Joining an Organization Makes It Stronger; Combin-ing Forces Within The Organization Makes It Effective.

# MICHIGAN FARM BUREAU NEWS

### **A Newspaper for Organized Michigan Farmers**

Seventh Year, Vol. VII, Number 18.

FRIDAY, SEPTEMBER 27, 1929

Issued Semi-Monthly



Michigan Farmers Expected To Benefit By Order This Season.

### FARM BUREAU ASSISTED

About 14 Per Cent Lower Rate Is Ordered On Michigan Crop.

By a recent order of the Central Freight Association, rates on grain and grain products from points in the Lower Peninsula of Michigan to all points in Central Freight Association territory, and which formerly moved on the 6th class rate, have been reduced to 8.66 per cent of the 6th class rate.

The reduction will mean one-half cent to four cents per cwt. and figured on an average load of 80,000 pounds, makes a saving of \$4.00 to \$32.00 per

The request for reduction was made by the Michigan grain shippers and supported by the State Farm Bureau Traffic department through the Transportation Department of the American Farm Bureau Federation of which O. rates should become effective in the W. Sandberg is Director. The new near future thereby giving our shippers the benefit thereof this year.



At Conference of 900 Tax Students.

#### their honor the Cass County Quarter-**PROGRAM IS EXTENSIVE** y Meeting of the Farm Bureau was edicated to new-comers on Septemer 25. A potluck dinner was plan-Stanley M. Powell Spokesman ned with a program of speaking and general discussions following. For Farm Interests Volunteer workers who had signed

At Big Affair Saranac Lake, N. Y., Sept. 11 .--

### Car 5607 On Time John Buth, of Walker township, Kent county, a Farm Bureau member since the organization was first organized,

Called for a palace car for shipping milch cows to the eastern coast and the railroad company gave him an old baggage car, insisting that was the best they could do for him. He was "stumped," temporarily, but wouldn't give up simply because he was being beaten single-handed and called on K K. Vining, the county agricultural agent of Kent county, and on the Farm Bureau traffic department to help him put

up an ORGANIZED fight for the transportation he had ordered Within two or three hours after enlisting organized help Mr. Buth was given assurance

by the railroad company that Palace Car NO. 5607 would be placed on the siding the next morning, available for his use. Thus he was enabled to ship his cattle in individual stalls, as he intended to do, the only safe way to ship them over so great a distance.

Of Members Enrolled

During Summer

Just signing up new members with

the aid of volunteer workers this

ummer has not been enough for the

Cass County Farm Bureau. These

new members of the organization

of the county appreciates their enlist

ing in the ranks of Farm Bureau. In



**STATE F. B. SEES** 

Of Party Pledges To

**Relieve Farmers** 

Sugar Industry. Ask

Higher Tariff.

Expressing disappointment on the

part of Michigan farmers because of

he apparent unwillingness of the

Senate Finance committee to so ad-

just tariff schedules that agricultural

rates will be on a parity with indus

trial schedules, the Board of directors

of the Michigan State Farm Bureau,

in session September 20 and 21, pass

ed a resolution calling upon Presi

dent Hoover and the Michigan Sen-

ators and Congressmen to take an

active hand in the fight to get a

unfavorable to agriculture existing in the pending tariff bill. A areful analysis of the proposed rates heritance tax has greatly increased Program Scheduled In Honor (Continued on page two)

> **REPORT SAYS THAT MICHIGAN HARVEST OF BEANS IS LOW**

have been made to feel that the rest September Estimate Of Crop locol National Farm Laon Asso-Shows Decline From August Report.

mutual bank and the 647 associations With a total acreage above any har- have about 35,000 loans in force in rested since 1918, the bean growers of Michigan, Wisconsin, North Dakota the United States on August 1 antici- and Minnesota, aggregating nearly pated a crop of 17,626,000 bushels or \$125,000,000.

568,000 bushels more than the average "Improvement in collections has these members wer urged to see that produced during the years 1923-27. By been particularly good since the first from swine from modified areas. these members were present at the September 1, the continued drought in of the year. The number of farms in meeting. Letters were sent out to Michigan and Montana had reduced

### **Summer Buyers Take** DISAPPOINTMENT 1,000 Wool Blankets **IN TARIFF BILL**



Orders placed in May for Farm Bureau woolen blankets to be made up on special order during the summer months and delivered in September were being filled a week ago. A total of close to 1,000 of these blankets have been shipped on these special orders.

As one truck load of these blankets was ready to make a trip, one of eight such loads to go to the postoffice in Lansing, from State Farm Bureau headquarters, it was "snapped" by the Farm Bureau News Staff Photographer.

