

The Farm Bureau and commodity organizations stood solidly together and protested vigorously the exemption of aid to fruit and vegetable organizations. The Michigan organizations voiced their disapproval of such discrimination through Senator Arthur H. Vandenberg who did noble work in making our efforts effective.

This emergency constituted one of the best illustrations of the value of having a functioning organization on the job to protect the farmer's interests. We were joined in our efforts by other State Farm Bureaus and commodity fruit and vegetable organizations all over the country.

The Washington office of the American Farm Bureau was particularly effective in helping to care for the Washington end of the proposition.

PENNSYLVANIA GETS GRAPE GRADE LAW

The first Pennsylvania law making it compulsory to designate the grade of an agricultural product was secured by Pennsylvania grape growers when the governor signed the bill which will require the marketing of all closed packages of grapes in conformity with United States grape grades.

GOVERNOR SIGNS BOOTLEGGERS BILL

Governor Fred W. Green has signed the Cuthbertson bill providing mandatory sentence of from one to four years for commercial bootleggers and increasing maximum penalties for minor violators from one to two years and from \$1,000 to \$2,000 fine.

Members Benefited

NEW YORK EPISODE
My husband told me he was going out for an afternoon's fishing, was gone a week, and came back without any fish.

Our Farm Bureau traffic department's report for 1928 shows 36 claims amounting to \$3075.43 collected for Farm Bureau members with a commission saving of \$519.79.

AMERICAN SYSTEM OF SELLING WOOL CUTS FARM PRICE

Comparison With Selling in Other Countries Shows Plan Needs Change

SELL WOOL TOO QUICK

Auction System of Selling Wool Is Gaining Favor Throughout World

By J. F. Walker, Consulting Specialist, U. S. Department of Agriculture. (Note: This is the third of a series of three articles prepared by Mr. Walker, following a survey of leading wool producing countries.)

When the American wool grower puts his clip on the market he meets the competition of the world. It is not enough, then, to consider domestic production and demand in analyzing his business but he must carefully study world production and consumption and world methods of disposition of the wool clip if he intelligently disposes of his product.

Five countries today produce about 90 per cent of the world's wool suitable for wearing apparel or similar purposes. These countries are Australia, the United States, South Africa, South Africa and New Zealand. It is to these areas, then, that the American wool grower must look when he considers the competition to be met in marketing his wool.

For many years the sheepman of America has concerned himself with the quantity of wool entering the market and has paid little attention to the quality of his competitors' product or of his own clip. It is only within the last few years that concerted effort has been made to improve the quality of the American clip, and this effort has been largely through the educational program of the various co-operative wool-marketing associations which to date, has reached only a small percentage of the wool producers.

In contrast with this situation in the United States, each of the other four large wool-producing countries has made considerable progress in preparation of wool for market and in disposing of it to the best advantage. It is significant that the three countries which have given this matter most attention (Australia, South Africa and New Zealand) have continued to expand sheep operations until they are, apparently, nearing their limits of production, while the other two have fewer sheep than were carried 15 to 20 years ago. There seems to be a direct relationship between the preparation and marketing of wool and the profit accruing to the wool grower.

Wool Is Classified
A previous article discussed the Australian system of preparing and marketing wool as this country has gone further than any other in putting a superior product on the market and advantageously disposing of it. Mention was made of the almost universal system of classing wool prevailing in Australia.

This system works to the advantage of both the producer and the purchaser. The producer is educated as to the quality of his clip and afforded an opportunity of correcting defects in breeding and management. He is able to place a greater percentage of his wool in the top lines by removing the off sorts, and he saves a considerable portion of his clip from dropping into these classes as would be the case if he sold the fleece entire. Were the Australian wool packed as American wool is, possibly 80 per cent would be classed as burry instead of the 30 per cent of this sort now going into the market.

The purchaser is given the opportunity of buying only such wool as his trade demands, without off sorts. If, for example, he secures 100,000 pounds of Australian 64's he gets nothing but that one sort. If he buys 100,000 pounds of domestic delaines, he gets 1,000 to 2,000 pounds of twine, possibly 5 per cent to 10 per cent of 60's or even 56's from the coarser parts of the fleece, clothing wools from the shorter parts, some bur or chaff on the neck and legs and a small amount of stained wool. Since the exact amounts of these off sorts are unknown, the price is made so as to protect the buyer from possible loss. In many cases inferior wool is turned over to other mills and certainly can not be as well disposed of as when held in large quantities and offered to buyers specializing in such wool.

The operation of classing must be performed somewhere. If it has not been done previously, it is the first process through which the wool goes on entering the mill and allowance is made for the cost of this operation in purchasing unclassified wool. Every large wool producing country in the world, producing the better class wools, except the United States, follows the practice of classing to a greater or less degree and it is a reproach to American business methods that the sheepman of this country continues to pack his wool as he does. Equally pernicious is the American custom of selling wool. No other product of the farm is sold in such a manner. What would be the reaction were someone to attempt to buy all the hogs or cattle in a community at the same flat price? Practically every agricultural product is sold from the farm according to grade, except wool. Why should it be the exception?

Quality Variations
Wool in a given section may show considerable variation in yield, length, quality and character and yet one price, or so nearly one price that variations are negligible, is offered to all. Under the circumstances it is no wonder that wool production in the United States has shown continuous fluctuations; the wonder is that the industry has survived at all.

The bulk of American wool moves out of producers' hands six to eight weeks after shearing, and much of it is sold so long before coming off the sheep's back that the quality of the clip is in doubt. The mills, which today buy largely as consumptive requirements demand, require a year's time to consume this wool. This means that dealers in wool must discount in advance any possible price reductions during the year. Bringing the American clip on the market during this brief period causes gluts which tend to force prices to lower levels. The bulk of the wool in the United States moves out of the growers' hands about four years out of five, therefore, at a time which marks the low price period of the year.

This speculative selling of unclassified wool at flat prices has further served not only to keep the grower in ignorance as to the character and value of his individual clip, but also to deprive him of the opportunity of establishing comparative values with foreign-produced wool with which he must compete. There is a very general lack of knowledge as to types and grades among wool producers, and in many sections the same may be said of local buyers whose interest is bounded by the commission involved.

Contrast this with the Australian system where every branch of the trade from producer to buyer operates in working out an orderly, unified system of bringing the wool into market throughout the year, allocating the volume, month by month, according to generally recognized consumptive demands; a system where the intermediate agent between producer and consumer is one operating on a strictly brokerage or co-operative basis, whose continuation in business depends on treating both clients fairly, securing for the one value for his product and giving the other assurance of delivery of wool up to the quality of the submitted sample; a system where even large houses handling a much greater volume of business than any in the United States recognize the necessity of co-ordinated action in properly disposing of the clip by giving each concern its percentage of wool on each series of sales and protects the producers' interests by employing men thoroughly conversant with wool values to fix reserve limits on his wool when it goes through the sales; a system that is being adopted, in toto or with modifications, by every country in the world producing high grade wool—save one, the United States.