### **TB ERADICATION** HAS ADVANTAGES

Economic Features Seen 10 In Elimination of All **Diseased** Animals

Ten economic advantages from tu berculosis eradication often men tioned by livestock owners and State and Federal officials interested in the work are:

1. Tuberculosis eradication aids in sale of pure bred cattle. 2. Cast-off dairy animals bring bet

here before representatives of the ter prices. 3. Losses by death due to tuber ciations from some 40 southern Michculosis stop after herds are placed igan counties with which the bank under test. does business. This co-operative or

4. Area eradication work promotes the sale of surplus cattle. 5. Area eradication work fosters

better dairy husbandry. 6. Farmers in the corn belt and ad-

joining states receive large premiums 7. The eradication work helps to establish better markets for milk.

**COUNTY ACTIVITIES INCREASE WITH OCTOBER QUARTERLY MEETINGS SET** TO ACT ON VARIOUS UNDERTAKINGS

Membership Work, Road Problems Are The Most Outstanding Features On The Programs Of County Farm Bureaus For The Month. Volunteers Active.

Here's a record made in South Dakota for any township unit in the country to shoot at:

Headed by A. W. Fowles, one of Lincoln County's Farm Bureau directors, a number of loyal Farm Bureau boosters covered Eden township on September 3, bringing in 46 members on the continuous contract plan.

Following directly on the trail of a month's participation in a nation-wide campaign for increasing the membership of the Farm Bureau, plans for the quarterly meetings of County Farm Bureaus in October give indication of continued activity along the lines of membership signing. Plans announced by counties indicate that much volunteer work will be in progress this fall with very good prospects for a steadily increasing membership in the various county units this winter.

On two occasions, according to plans made early this summer, M. S. Winder, executive secretary of the American Farm Bureau Federation, is to be guest speaker at district meetings, the later part of the month. Several times before, Mr. Winder addressed district meetings in this state and was received with considerable acclaim. He comes with a message built around years of personal service as an officer and employe of the Farm Bureau, local, state and national.

For the first time, the subject of studying township road problems in Michigan is being made practically a state-wide undertaking. Many County Farm Bureaus are getting volunteer workers interested in making local traffic surveys as the first step toward analyzing the local road situations. Other surveys will be made after the roads become traversable again next spring. The big task of compiling data, directing the general survey and providing blanks and necessary instructions will be assumed by the state organization.

Nine hundred banqueting delegates Taxation, called by the National Tax association, heard ex-Governor Frank O. Lowden of Illinois advocate the intervention of the Federal government to secure tax relief for farmers. The conference members, consisting

of state tax commissioners, college professors, tax attorneys, and farm leaders from all sections of the United fied willingness to become a part of States and Canada were told that farm tax relief depends upon more swelling attendance, it does the work. state-aid for roads and schools. To provide the necessary revenues Governor Lowden proposed that the the program better and the whole Federal government deduct income taxes paid to the states from the amounts otherwise due the United

States under the Federal income tax. Similar Federal action upon the in-(Continued on page two)

### Help For Stock Men

The Detroit Stock Yards Company Shensi, are in the grip of a food famis installing two new scales in the ine which is causing widespread suffersheep and calf yards. These will be a ing and death says a radiogram regreat help in eliminating congestion ceived by the Bureau of Agricultural fornia produced 8,265,000 bushels of to say nothing of the host of farmduring the busy season. Economics.

Who Pays Bill On **Nation's Freight?** 

products

Agricultural

Total

little

Implements

Articles Purchased by the Farmer

Other classes of freight were re-

Of this it is estimated the farmers

This amount is approximately 4

Cars

34,961

491.535

93,005 \$15,325,257

619,401 \$58,652,545

6.093.974

37,233,314

\$1,332,679,893

\$3,278,330,443

\$1,779,094,983

363,617,993

### American Farm' Bureau Gives

Total Figures That Show

Farmers' Share

Tractors & Parts Because of the widespread interest in the matter of frieght costs, the Fertilizers American Farm Bureau, through Mr. Total Sandberg, its traffic manager, recently complied some interesting data on corded in revenue as follows:

freight movement, taken from the Mines official records at Washington. Forests Through the courtesy of Mr. Sandberg Manufacturer and Misc. 1,581,832,557

we are able to show some results of these tabulations.

The information seems to answer, pretty well, the query, "Who pays the tion \$\$19,582,611. This makes the farmers "freight bill" as follows: Nation's Freight bills?"

Mr. Sandberg has used figures on Agriculture Products class 1 railroads, only those having Fertilizers, tractors and Agricultural Impleannual operating revenues of one million dollars or more, and cover ments operations for the year, 1928. These Manufacturer & Misc

figures show that the agricultural share of freight bills is about 41 per Total cent of the total.

per cent of the car load traffic freight These carriers originated 1,285,942. bill which, was \$4,317,698,024. 976 tons of revenue freight from which No compilation of figures is made of they received \$4,830,226,530. This ton- Class II and Class III carriers, which hage comprised 35,737,406 cars of car- would of course increase the number load freight, the number of tons being of car loads and amount of revenue 1.248,989,045 and 36,953,931 tons of less but the fact that the most of these carriers are short lines, operating in than car load freight. agricultural districts principally, would perhaps raise the percentage a Of this, agriculture took an inmor-

tant part. Cars

Products of Agriculture Animals and

the new to the 22nd Annual Conference on evening entertainment. Every memand urging them to participate in the ber of the county was sent a letter asking that each one, who knew of new member in his own neighborhoodgive the new member personal in vitation to attend the quarterly meeting

more than last year's production. This increase is due partly to the gains This is a good way to stimulate made in the western states and partly interests among those who have signito a planted acreage of ten per cent larger than that harvested last year. the Farm Bureau. As a means o However, the fact that the drought effects have been greatest in the white did a year ago. Old members, knowing that all new variety states makes this month's members are to attend, warm up to estimate of more than usual signifithing makes for a better program. to Vern H. Church, Agricultural Sta-Cass county officers will tell you this. tistician for the Michigan Co-operative

Crop Reporting Service. Last year China Is Facing A Food Crop Shortage of the white variety or a production of

variety. If similar proportions of this year's crop are of the white variduction of 8,105,000 bushels of white beans or a decrease of 160,000 bushels

compared to last year's crop. 1,702,262 162,583,458 Hence, the present indications for a 6,507,637 \$900,859,827

than last year for the country as a share of receipts of National Forests Freight Bills whole should have a little effect upon lying within their borders for the the situation in Michigan. Lust fiscal year ending June 30, 1929, ac-

only about equal to that of 1927 and, Every year that the 20,000,000 acre with that exception, the lowest since of unproductive forest land in the 1917. \$ 900,859,827 now 5,523,000 bushels, 1,100,000 a loss to the region of some \$20,000

1 and 400,000 less than the quantity Jr., of the Forest Service, United 58,652,545 harvested in 1928 from 20 per cent States Department of Agriculture. 819,582,611 less acreage. Heat and drought, at The reforestation of 20,000,000 acres the critical pediod in the plant's de in the Lake States is declared to be

velopement, reduced the quantity of too big a job for one agency to handle pods set and prevented normal filling Four classes of agencies may logically of the pods in a large percentage of get together on the work-the States the fields.

owners.

exception being case eggs.

**Traffic Increases** 

"For the third time this year ton-

port issue there.

process of foreclosure on June 1 last that estimate 373,000 bushels, notwith- year in North Dakota was 209 where-8. The systematic way in which standing the fact that all the western as this year it is only 110; in Minthe work is conducted attracts the instates except Montana had made sub- nesota 83 against 69; Wisconsin 134 terest of bankers and others interstantial increases due to favorable against 103; and in Michigan 119 to ested in the cattle industry. weather. The September estimate for 116. Delinquent installments through 9. The interstate movement of ofthe United States is for a crop of ficially tested cattle is facilitated. 17,254,000 bushels or 633,000 bushels 5221 to 3822, or 27%. Not only is out the district were reduced from this condition indicative of progress and better conditions, argiculturally culosis. speaking, but the bank has been able **Corn Flake Snow Is** to sell more farms upon which it has been forced to foreclose than it

FEW FORECLOSURES

St. Paul Banker Says Big

Improvement Is Seen

In Repayments

Lansing, Sept. 25-"Fewer farmers

are delinquent in their payments of

their installments on their loans from

the Federal Land Bank of St. Paul

han a year ago and fewer farms are

being foreclosed upon," F. H. Klaw-

on, president of that bank, stated

**BY FEDERAL BANKS** 

"Sales of farms have been par-Never yet has a silk purse been ticularly encouraging during the first made out of a sow's ear, but snow different states. cance to Michigan growers, according five months of this year, being 130 has been made out of corn: and the compared with 101 for the same silk purse miracle may come some this article, regarding member signing period in 1928. In this same period day. Who knows? the number of loans in process of Seven carloads of snow recently one that would be impossible to du-85 per cent of the Michigan crop was foreclosure declined almost 30%.