Sell Other Commodities
It is interesting to note that these brokerage and co-operative houses do not confine their operations solely to wool. They handle most of the products coming from the farms or stations, such as wheat, livestock, pelts, etc. They also purchase farm supplies on a commission basis. They finance the farmer and station owner, and as their business keeps them in close contact with both productive and consumptive channels they are familiar with the values the farmer must have on his product to afford him a fair return on his investment. They also know the ability of consumptive demand to absorb the supplies coming forward to market. Their advice on production both as to quantity and quality is generally recognized as sound and there is no doubt that they have been an important factor in the prosperity of the sheepmen whom they serve.

The auction system of wool selling is steadily gaining over the world. It affords the producer an opportunity to secure the best value that any concern interested in the line offered will give. True, so far, American wool has had only a home outlet and there is not sufficient production to take care of domestic demand. It is equally true that some types of wool produced here, particularly some of the off sorts, are not in keen demand and might find a better market overseas than they are enjoying today. Other wool, known as specialty wool or wool adapted for special purposes, might enjoy the same advantage. For example, in 1927 very fine German-produced wool was shipped into the London market and sold at \$1.68 per pound clean, for French mill consumption. Another instance: New Zealand wool of a certain type was sold in the same year in considerable quantities for export to Canada at higher prices than the same quality of wool grown in Canada brought to the producers. One had the advantage of outside competition, the other did not.

Japan and Russia are becoming increasingly large buyers of wool of certain types and are paying prices for this wool which might tempt them to enter American markets if wool were properly prepared for their trade and in sufficiently large lines. France and Germany specialize in short and burry, seedy wools. Our mills discount such wools heavily.

Better Outlet Possible
For many years it was thought that American mills could not compete with those of foreign countries; today they have assumed tremendous importance in the commerce of the world. The American wool producer may have better outlets for some of his production in other countries than he has at home, if he so rearranges his business as to take advantage of them.

The question is, can the system described be applied to American wool? Why not? It has demonstrated its value to the Australian producer and to the South African and the

New Zealand as well. These countries were once faced with the same situation, so far as selling is concerned, as confronts the wool producer in the United States today. The elimination of local buying was a matter of years and in some sections of these countries the dealer still handles a certain amount of wool. France and England, countries of small flocks, have worked out similar plans, not so elaborate or comprehensive as the Australian system, but sufficiently effective to give them a chance at a world market and better values. The English farmer, under this plan, is no longer dependent upon the English market as an outlet for his wool, but actually exports half of it, and of this exported part more than 50 per cent comes into the United States. He has discovered that competition means a better market for him.

The Australian grower received an average of 35 cents for every pound of the 1926-27 clip that went through the auction sales. The patrons of three co-operative wool marketing organizations in England, in 1927, received almost identically the same price for all the wool which went through their hands. Two French co-operative societies showed, during the same year, about 40 cents on all grades, for their members. The growers in the United States, located in the best market in the world, and with a fairly effective tariff protecting them from foreign wool, received a trifle over 30 cents per pound, on an average, for the 1927 clip. Yields of wool, preparation of the clip for market and a cull mill season may account for a part of the difference but the fact remains that American mills did go abroad for wool, that some of the wool mentioned above was not better prepared than ours, and that the difference in clean yield was not great enough to offset the amount of the tariff duty. It is evident that the marketing system now in effect in the United States has not measured up to that of other countries.

Americans Poor Merchants
A man, very prominent in wool circles in Australia, remarked recently that "America is 100 years behind in her methods of disposing of her wools." A leading wool authority in England told the writer that American wool is "the poorest gotten up and the worst sold of those of any civilized country." The head of a large brokerage house in London made practically the same statement and the secretary of a large sheep breeder's association in Australia remarked, "Why is it your wool growers do not adopt better methods in disposing of their wool? Are they a different breed from your business men?"

We have today no surplus of wool in the world's market of any consequence. As has been pointed out, the countries which have adopted modern methods of preparing and disposing of their clips are nearing their present limits of expansion. Future expansion in world wool production is being narrowed down to a more restricted area. The United States has demonstrated that it can produce and is producing in some sections wool of as good quality as any grown in the world and it can, if need be, double its present sheep population. Whether such a procedure would be profitable will depend very largely on the attitude that sheepmen take toward developing a system which will best enable them to find existing markets. Apparently there is now or shortly will be a real opportunity for some country materially to expand her sheep holdings. That country will be the one that will put the best product on the market in the most efficient manner. Will the American sheepman avail himself of this opportunity?

INSTITUTE DRIVE STARTS IN MONTH

A campaign for \$2,000,000 will be launched within a month by the Michigan Institute of Music and Allied Arts, a merger of the music department of Michigan State College and the Lansing Conservatory of Music.

Plans for the campaign have been under way for several months and the institute is now working out final details for the drive, which will be nation-wide. Of the amount to be raised, \$500,000 will be for new buildings in Lansing and East Lansing. Interest on another half million will be used as a scholarship fund, and the other million will be placed in banks as an endowment fund.

MANY CO-OPERATIVES ARE TURNING TO OIL SALES ON BIG SCALE

Oil buying probably will be in less than car lots until such time as car lots can be handled with the one buying office located at Lansing, the state headquarters for the Farm Bureau in this state.

In six other states the co-operative sale of oils has been taken over in a statewide scale by the State Farm Bureaus. These states are Iowa, Ohio, Missouri, South Dakota, Wisconsin and Tennessee. Iowa has been leading all the states in quantity of oils handled by the Farm Bureau as the state distributing agency with 28,460 gallons reported for the month of April. Michigan followed in second place with 10,250 gallons; Ohio, 7,835 gallons; Missouri, 6,445; South Dakota, 6,180; Wisconsin, 3,795 gallons and Tennessee, 1,225 gallons during the same month.

Defective chimneys cause a large share of the fires in farm homes in winter.

ASSIGNMENTS OF PROPERTY OFTEN END IN DISCORD

Careless Drafting of Deed Often Results In Law Suits

DEEDS DRAFTED WRONG

Home, Community Chairman Is Believer in Planning For After Years

By Mrs. Edith M. Wagar, Carleton, Mich.

My attention was called a short time ago to a matter that I have given much thought and which I think is of more than passing interest to home owners and farm people especially. We have watched with much satisfaction the changing attitude of people concerning the ownership of property. Fifty years ago it was the universal practice for deeds of property to be held in the husband's name only. The wife and mother was the silent partner if considered a partner at all. But gradually the life's earnings turned from "mine" into "ours" whether it be real estate or bank deposits or other holdings.

The "joint deed" became generally popular and it was a common occurrence for families to adjust themselves to a real partnership business ruling for both father and mother.