were made of corn by the Miller plicate in this state, as indicated by "Interest rates to farmers in this Cereal Mills, Omaha, for shipment to 5,050,000 bushels. With a similar per- territory undoubtedly would be one Hollwood. There the snow will be a day to volunteer work in signing Due to long droughts and unsettled centage this year, the September esti- if not two per cent higher than they political and economic conditions, in- mate would indicate a production of are today if it were not for the Fedused in blizzard scenes on various terior provinces of China, especially 4,711,000 bushels or a decrease of 339, eral Land Bank. This would mean movie lots. 000 bushels for the white variety. In that borrowers from this system in 1928 the states of Michigan, New York, the St. Paul District would be pay-Miller Cereal Mills, has long specialwell knows how to make good corn flakes, corn meal and such things.

> machines are employed to produce realistic effects with snow made out of corn: and those who have gone the effects thus produced are genuinely realistic.

After being once used in a scene the flakes may be swept up and used

Joseph Stimmel, head miller at the

According to Edward S. Miller president of the Miller Cereal Mills, he Omaha plant is the only one west of Chicago engaged in the manufacture of snow.

texture over heated rolls. It is extremely light, weighing only five a public aspect. I would not properly ounces to the gallon; cereal corn reflect the sentiment of the people of flakes average about 16. Malt and whom I am one if I did not say that sugar are used in the manufacture of we expect our State and National corn flakes for food; neither malt Granges, Farm Bureau Federations, nor sugar are used in the manu- Farmers' Unions and other similar facture of snow.

The snow is shipped to Hollywood These bags resemble nothing else so much as old-fashioned bedticks.

### Holds Annual Meet

Even luck won't help a fish that value of farm property. The Nation near a city, a fifth police force may nibbles at every bait. al Industrial Conference Board reports

Michigan is not the only state where | meeting will be held at Wacousta and membership and other special activi- the other at Cass City.

ties of the organization are planned Hundreds of names of volunteer for the fall months. The A. F. B. F. workers who had signed new memreports more general activity slated bers were carried in the NEWS rein the various states for October than cently and names of others have come 10. Testing of cattle promotes con- for any given month in the history of in since the first tabulations were trol and eradication of avian tuber- the organization. made. Among those devoting time to

volunteer work and whose names did From every state reports show that the matter of getting new members is not appear before are the following: less difficult than ever before. Activi-

OTTAWA COUNTY William Fitzpatrick Edward Harter **Henry** Gerrits Arthur Van Farowe Albert Hinken Markus Vinkemulder Arthur Breme John Hungerink

MECOSTA COUNTY E. L. Redner

BRANCH COUNTY N. Quimby

BERRIEN COUNTY Henry Swem.

Members who received membership More of these Trade-A-Day camblanks for obtaining one new memized in the milling of cereals. He paigns are scheduled for the next few ber during September should mail weeks. These will not be attempted, these blanks in as soon as possible however, until after the two district after filling them out so that the meetings, one on October 22 and an- records can be kept straight at state



258 for the crop year 1927-28. This same high authority also states that for the crop year 1919-20 farmers paid a tax of \$388,000,000 out of a gross income of \$15,000,000,000. However. By Stanley M. Powell, Secretary, while the farmers' incomes had shrunk to \$12,000,000,000 for the year 1927-28, farm taxes skyrocketed to \$654,000,000.

The first and most natural reaction

to this state of affairs is for the farm-

-that government is costing too much

-and he finds ample evidence on

that

Rural America long ago discovered The trend seems to be from bad to that individual effort is not sufficient worse. The alarming increases both The snow consists of white corn for the purpose of solving many prob- in delinquency and tax title sales are grits flaked down to a soft, fluffy lems which face our industry, par- further indications as to the serious-

ticularly those problems which have ness of the situation, Taxes Are Too High

er to conclude that taxes are too high. organizations to protect our interests upon precisely the sort of question every hand to confirm his belief. Frequently his local school is managed in huge bags containing 50 lbs, each, that is before this body today. Through the medium of organizations we make known our difficulties and

ties of the Farm Bureau in a national

organization in a way that is reflected

The notation at the beginning o

in Dakota, is a good record but not

the work of individuals who devoted

members under the Michigan plan of

counties trading a day of campaign-

Farmer Ranks.

Ionia County Farm Bureau

ing, this summer.

in the growth of membership in the

Used In The Movies way have focused attention on the

by men who have no knowledge of educational affairs and whose chief needs. Long years of experience have interest seems to be to see shown that in the great majority of the teacher is hired from within the cases relief ultimately comes from locality, regardless of her qualifica-tions for the position. He sometimes these channels. On Thursday, September 12, the To a farmer, the present high rate sees totally untrained men squander-

Kinde. This meeting was attended by appalling. In many instances the slightest knowledge of the engineerover one hundred members and guests, annual increases are equal to the total ing principles involved. Police protec nage through the locks of the St. holdings of practically all the agri-Mary's Fadds canal, Sault Ste. Marie, cultural commodities that are held in dinner. who were served to a fine roast lamb taxes of former years. The increases have been accompanied by a pronounce county. State and Federal officers, ed drop in farm incomes and the sale each jealous of the other. If he lives

(Continued on page two)

Huron County Sheep Breeders' As- of taxation and the rapidity with ing public funds by attempting to maintain local roads without the

year's high prices have practically cording to a statement just sent by the cleaned up all stocks, and with pro- United States Department of Agriculagain. spects for a United States crop of the ture to the Comptroller General of the

### Idaho, Montana Wyoming and Cali- ing about \$2,000,000 more in interest white beans or 97 per cent of the total ers who are the indirect beneficiaries United States production of this because of our low rates."

More than \$1,600,000 is due 30 States larger total production of all varieties from the Federal Government as their

of the National Forests for the year

white varities no larger than last United States. Michigan's share is year's, it seems probable that this \$1,685.38. This sum represents more season's prices will be comparable than 25 per cent of the gross receipts

with those of 1928. From an unusually good stand and and the great bulk of it is owing to fine prospects early in July, the bean Western States, in which the principal outlook in Michigan has dwindled to a areas of National Forest and other

point where the yield promises to be public lands lie.

The estimated production is three Lake States remain idle mean bushels less than indicated on August 000., according to Joseph Kittredge

the counties and local communities the Federal Government, and private

Much Food Stored

On September 1 the cold-storage passed the 14,000,000-ton mark, it was such storage were larger than on Sep-

agriculture means to the railroads.

On St. Mary's Canal





on September 1 would point to a pro-

### But he doesn't know how to make them any better than he knows how other the following day. One district headquarters. to make snow out of corn. - **RETURN REVENUES** settings. Wind blowers and blizzard

| MICHIGAN FARM BUREAU NEWS  |  |  |  |  |
|--|--|--|--|--|
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|  |  |  |  |  |
| LEE CHILSON  |  |  |  |  |
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Charles Woodruff ..... Hastings

R. L. Taylor

.....Lapeer

ngton liburg tawan ekama y Paw joseph tatack Shelby Sodus Haven Claire ansing

#### MICHIGAN FARM BUREAU NEWS

LIFE INSURANCE

Without much ado in the way of blatant advertising, life insurance as a business has developed so rapidly and so steadily in the past few years that the figures denoting a year's business become almost staggering. It is a business that is taking on immense proportions, not merely because the companies have learned how and where to pick better salesmen than they did a few year ago, but because there has grown up a better general understanding of the value of this important phase of business.

We all know there are still a lot of men in business who do not believe in life insurance but as a rule these are not the biggest business men of their community. The man in business usually wants some assurance of success and has learned that he came depend upon life insurance to help earry on the financial burden of his venture in ease he is stricken out of the scene. That life insurance is more than a fraternal undertaking with a thousand-dollar policy payable upon death is noted in recent report on the nation's life insurance business showing that policyholders have taken advantage of the loan value attached to each policy to the extent of increasing the loans in the aggregate by approximately 30 per cent last year as compared with the two years previous. This makes life insurance a business proposition, in a measure, for the purchaser. While his beneficiaries are enjoying the protection provided in the insurance, policy the policyholder, by exercising the privilege of the loan clause, may draw out considerable eash, which accumulates after a policy has been in force for a given period of time, and use it to tide him over a period of financial stress in his business.

Thus, from the old standard of buying "something for someone else" we find the business of life insurance one of affording the living as well as the dependents or creditors of the deceased a means of financial protection or assistance in times of dire need.

One of the most important features of the life insurance business is that the bulk of the claims paid goes to families where policies have been carried in comparatively smaller amounts-policies that have been carried as a safeguard for the family in emergencies. The aggregate of insurance claims paid in amounts above \$100,000, in a year's time, is but a small percentage of the total paid each year. This makes life insurance really the poor man's friend rather than a means of adding millions to the wealth of the rich.

The day of the one-thousand-dollar policy has virtually passed and following it, the two-thousand-dollar and the five-thousanddollar policy are being succeeded by policies of large amounts. Ten-thousand-dollar insurance policies are more the order of the day than the lesser denominations.