But now our attention is called to the fact that many of these so-called "joint deeds" do not express the idea that was intended when so written. One can get just what they want if they express themselves clearly to the person making out the papers, but without definite explanation one can easily get something far different than intended. The use or omission of a word or two makes all the difference in the world as to what you really have. For instance, if the deed is written simply John Doe and Mary Doe, one holds a straight joint deed which gives to each a 50% holding of an undivided property and on the death of either must be probated the same as any separate ownership and the 50% estate of the deceased is divided according to law or will left by the deceased. This type of joint deed ties up the husband as well as the wife while both are living—neither can sell or mortgage without the consent of the other; neither can property so held be security on any bond or note, for there are two separate parties to deal with each having as much interest in a claim on it as the other.

Disappointments Arise
I think there are more disappointments in this type of a deed than all others combined because in the majority of cases the parties concerned had supposed they had arranged matters in such a way that on the death of either the survivor became sole possessor and could do with it as they liked. I have in mind a friend who just recently has learned that a mistake was made in their affairs. The husband was an invalid for several years and had required the constant attention of the wife. Their property had been purchased piece meal throughout their married life and at the same time each had inherited a parcel of real estate. Most of it was held in the husband's name only and it was his desire to make her life safe from complications if he should die first, so one day they went to a notary and had everything made jointly, deeds of property and any shares of stock that they held. They also had all fire insurance policies re-written to cover joint ownership. Remember fire insurance must always be written by the one owning the property covered.

Their children, now all grown, married and out doing for themselves. The invalid husband died during the past year and through some business deal the widow was astonished to learn that she did not have full possession as they had both expected and intended she should have, but rather she could hold the property and have the use of it so long as the children did not object but if any of them demanded division of the property the estate would have to be probated and divided. And under any circumstances before it could be sold it would have to be probated. And the same procedure would have been true if the case had been reversed and the wife had died first, the husband would not have been free to sell, etc., because she had just as much claim on all property as he had.

Now on the other hand if they had had the deed written John Doe and Mary Doe, "husband and wife and to the survivor of either of them in the entirety", the one out-living the other would have automatically become possessor of the entire property and could sell, lease or mortgage at any time desired.

Should Watch Phraseology
If certificates for shares of stock are written for John Doe and Mary Doe, or either survivor, they cannot be sold or disposed of without the consent of both while living and goes directly to the survivor in case of death. On the other hand if written John Doe or Mary Doe either one may dispose of them any time they desire although this form does not specify who really does own them and is not advocated as a practical form to adopt.

Stocks are personal properties and do not involve the strict legal phases real-estate requires to determine its ownership.

The point that I have aimed to give emphasis to is to see to it that the words "or either survivor" is inserted if a joint deed in its fullest extent is intended or desired.

And there's no time to attend to such matters like the time when you have made up your minds as to what you want and both are here and capable of doing business.

There has been another property matter that has come to my attention of late that we should give thought to before we plunge into anything that will cause hardships and heartaches in the future.

Quite often a man leaves a will granting the wife a life lease of property and specifies what is to become of it after she has passed on. Well, his intentions are usually good when he so disposes of the property, but values change and circumstances change and if the wife lives any length of time after he is gone, so many times she is hampered and compelled to stay where she does not want to, is dependent on others to get her living off of the property, whether or not the place soon gets out of repair and no one wants to assume the expense quite often she cannot, because her returns will not warrant her doing it and those who become heirs to the property after she is gone do not want to make repairs because they do not yet own it and so, all in all, nobody is satisfied and the property usually shows it.

Eliminate Technicalities
Again, under such circumstances, one heir is not safe in buying out other heirs while the mother is living because the heirs do not legally own anything as yet. I know of one instance where an heir greatly in need of money sold her interest in the old homestead to the one who expected to eventually have it as his home. Several years after that she died without children but also previous to the death of her mother and when the mother died and the estate was settled other heirs demanded their share of her portion although it had been sold and bought in good faith and the consequence was the heir who had "bought out" the other was the loser of the purchase price.

There are rare instances whereby it is best to put certain restrictions on the disposal of property and sometimes a wife or a child has had a home by so doing but in the majority of cases I believe the wife is capable of handling property and her last days will be far more happy if she could be just as free to do and go as if she had been a man. And so many men could come back and show the life of their partner and mother of their children had been narrowed and hampered through their desire to protect her, or I fear, too often, their desire is to control affairs even after death, I'm sure heaven would not be as restful a place as many hope to find it.

The honeymoon follows the lipstick period and precedes the broomstick period of a girl's life.

WOOL BLANKET BARGAIN!

Farm Bureau all wool, DOUBLE BLANKETS, 70x80 inches, are thick, soft, fleecy, virgin wool, carefully woven. Patterns—large plaids in 9 different (fast) colors, rose and white, tan and white, etc. Bound with 3 inch sateen ribbon. Price \$11.50 per pair, BUT—

Our mill has offered to make these blankets in dull season at \$8.85 per pair, delivered to you in September, parcel post prepaid. This offer is good only to June 1. We will notify you 10 days before shipment next September. Farm Bureau members get 6% off. This is your opportunity to get a fine blanket at a nice saving, nearly 25%.

Use This Coupon
Michigan State Farm Bureau Lansing, Mich.
Name
Date
Please ship C. O. D. next September...pairs of all wool blankets at \$8.85. Color wanted is checked.
Name
P. O. & R. F. No.
Rose & White
Black & White
Blue & White
Tan & White
Corn & White
Red & Black
Green & White
Gray & White
Lavender

RESEARCH SHOWN A PART OF F. B. WORK

Letter From President To Field Worker Gives Good Sidelight

Gilbert Scott Hastings, Michigan Dear friend Gilbert:

Your letter asking for a report of the tariff hearing on sugar is at hand. It will be impossible to give you much of an idea of the importance and magnitude of the hearing.

It was held before the Ways and Means Committee of the House where all tariff bills must originate. You will recall that the press and the Congress of the U. S. have insisted that no tariffs would be discussed in the 70th Congress, however, the American Farm Bureau Federation was able to secure a hearing for re-adjustment of agricultural schedules, not a revision of the tariff. Nothing but agricultural food products was before the committee for hearing.

One hundred and fifty-five actual farmers appeared on our program. They came from northwestern Ohio to Pacific Ocean and from Nebraska on the south to the Canadian border. Only one man was not a Farm Bureau member and he represented a township Beet Growers Association in Montana.

The beet hearing was on the 21st, 22nd, 23rd, and 24th of January, Chester Gray of our Washington office was in charge. We asked for 3c per pound net against the world. The low price of sugar in New York City makes it impossible for American farmers with the American standard of living to compete.

Cuba supplies one-half of the raw sugar for the U. S.; 12 1/2% of Philippine land capable of producing sugar is now growing cane. They could nearly supply the world. 500,000 tons came from Porto Rico last year, 770,000 tons from Hawaii in 1927. We were told 30 years ago that America should be independent of the world for our sugar supply, that the American farmers were entitled to the American market to maintain the American standard of living. The beet grower is helpless just as the milk producer is without an organization such as we have. We put all of the commodities back of the beet man supporting him and he in turn, through our organization will back up livestock, fruit, tobacco, cotton, etc.