In other words, men and women who are venturing in business undertakings today, whether the business be one of selling plow points or using them, are thinking and working in terms of greater sums than a decade ago, the whole picture of life insurance leads us to believe, assessments as we contain our star

Life insurance follows as a necessity as we advance our standards of living. This has held true in the cities and is just as true in the country constraint was relieve on the territory

When the old homestead was relied on to produce all that life demanded for the family, a thousand-dollar life insurance policy may have been looked upon properly as a luxurious investment. Today, however, with an entirely changed economic aspect on the farm, a small bit of the family income invested each season as a means of building something for the future, to be drawn upon as necessity may direct, even before the death of the insured, makes life insurance an integral part of the whole scheme of affairs for the progressive farmer,

## ERADICATING ALL TUBERCULOSIS

FRIDAY, SEPTEMBER 27, 1929

### CO-OPS AND EXTENSION

Weak-kneed extension agents who have hesitated to put their departments solidly behind an educational program for the advancement of co-operative marketing have scarcely a leg to stand on since the passage of the Agricultural Marketing Act and the subsequent statements issued by the Farm Board.

A representative of the Farm Board spoke at the American Institute of Co-operation with an authority which indicates without question that the Federal Government will not permit government money to be spent through the agencies set up under the Agricultural Marketing Act to promote co-operative marketing, and at the same time allow other Federal funds to be spent by state and government agents who are indifferent or actually opposing the development of co-operation in their states and territories. Local political sentiment can not be permitted to interfere with the present program, no matter how strenuously entrenched the trader element may have become.

Just because relationships in either the co-operative or extension movement may not meet the approval of all concerned is no reason why educational forces should not co-operate to carry out the present policy of our Federal Government to solve the farm problem through the development of nationwide commodity organizations .- National Livestock Producers.

Generally speaking, the Federal Farm Board is striving to bring about a reorganization of agriculture through Farmer Co-operative Associations in such a fashion as will make agriculture a cohesive industry, and give the farmer, through his own marketing associations, control of his produce from the field to the final market.

Under existing conditions the farmer has little voice in the market.

It is hoped to achieve the situation in which the producer and buyer of farm commodities may meet on equal terms in which the laws of supply and demand and the cost of production may have an appropriate influence .-- Arthur Hyde, Sec. of Agr.

### FARM OBSERVATIONS OF COST OF RUNNING **GOVERNMENTAL UNITS**

(Continued from page 1)

chuplication may exist among health ture is at more serious disavantage 000", Dr. Coombs said. "The 1928 authorities and in the oversight of the than has been the case in the past. figure was probably about \$920,000indigent and afflicted. All such du plication is expensive and inefficient, attention to the needs of agricul- consisted of amounts paid on real comes a word of friction between the Farm Bureau Federation, our nation- gasoline tax accounted for 7 per cent coroner, the prosecuting attorney and al organization, and we urge each and the automobile license tax for the sheriff, each elected by popular Senator and Representative to do his 51/2 per cent. The remaining minor vote and each seeking the sordid glory utmost to sustain increased rates ion taxes amounted to 31/2 per cent." which attaches to the apprehension of agricultural products. the murderer. At tax time he finds his assessment in the hands of untrained the apparent tendency on the part of the Senate Finance Committee to subnot know their duties and almost none stitute lower rates on sugar than pro- United States Department of Agriof whom are free to apply the statutory measures for valuation without regard for political considerations. assessment, he has the privilege of growing states, which if not adequate ported that farm taxes absorbed a appealing to a board of review whose in protected will become an extinct greater share of farm rents in Michmembers are likely to be even less competent than the original assessor. We should like also to cal

been added as a collection fee. This the Republican and Democratic Par-to 1926, he said, ties in regard to giving the much. The afternoon county seat, as is now being done in about three-fourths of the states. The Thanking you for your interest and

**RECOGNITION GIVEN** TO RURAL TAXATION AT NATIONAL MEET (Continued from page one)

State revenues from this source, he said.

Governor Franklin D. Roosevelt, of New York, pointed out that an antiquated system of local government was largely responsible for rural tax ills and pledged his best efforts to secure a revision of New York's local government machinery, Both speeches were broadcasted from radio station WGY, Schenectady, by courtesy of the General Electric com pany. The dinner speeches marked the climax of a full day's program devoted to farm tax problems.

### Michigan Well Represented

Michigan farmers and the Michigan State Farm Bureau were well represented at the Farm Tax Session3 of the conference. In addition to Powell and Thomas, M. B. McPherson, member of the State Tax Commission and former President of the Michigan State Farm Bureau was present. R. Wayne Newton, of Michigan State college presided at the morning and afternoon sessions. The farm tax session followed the adoption of a resolution by the Michigan State Farm Bureau at its last annual meeting calling upon the National Tax Association to provide such a program.