We must have a diversified agriculture if the beet acreage goes into beans. Where will we go from there? We must stop importations from foreign countries. Our research department of the American Farm Bureau Federation has been working for five years to be ready for this very thing. We have used most of the national dues for research, not legislation as is generally supposed. Beans from Japan are holding us down. Peas from Japan have destroyed our market. Tomatoes from Italy have destroyed our canning. Tomatoes for seed now grown in France, molasses from Cuba, corn from South America, etc. We have exact importations and dates. We are the only organization that has.

Signed—M. L. Moon.

PASTURING EARLY INJURES MEADOWS

Although pasture is a very important crop, it is one that is often neglected and poorly handled. Especially is this true in these early spring months when the first frost begins to come out of the ground and the grass begins to take on new life. At such a time, stock should be kept off the pasture or they will tramp it up and thereby greatly decrease its future value. There is no benefit from turning cows on the pasture at such a time as there is no food value in the sod and only harm can come to the new plants by the tramping of the cattle. We should realize that the plant requires leaf surface for growth and so if it is pastured too closely at this time it will be much slower to develop and smaller yields will result.

The best plan to follow is to keep all stock off of the pasture until the plants have had a good start. Greater yields will be obtained if this method is followed and the pasture will continue to give a greater yield for a longer period of time.

"Do you know the difference between an asset and a liability?"
"No."
"Well, you will after you marry."
—Passing Show.

MICHIGAN RURAL SCHOOLS LEAD

In making conditions sanitary for their children in rural districts by adopting

SANOLET INDOOR TOILETS

These can be used also in the home or cottage and feature the following advantages:

1. Low cost
2. No upkeep expense
3. No chemical used
4. No mechanical parts to operate or repair
5. No emptying of tanks
6. Can be used anywhere

Write for further information and prices for

School Home Cottage

STANDARD SCHOOL SUPPLY CO.

St. Louis, Michigan

Radio Is Used To Tell Story of Farm Bureau

Michigan Farm Bureau "Held The Air" Daily For Fourteen Talks

From April 11 to May 1 the Michigan State Farm Bureau presented two five-minute talks daily on Farm Bureau work in the matter of adapted seeds for Michigan, open formula dairy and poultry feeds, Farm Bureau fertilizer, machinery, coal, lubricating oil, automobile insurance and other services to Michigan farmers by broadcasting the talks over radio station WJR, Detroit.

The State Farm Bureau attempted to tell something of the size and work of the organization, which is served throughout Michigan and serves upwards of 75,000 farmers and pictured the Farm Bureau as a membership organization, with membership confined to farmers. The members own the organization, lock, stock and barrel, and direct its work through a representative form of government. Individual members are grouped in township or community Farm Bureaus, which are organized as County Farm Bureaus, with headquarters usually at the County Seat. The County Farm Bureaus are federated to form the Michigan State Farm Bureau, with headquarters at Lansing, Michigan. The Michigan State Farm Bureau with forty-five other State Farm Bureaus takes its place in making up the American Farm Bureau Federation of nearly a million farmers in America, with national headquarters at Chicago and legislative headquarters at Washington, D. C.

Ten years ago the Michigan State Farm Bureau had its beginning. Through a process of steady growth, the organization has built a state-wide service machine which now has its representative and service for most rural communities. Only the foundation of Farm Bureau work has been laid in Michigan in the first ten years. The next ten years hold even greater promise of accomplishments.

Purposes Explained

The purpose of the State Farm Bureau organization is to promote the best interests of Michigan farmers and their families, an undertaking which includes a great deal of territory and vast possibilities. At times the Farm Bureau program has met with considerable opposition and efforts have been made to kill the organization, but it has survived and flourishes, as the present condition of Farm Bureau affairs testifies.

Today the Farm Bureau serves farmers in the legislature. The Farm Bureau operates a Seed Service guaranteeing Michigan adapted seeds of the highest quality; it operates a Farm Supply Service which brought Michigan farmers the open formula dairy and poultry feeds, fertilizers made with Michigan soils and crops in mind, and other farm supplies on the basis that highest quality goods are most effective and can be had at a very reasonable price. The Farm Bureau operates a traffic department which assists Michigan farmers in their relations with railroads and other public carriers. The Farm Bureau has brought the necessity for adequate automobile insurance home to Michigan farmers and has insured some 30,000 of them. The Bureau operates a membership department and publishes a newspaper. It is in legislation that the Farm Bureau organization has been most in the public eye. The Farm Bureau was perhaps the first champion of a gasoline tax in Michigan to provide the money for the construction and maintenance of the trunk line highways which were well under way in 1922. At that time the State of Michigan had outstanding \$50,000,000 in Highway Bonds, was in debt to the countries more than \$7,000,000 and at a loss as to how to pay this \$57,000,000, or to carry on further road construction.

Farm Bureau investigations revealed that farm real estate was carrying a very large and unfair burden in road construction costs. The Bureau offered the gas tax as a means of having every one pay for the roads in accordance with his use of the road. The Bureau gas tax plan provided for the construction of new roads out of gas tax revenue and gradual retirement of the \$57,000,000 road indebtedness without putting in onto the State property tax.

The Gas tax bill passed the 1923 legislature but was vetoed. For two years the Farm Bureau went up and down Michigan preaching the gas tax principle to Michigan farmers. In the 1925 session of the legislature a two cent gasoline tax was almost one of the first pieces of legislation enacted, and that was accomplished in the early days of the session.

The Farm Bureau believes that its stand on the gas tax has been of great value to Michigan farmers and to the state as a whole. The gas tax has promoted good roads and every one has shared in the expense according to his use of the roads.

Sponsor Legislation

The Michigan State Farm Bureau sponsored in the 1929 session of the legislature, another forward looking piece of highway legislation of interest to Michigan farmers and to the general public.

The bill provided that, beginning July 1, 1930, money equal to one-third of the gas tax should be returned to the counties for the construction of permanent township roads for the purpose of making such roads passable the year around. Not only passable roads, but good

roads since, at present, during a good portion of the year, many of these important township feeder roads are anything but passable.

The Farm Bureau road bill would make better township roads possible; reduce township road taxes in some townships, eliminate them in other townships and would not increase road taxes for any one. It would not take township roads out of the hands of township citizens nor compel townships to abolish the office of township highway commissioner and would not place township roads under control of the state. The bill would give township roads some benefit of the gas tax.

The bill was pigeon-holed in the House Committee on roads and bridges.

Active For Business

The Michigan State Farm Bureau supplies Michigan farmers with a number of business services. Whenever the Farm Bureau has gone into a line of business, it has done so to put into effect and make available a principle in business which farmers have wanted, and which could best be supplied by helping themselves.

In 1920, when it became known that the reason for increasing failure in getting permanent stands of alfalfa and clover in Michigan and other middle west states was due to enormous importations of foreign grown clover and alfalfa seeds not adapted to our climate, the State Farm Bureau acted. The Farm Bureau established a Seed Service which guaranteed to procure for Michigan farmers alfalfa and clover seed grown in this country and which would be adapted to Michigan. The Farm Bureau followed State College recommendations and tests in the matter. The Bureau then led the successful fight for a federal law to stain foreign clover and alfalfa seeds in part of their entry to this country. Today clover and alfalfa seeds showing any seeds stained green or red are to be avoided as unsafe.

Largely as a result of the Farm Bureau's work in providing Michigan's adapted alfalfa seed, Michigan's alfalfa acreage has increased from 76,000 acres in 1919 to 576,000 acres in 1928. Each year the seeds handled by the Michigan Farm Bureau Seed Service would make a trainload nearly one and a quarter miles long.

The Farm Bureau in 1922 entered the dairy and poultry feed business to give Michigan Farmers commercial mixed feeds that would not only tell him pound for pound the ingredients in the feed but would shift those ingredients to meet market conditions, a common practice, and one which frequently cuts milk or egg production. The Farm Bureau quickly proved that the best quality ingredients, properly combined, give the greatest production at the lowest feed cost. At that time manufacturers of private formula feeds predicted that the Farm Bureau policy of open formula feeds could not withstand the changes in the market, etc. However, Farm Bureau feeds have continued as open formula and are probably the largest selling feeds in Michigan today. Last year a train of box cars twenty miles long could have been made with the Farm Bureau dairy, poultry and other feeds bought by Michigan farmers.

The Farm Bureau applied the same principle to fertilizer. Its annual distribution would make a trainload of fertilizer some six miles long.

With the rapidly increasing hazards of automobile driving in town and country, the Michigan State Farm Bureau investigated automobile insurance for a type that could be recommended to Michigan farmers. The Bureau brought Michigan farmers the State Farm Mutual Automobile Insurance Policy, which recognizes the difference between city and rural driving risks, and makes its rate accordingly. The Farm Bureau has provided about 30,000 Michigan farmers with adequate automobile insurance and is increasing that number at the rate of nearly 500 per week. The State Farm Mutual Policy is being offered by 23 State Farm Bureaus.

ARTICHOKE BUYERS FORM A SYNDICATE

Announcement was made this week by John A. Doelle, president and general manager of the National Artichoke Products company, of the formation of a syndicate, headed by William L. Harding, former governor of Iowa, to raise the Jerusalem artichoke in Michigan in great quantities and from it to manufacture levulose, or health sugar.

During the coming summer it is hoped to have about 1,500 acres under cultivation in Michigan, Mr. Doelle said.

Lansing is to be the office headquarters of the company.

Garlock-Williams Co.
2614 Orleans St.
Detroit

Your shipments of poultry, eggs and meat are solicited. Tags and market information sent on request.

Good Lice Treatment

Dipping is the most effective method of eliminating lice and mange when they are present in a herd of hogs. A wallow made of concrete with shallow water is a good preventive. Use clean water until the hogs are accustomed to the wallow, then add petroleum for a day or two, and return to clean water.

State Advertising Fund Is Allocated

The Rushton-Hartman Act which appropriates \$100,000 state funds annually for two years and is to be matched by a similar amount by the four major resort associations for the purpose of advertising Michigan has been placed by a recent ruling of the state administrative board in the hands of the conservation department for administration.

FARM BUREAU OILS!



Farm Bureau (M. F. B.) Oils are 100% paraffine, Sharples dewaxed. Stocked by co-ops and other authorized distributors of Farm Bureau supplies in 15, 30 and 55 gallon drums, which are extra, but returnable for credit. As an introduction we offer 5 gallon cans, adding 70 cents for the container. Your greatest savings is in 15 gallons or more. Find out from your Farm Bureau Distributor how Farm Bureau Oils will save money and give you motor oil satisfaction.

FARM BUREAU SUPPLY SERVICE
Lansing, Michigan.



Chicks 8c

Chicks for June delivery. Pay only \$1.00 down, balance C. O. D. Get chicks all from year old hens that are mated to cockerets which are grandsons of the world record hen at the University at Vancouver, B. C., with an egg record of 231 eggs in 384 days. We can furnish a limited supply from our pedigreed hens, several grand daughters of the World's record hen.

Send for our Free Circular, G. C. Kiefer.
BYRON CENTER POULTRY FARM, BYRON CENTER, MICH.

FREIGHT RATES On Farm Commodities

Sometimes have overcharge errors. Do you have your bills audited? THE TRAFFIC SERVICE DEPARTMENT Of the Michigan State Farm Bureau will check up the charges on your freight bills; file overcharge claims; file loss and damage claims; watch all freight rates on your farm products and supplies and be your personal representative to the railroads. Claims collected free for paid-up Farm Bureau members. No Charge For Auditing

Farm Bureau Traffic Department
221-227 N. Cedar St. Lansing, Mich.

Fertilizer Matures Corn Crop Earlier

And Increases the Yield Per Acre

The feeding value of mature corn is much greater than corn which has not hardened. State College tests show that fertilizer on corn ground matures the crop from a week to ten days earlier, and increases the yield.

The College finds that \$1 invested in the right fertilizer can be expected to return \$1 to \$3 or more on the investment in increased yield per acre.

Farm Bureau fertilizers give the young plant the quick vigorous start that is so important for early maturity and extra yields per acre.

We offer 2-12-6 or a 4-16-4 fertilizer on light soils which are low in fertility. Where the fertility is higher, 2-14-4 or 2-12-6 will give good results. For the heavier soils, 2-14-4 is recommended if the soil fertility has been depleted. Use 0-20-0 on heavier soils upon which manure has been applied.

Applications of 250 pounds per acre, broadcast, or 150 to 175 pounds when the fertilizer is applied in the rows are recommended.

Alfalfa, clover, beans and other valuable crops respond profitably to the application of the correct mixed fertilizers.

0-20-0	2-8-16	0-24-24	4-16-4
0-44-0	2-12-6	2-14-4	6-8-6
0-14-6	3-9-18	Muriate of Potash.	
0-8-24	4-8-16	Nitrate of Soda.	
0-12-12	4-12-4	Sulphate of Ammonia.	

Ask your authorized distributor of Farm Bureau products to supply you with Farm Bureau Fertilizer. For further information, write us.

Michigan Farm Bureau Supply Service
Lansing, Michigan

FERTILIZER INCREASES NET INCOME

Learn to Recognize it PAYS



THIS TAG . . . You, as a grower, must know positively the origin and method of inspection of EVERY bushel of seed potatoes planted in your fields. It is your only protection for satisfactory tubers, quality and marketable yields.



This certification tag is attached to every sack of Chief Petoskey Certified Seed after official inspection by the Mich. Crop Improvement Ass'n under direction of the Michigan State College. WATCH FOR IT. It is your guarantee and protection.

Chief Petoskey brand of Michigan seed potatoes in Russet, Rurals, White Rurals and Irish Cobbiers are sold in carload lots or less, straight or mixed; all rigidly inspected and certified. Re-stock your seed NOW. Don't wait.