The principal speaker upon the morning program was Stanley M. Powell, member of the Legislative Committee of the Michigan State Farm Bureau, whose entire speech is presented elswhere in this issue of he News. Dr. Whitney Coombs of the United States Department of Agriculture also spoke at the morning session, presenting a review of investigation which have been made in the "The aggregate amount of taxes on

Farm Taxes Reviewed

Dr. Coombs also reviewed the re-

have jurisdiction over him. Similar shows that on the average agricul- mated to be slightly over \$900,000,-From the county seat frequently ture as outlined by the American estate and personal property. The

studies of this sort have been made. We should like, also, to call your Taxes amounted to 58 per cent of net

collection made by a township or other similar local official, although for a two cent particle in the anter and the session was opened ing inequalities in tariff schedules. Therefore we must correctly used two cent postage stamp he could have mailed his payment direct to the Senator to do his utmost to see that development direct do the senator to do his utmost to see that development direct who open agri-culture and industry in the solution Therefore, we must earnestly urge of Commerce who spoke in favor of

The afternoon session was opened of tax questions. Dr. Moore went on as fave aid for local schools and roads as a most important step in the direction of farm tax relief and he advocated the use of traffic counts to determine the cost of roads and whether they should be paid for by the state or the localities in which they are located. "A traffic survey", he said, "will show rather conclusively just how much traffic there is on the road road.'

Our Michigan farmers are viewing and also the character of that traffic with keen disappointment the ap- and its origin an destination. The parent unwillingness of the Senate amount of traffic should determine the Finance Committee to so adjust tariff type of road to be built. The origin schedules that agricultural rates may and destination of the traffic should be on a parity with industrial sched- determine who should pay for the

BUREAU EXPRESSES DISAPPOINTMENT OF

We view with considerable alarm

industry and result in still greater igan than in any other state where that an extra one per cent or more has attention to the platform pledges of rent from Michigan farms from 1923

MICHIGAN FARMERS field of farm taxation. farms and farmers in 1927 was esti-(Continued from nage 1)

We wish to respectfully call your 000. Of this total 84 per cent in 1927

the apparent tendency on the part of sults of investigations made by the posed in the House Bill. The rates culture and Experiment Station in 14 in the Senate Bill do not provide states where farm taxes and the rent sufficient protection to the sugar beet from rented farms have been comindustry in Michigan and other beet pared for years since 1922. He re-

| 61    | service states and shelpy  |      | Carl Buskirk Lav    |
|-------|----------------------------|------|---------------------|
| I     | H. H. Hogue, 2nd Vice-Pres |      | L. A. HawleyLudi    |
|       | Sodus                      |      | H. Nafziger Mi      |
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| -     | F. L. Granger, Sales Mgr   |      | M. D. Buskirk Paw   |
| 11    | Benton Harbor              |      | F. L. BradfordSt    |
| 7     | Miller Overton Bangor      |      | J. W. PrenticeSaug  |
| 1 - 3 | I. F. Higbee Benton Center |      | O. R. Gale          |
| Ĩ     | David Brake Fremont        |      | H. H. Hogue         |
| . 7   | P. D. Leavenworth          | 1.00 | James Nicol South   |
|       | . L. Leavenworth           |      | W. F. DeanEau       |
|       | Grand Rapids               |      | C. L. Brody         |
|       |                            |      |                     |

#### AMERICAN FARM BUREAU FEDERATION

LEGISLATIVE HEADQUARTERS ...... Munsey Bldg., Washington, D. C. SAM H. THOMPSON President SAM H. THOMPSON GENERAL OFFICES CHESTER H. GRAY 

### **Editorials**

### ROADSIDE DUMPING

One of the most unsightly things to mar the beauty of a drive through the country is the public use of sink holes or low places on either side of the highways for dumping old rubbish, junk, auto fenders and other wreckage.

Many times the public does not go so far as to seek sink holes for their dumping grounds but diseards the things it has to get rid of in the most convenient places. It may be within a few rods of some farmer's dwelling and all too often it is along some road that bears lots of traffic. Here the accumulations become terrible eye sores and even develop into harbors of filth when the practice of dumping spreads, as so often becomes the case in the vicinity of larger communities.

Health authorities keep a vigil for such nuisances but the offenders, usually working in the night, are difficult to apprehend.

Community sentiment and organized effort is the best remedy for this promicuous dumping. Farmers and other land owners would do well to co-ordinate their efforts along the line of dump prevention in order to keep our roadsides beautiful, as nature intended they should be.