Write, Wire or Phone

Michigan Potato Growers Exchange
CADILLAC, MICHIGAN

YOU WANT PROFITS LET SOLVAY HELP YOU!

MAKE all of your land profitable! Get money from unproductive fields. Get more profits from fertile fields. Spread Solvay Pulverized Limestone. It's ground fine enough to get results the first year and several years after. Dollar for dollar, Solvay Pulverized Limestone is the best lime investment you can make, because it gives you more actual lime for your money. High test. Furnace-dried. Shipped in bags or bulk. Write today for prices and free 24-page illustrated booklet on Solvay Pulverized Limestone.



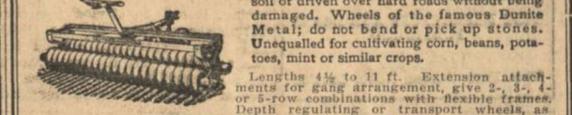
Your Boy Can Hoe 20 Acres per Day!



TRY a DUNHAM Cult-Hoe this year. You'll be astonished at its rapidity, ease and thoroughness of operation. Any boy can handle it. No levers to shift; no shovels to guide. Just drive and cultivate—15 to 20 acres per day with team, 30 to 40 acres with tractor, 50 to 80 acres with extension attachments. The easiest method of thoroughly hoeing and weeding ever invented.

DUNHAM CULTI-HOE
Two Row \$69.00
3 Row \$95.00

The most advanced type of rotary hoe on the market. Stronger, better, more thorough. Automatic depth regulation. Penetrates surface with a rolling thrust, uproots the weeds and stirs the top soil. Can be safely weighted for hard soil or driven over hard roads without being damaged. Wheels of the famous Dunham Metal; do not bend or pick up stones. Unequaled for cultivating corn, beans, potatoes, mint or similar crops.



The famous tillage tool which pulverizes, firms and levels the seed bed; mulches and cultivates growing crops and saves many a stand of frost-heaved winter wheat. For horse or tractor use. Sizes 4 1/2 to 11 ft. Prices \$34.00 to \$89.95. Literature on request.

Other Dunham Tillage Tools—including the famous Cult-Hoe, Cult-Hoe, Disc, Spike and Spring Tooth Harrows, Sprocket and Single Gang Pulverizers, at the lowest prices ever offered. All regular sizes and combinations are included. Write today for circular and price list. See your nearest co-operative association or distributor of Farm Bureau Supplies for information and prices. Descriptive literature free on request.

Michigan Farm Bureau Supply Service
Lansing, Michigan

Atlacide is sure death to weeds. Spray or dust. Easily applied. Not poisonous, explosive or combustible. See your Farm Bureau Distributor.

MICHIGAN FARM BUREAU SEED SERVICE
Lansing, Michigan

4 COUNTIES MOVE TO REDUCE THEIR ASSESSED VALUES

Sanilac, Huron, Lapeer and Tuscola Counties Call For Tax Survey

PLAN IS AGREED ON

Immediate Action Is Found Necessary To Obtain Help This Year

Seeking to gather information for the purpose of bringing about a reduction in the local taxes, representatives of the boards of supervisors of Sanilac, Huron, Lapeer, and Tuscola counties met at Sandusky, May 4, and worked out plans for conducting a tax survey in each of these counties.

A somewhat general survey in Sanilac county made recently, showed that assessed valuations are far in excess of the real or selling value of many parcels of land. Assessed valuations ranging from 125 to 140 per cent of the actual market value of the farms in that county were disclosed in this preliminary survey. This survey showed that, in one township, the assessed valuation of land exceeded the average selling price of the land by 64 per cent.

This tax study has been initiated by John Goodwine, secretary of the Sanilac County Farm Bureau and state representative in the legislature from that district. Figures which he obtained showed that his own county is being made to pay fully \$27,000 a year more than it should. If the tax were based on the values established by the supervisors, because the state tax commission has added \$10,000,000 to the assessed valuations which the supervisors recommended for that county.

The problem of determining what the tax situation actually is in these four counties is resolving itself into a Farm Bureau undertaking, to a large extent, and those in charge in each community would appreciate having every organization member turn in to help put the survey across with as little delay as possible.

Having secured the necessary data through the survey, it will be another job to prove to the state tax commission that the assessed valuation in this part of the state is relatively too high. This is the purpose of the survey.

Unless each supervisor lends the fullest measure of cooperation in the undertaking, complete reports cannot be filed and the general move will not be as effective as planned at the meeting a week ago.

The survey will show the amount of vacant land in each township; the amount of land sold or foreclosed and their values as shown on the tax rolls; the price of the land offered for sale and its assessed valuation.

The easiest way to keep in touch with all of your relatives is to own a cottage at a summer resort—Washington Post.

POSITION WANTED AS SALES MANAGER

With Livestock Shipping Association, Co-op Creamery, Farmers, Elevator, Fruit Growers Ass'n.

Fifteen years business executive. Includes eight years sales of farm products and direct sales to consumers.

BEST REFERENCES AND BONDS FURNISHED

Address Box 1
Mich. Farm Bureau News, Lansing

France Agstone Meal

HIGHEST QUALITY LIMESTONE AT VERY REASONABLE PRICES

France Agstone Meal is raw crushed limestone screened to that fineness determined to be the most efficient for correcting soil acidity.

It has not been necessary to dry Agstone Meal, for that adds nothing to its efficiency but would add materially to its cost. Therefore, Agstone Meal is shipped in open top cars at lower freight rates than liming materials which are dried and must be shipped in closed cars.

Agstone Meal can be stored in the open for months without injuring its quality or efficiency.

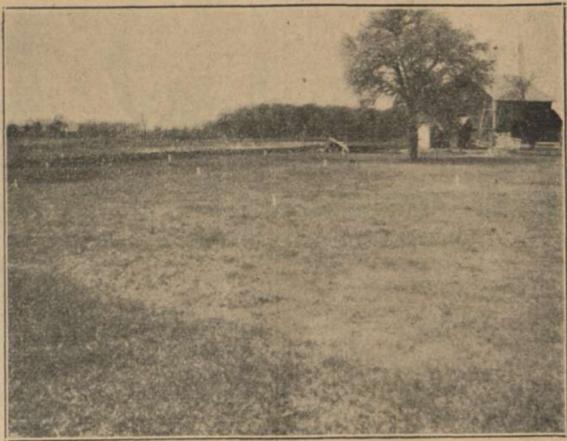
France Agstone Meal is limestone of known purity, quarried at our plants in Ohio, Michigan, and Indiana.

Mail our Testing Laboratory at 816 Summit Street, Toledo, a two ounce sample of soil from several sections of your field for a free soil acidity test.

The Michigan Farm Bureau Supply Service handles France Agstone Meal. Ask your co-op or authorized distributor of Farm Bureau Supplies for it.

THE FRANCE STONE COMPANY
1800 Second National Bank Bldg.,
Toledo, Ohio.

Quack Grass Can't Stand The New "Strong Drink"



Just how quackgrass suffers at the hands of a new and effective weed exterminator is indicated in the pictures above which show test plots where the grass was controlled by repeated applications of spray material. Along the edge of the plots, as seen in the lower picture, the grass made vigorous growth.

Michigan farmers who have combated quack grass with all sorts of non-effective methods and treatments will be glad to learn that there is no wa chemical product being distributed by the Michigan Farm Bureau Seed Service which will give "100% kill" of quack grass when applied according to the recommendations of the Michigan State Experiment station. This chemical is Calcium Chlorate, which is sold under the trade name of Atlacide.

This weed killer, unlike other chlorates, is not poisonous, not combustible and not explosive. The absence of these dangerous characteristics makes it very desirable for use by farmers because of its effectiveness in destroying weeds.

This chemical can be used in either dust or liquid form. If used in a sprayer, it can be dissolved in water at the rate of one pound of the material to one gallon of water. This is sufficient for spraying one square rod of area. One pound of dust is also sufficient for one square rod, but there is the possibility of not getting the material on as evenly in the dust form as in the liquid form. Thorough coverage of the foliage is essential for getting results.

The time of application is not so particular, treatment can be started just as soon as there is a good green growth on the quack grass. If not convenient to spray early in the spring, it can be started any time during the summer. At the Michigan State Experiment station last summer practically the same results were obtained in each of three series of applications where treatment

was begun in July, another in August and one in September. In each of these three series, two more applications were made after the first one at intervals of thirty and sixty days, respectively. Applications made late in the season may have a slight advantage due to the fact that freezing weather sets in shortly after the last application. In addition to this, late applications can often be made after a crop has been taken off the land.

Tests are now under way to determine the residual effect of Calcium Chlorate in the soil. At present there is no definite statement as to what effect the Chlorate will have on the succeeding crop or how long it will take for the Chlorate to be washed out of the soil. Results in other states indicate that from three to five months were required to remove the Chlorate so that another crop can be raised.

While Atlacide is of particular interest to Michigan farmers, due to the fact that quack grass can be completely eradicated, it can also be used on thistle, wild morning glory, poison ivy, and other perennial weeds with equal effectiveness.

MICH. ELEV. EXCH. MARKET OPINION

By Michigan Elevator Exchange
Lansing, Michigan, under date of
May 10, 1929.

WHEAT—Wheat is now selling for the lowest prices in the last five years. North America is faced with a very large carry-over of old wheat and prospects generally for the new crop are very good, consequently the market is demoralized and the wheat market seems to have no friends whatever.

CORN—Corn is down 20c per bushel from top figures on the crop. Advices from the corn belt advise stocks of corn in the hands of the farmers throughout the corn belt are almost double those of last year, consequently indications point to the market holding steady at somewhere about current levels without much chance of an advance unless the new crop gets off to a poor start.

OATS—A continued very dull market with demand light. Feed business generally has been very slack since the first of the year.

BEANS—We believe that beans should be cleaned up between now and June 15th. Prices are at very satisfactory levels and there is not much of any demand for beans after July 1st.

Death Takes Member of F. Bureau Family

Kalamazoo county Farm Bureau lost one of its most loyal supporters through the death of Roy Frost, of Fulton, who died April 12 at the age of 50 years. Mr. Frost was one of the best known rural residents of the county and served on the board of directors of the County Farm Bureau for eight years. He is survived by the widow, two sons and one daughter.

Help Restore Forests

Each acre planted to trees is a step towards restoring Michigan to its former position as an important timber producing center.

FARM BUREAU PUTS UP SHOW TROPHIES

Sixteen beautiful trophies have been put up as awards to the exhibitors who have the best showing of baby chicks, turks and geese at the second annual baby chick show at East Lansing, next Tuesday and Wednesday, May 14 and 15. A trophy consisting of a silver console set is being offered for the winner of sweepstakes in the white leghorn entry in the show by the Michigan Farm Bureau Supply Service.

The trophy awards are valued at about \$500 for the entire show.

An interesting educational program is being arranged for Wednesday, May 15. Speakers will include Reese V. Hicks, managing director of the International Baby Chick Association; G. S. Vickers, field manager of Ohio Poultry Improvement Association; T. S. Townsley, Cleveland, Ohio; Dr. H. J. Stafseth of the bacteriology department, Michigan State College; Professor C. G. Card and Dean J. F. Fox, Dean of Agriculture, Michigan State College. The program will start promptly at 10 a. m., Eastern Standard time and will be concluded before 3 p. m., so that all in attendance may take part in the auction. Plan to see the chicks judged and to take part in the educational program and discussion on Wednesday, May 15.

LEGISLATURE ENACTS MANY MEASURES LAST FEW DAYS OF SESSION

(Continued from page 1.)
amount is slated as appropriations for the several institutions each year.

Pressure of finding means of reducing the property tax levy during the next two years is said to be responsible for reporting out the malt tax measure which had supposedly been killed in committee in the Senate, after having passed the House several weeks ago. That the state administration can use the two million dollars a year to be derived from this specific tax is seen as a probable reason for the measure emerging from the dark corners of the committee room just in time to be acted upon and sent to the Governor.

It has been three quarters of a century since Michigan has had a death penalty law but, if the Governor gives any consideration to the action of the 132 representatives of the people, who twice voted favorably for this measure this session, first degree murderers in this state will be meted a death blow. Manoeuvres of administration leaders in both Houses of the legislature, however, when final action was taken on the measure, gave indication that the Governor was not looking with any great desire for an opportunity to pass upon this grave question.

A measure, introduced by Rep. James McBride, of Shiawassee county, aiming to provide the state commissioner of agriculture with power and authority to regulate the bean brokerage business of the state, died at the eleventh hour after having passed the lower House and gone into committee in the Senate. The measure was not considered as needed seriously in either House, due to the fact that a recently concluded legislative investigation into the possible causes of a sudden decline in the price of beans did not reveal anything of importance which might be remedied by legislation at this time.

WOOL GROWERS' ONLY HOPE THIS SEASON IS IN BUILDING UP POOL

(Continued from page one)
community is picked up this season the remaining wool will find a very slim market, his reasoning suggests.

The business of marketing wool, he shows, is not so much a mere matter of getting a price as it is helping to direct the market demand. Pooling is a safe means of helping to direct the market demand.

The Ohio pool has cleaned out its 1928 fleeces and has sold one car of medium wool at 43 cents, which is far above the price local buyers have been quoting.

Will Furnish Wool Sacks
Wherever there is a group of wool producers who would like to have a meeting to confer among themselves and with a representative of the wool pool, we shall be glad to help. Send your request to the Michigan Farm Bureau Wool Pool, 221 N. Cedar St., Lansing, Michigan. We shall be glad to make any arrangements along these lines.

Individual growers who are not situated so as to be able to avail themselves of the car-lot points, should send their request for sacks to the above address and sacks for shipping their wool with all necessary directions will be sent promptly. State about how many fleeces you have to ship.

Pooling dates for the car-lot shipments will be announced in our next issue and all who pooled last year or who have sent for sacks this year, will be notified about this date by mail.

Wool producers are asked to send for their sacks at once. Don't wait for the pooling date and have the nuisance of sacking at the car door. This makes lots of extra work and the wool does not keep in nearly as good shape as if sacked right after shearing. Once in the sack, it keeps clean and is ready for delivery when the pooling time comes.

Wool will also be shipped from the Farm Bureau at Lansing. Do not deliver any wool here until notified.

Classified Ads

Classified Advertisements will be charged at the rate of 5 cents a word. Where the ads are to appear twice, the rate will be 4 1/2 cents a word and for ads running three times or more, 4 cents a word, each insertion.

BABY CHICKS

MICHIGAN ACCREDITED CHICKS and hatching eggs shipped C. O. D. when you want them. Modern White Leghorn Trapping and Breeding Plant under Michigan Record of Performance. Also commercial chicks for Farm Flocks, at very reasonable prices. Have White Leghorns, Brown Leghorns, Anconas, Barred Rocks, Single Comb Reds. Prices 5c and up. Large Catalog Free. Write today. Townline Poultry Farm, R-1, Zeeland, Mich. 62-4-15-tr

INCREASE YOUR POULTRY PROFITS with Genuine Rural "GOLD SEAL" chicks. They have made hundreds of satisfied customers throughout the United States and are becoming more popular every day. It will pay you too to learn more about them. White Leghorns, Anconas, Barred Rocks. Ask for free circular and prices. RURAL POULTRY FARM, R. 1M, Zeeland, Michigan. 4-15-31-556C

FARM MACHINERY

FOR SALE—28-46 NICHOLS & SHEPARD Separator, used two seasons. Located near Lansing, Mich. 20-34 Port Huron Separator, looks and runs like new. Located near Jonia. Write us for prices. Avery Power Machinery Company, 155 Kentucky Ave., Indianapolis, Ind. 4-25-31b-MY

Buy Farm Bureau feeds and seeds. Hens aren't city bred; they don't like crowded living quarters.



When you market your stock through a local shipping stock which is connected with and sells through the Michigan Live Stock Exchange's co-operative commission houses on the Buffalo and Detroit terminal markets, your stock is in the hands of a friend from beginning to end.

Your local ass'n, and our men at the terminal markets are interested in so handling and marketing your stock that it will bring you the best return. The business of thousands of Michigan, Ohio and Indiana farmers has made us leaders on our respective markets. Try us.

Michigan Livestock Exchange
Detroit, Mich.

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

Look Listen

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

Larger and better than ever. Safe as a bank; \$75,000,000 at risk. \$200,000 in bonds, secured by bonds. \$200,000 real estate. We endeavor to furnish the best Farm Fire Insurance Policy written. A postal card mailed us will bring you information about our blanket policy or we will have an agent call with no obligation on your part. W. T. Lewis, Secretary, 710 F. P. Smith Bldg., Flint, Mich.

Chicks 6 to 8 Weeks Old Are Ready For Farm Bureau Growing Mash

We want to grow our chicks into healthy, vigorous, profit-making pullets, ready to lay when they are between 4 1/2 and 5 1/2 months old, according to the breed.

Farm Bureau Growing Mash, an open formula feed, following closely the recommendations of the Michigan State College Poultry Department, is an ideal ration for growing pullets from the time they are 6 to 8 weeks old until they are placed in the laying house.

Farm Bureau Growing Mash continues the vigorous growth that Farm Bureau Chick Starter or Chicklamash starts. Growing Mash should be fed with Farm Bureau Intermediate Scratch Grains until the pullets are large enough to handle Farm Bureau Scratch Grains.

Pullets must be fed correctly to attain growth and condition to lay eggs early—when eggs are selling for good prices—and to continue production of high priced eggs during the winter months.

FARM BUREAU CHICK FEEDS

Farm Bureau Chicklamash is an all mash ration for raising chicks to the growing mash stage. It is a complete ration, to be kept before the chicks constantly. Its simplicity and effectiveness makes Chicklamash very popular.

Our Chick Starter Mash and Chick Scratch method employs these feeds up to six weeks or a little later, eventually going over to Growing Mash.

Ora M. Howe, a hatcheryman at Spring Arbor, Jackson county, wrote us recently that Chicklamash is the most satisfactory chick ration he has ever used. He has 600 chicks growing on Chicklamash and has lost but two.

Quality Ingredients

For chick feeds, Michigan State College recommends 60% whole yellow corn meal. Wisconsin University Agr'l College says use ALL the kernel of yellow corn to get the necessary vitamins. SIXTY PER CENT of Farm Bureau Chick Starter is WHOLE YELLOW CORN MEAL. The colleges recommend standard middlings. We use FLOUR MIDDINGS, and OAT FLOUR rather than ground oats to make our chick feeds even better than standard requirements.

Ask Your Local Distributor

Of Farm Bureau supplies for Farm Bureau Chick Feeds, Egg Mashers, Farm Bureau Milkmaker in 24, 32, or 34% protein, Farm Bureau Calfmeal, and Farm Bureau Horse Feed.

Michigan Farm Bureau Supply Service
LANSING, MICHIGAN

"This Emblem Should be on Every Farmer's Car"

Says JOHN D. HAKES of Calhoun County, Mich.

And Mr. Hakes knows, too, because he has had occasion to learn what it means to have dependable automobile insurance. Oct. 1, 1928, our Homer agent, Mr. A. H. Sherman, sold Mr. Hakes' collision, public liability and property damage insurance. November 8, Mr. Hakes had an accident.

"My car was badly wrecked, the other car was damaged and the occupants were injured as the result of their turning in front of my car.

"I found myself with a repair bill for \$330 for my car. Within a few days I was sued for \$15,000 by the people who were in the other car.

"There was no red tape or delay in service from the State Farm Mutual. The Company had my car repaired at once and engaged counsel to defend me. The trial was held in the Ingham County circuit court April 17 and 18. The jury cleared me by finding no cause for action."

Mr. Hakes can't say what it was really worth to him to be

able to go about this work, knowing that he would be defended and that in any event the Company would take all the grief.

Mr. Hakes' experience is typical. Farmers everywhere say the same thing. In the 23 states in which it operates, the State Farm Mutual has settled more than 40,000 claims to the complete satisfaction of its policy holders. It explains why every week nearly 500 new policies are written in Michigan.

Square Service, Square Adjustments, Square Policies and Square Agents have enabled this company to build a business serving 220,000 policy holders in 23 agricultural states.

The State Farm Mutual offers satisfactory automobile insurance to Michigan farmers at a substantial savings.

One of the 400 State Farm Mutual agents in Michigan lives near you and will be glad to explain the policy, its advantages and its low annual cost.



This Auto Insurance Emblem Appears on the Caps of 220,000 Policy Holders in 23 States.

For Full Information, Write The Michigan State Farm Bureau, State Agent, Lansing, Mich.

State Farm Mutual
Automobile Insurance Co.
Bloomington, Illinois