There is little wonder, in some instances, that the personwith a truckload of junk or refuse seeks to unload it onto the land of some of our farmers, when we look over the dooryards of some farm homes. Just a little care in arranging the farmyard would go a long way toward keeping the city folks from using the road along the homestead for a public dump.

In other words, we need to assume a little more pride in appearances in order to command the respect of others. Once clean, we can stand squarely upon our own and issue our order: NO DUMPING.

The first requisite of a good citizen in this republic of ours is that he shall be able and willing to pull his weight; that he shall not be a mere passenger, but shall do his share in the work that each generation of us finds ready at hand .-- Theodore Roosevelt.

Every big business has its handicaps and the agricultural industry is no exception. The poultry and egg branch of this industry has been suffering from a serious handicap that can be eliminated, we are informed by reliable authorities. Our move, then, should be to eliminate this so-called weak link in the chain or present plan of eradicating tuberculosis from the several counties. This means ridding each county of avian tuberculosis as well as bovine tuberculosis.

Large as the losses directly attributable to avian tuberenlosis may be, health authorities tell us that even greater indirect losses are caused by this same disease spreading to other farm. animals. Relation of tuberculosis in poultry to the hog raising industry is especially significant, it is pointed out. Elimination of the disease in poultry will work to the advantage of the hog grower. stulls steel up such pomet.

To successfully clean up each county, so far as animal infection by tuberculosis is concerned, it will be necessary to include the avian type of the disease along with the bovine.

We find the poultry and egg business developing very rapidly over the past few years until the per capita consumption has increased by about one third. This increase means improved conditions within the industry. Eradication of disease within the industry should further tend to increase consumer demand for the products and bring even greater benefits to the procontrol and restarily that the familier ducers.

It has been pointed out recently that the poultry industry is one of the few industries of the country in the billion dollar class. Anything that can be made to improve the returns from such a great industry certainly is worthy of consideration, especially where the improvement can be effected so easily as in the eradication of avian tuberculosis.

#### FARMENC LIVESTORS FEEDING LIVESTOCK

The livestock industry may suffer set-backs from time to time but we gain an impression from a recent study made by the Kansas State Agricultural College which leads us to believe that livestock, properly bred, fed and marketed will bring added profits to the average farmer, and especially to the farmer who raises corn and feeds it. atta

This educational institution has been raising corn and keeping close account of the disposition of it. Corn raised and sold as grain, it is elaimed, has averaged a market return of 80.5 cents during the past six years. Corn raised by this same institution and fed to livestock has returned \$1.17. This shows nearly a fifty per cent gain or increased return on the corn through the feeding process.

From this we gather the thought that the farmer who feeds his grain and certain other crops to livestock stands a better chance of reaping greater gains than the farmer who harvests his field crops and dumps them onto the market. There is one distinct advantage in the feeding of livestock and that is that erops can be fed profitably even though they may not mature to the point of harvesting for a direct market.

studies of Prof. M. Slade Kendrick of support, we are, the Cornell University have shown the

smallest unit for 'tax collection. Prune Dead Timber Is it either reasonable or just that

the farmers pay new taxes to provide the more complex public services Hoover is given here: which the present day deman's and at To the President the same time maintain a host of anti. Dear Mr. President: quated official positions which exist primarily because our forofothers created them in the days of oxcarts and birch bark cances? Why not eliminate this dead timber? Could we not create administrative units for rural

schools that are large enough to warrant the employment of trained educators for their management? Why not substitute county highway engineers for township and precinct highway commissioners, and pathmasters? Might we not allow the State police to take over the chief functions of our tocal peace officers and put an end to the costly farce by which the fugitive may escape arrest by slipping across the county line? Why maintain disgracefully unsanitory and unfafe jails and lock-ups in rural neighborhoods where they are seldom used and hever fit for use when regional jails or state penal farms can be operated at less cost and with greater regard for the health of inmates? Is it not a bad policy to encourage indigents to play upon the sympathies of first one public officer and then another? Why not eliminate the office of coroner entirely, possibly by transferring the duties of this office to the prosecuting at-

torney? Could we not substitute appointive officers serving on a merit basis for the host of elective local officials whose duties are purely administrative?. In a word, why not review the whole

field of local rural government with an eye to eliminating useless officers, duplication of effort and an excessive number of local districts too small for economical operation? Of all our public institutions the machinery of local government in the rural districts is most hopelessly out of date. The Joint Committee on Taxation and Retrenchment of the state of New York has shown that local government in the

Empire State has undergone almost no change since Revolutionary times. Such changes as there has been have come in the form of addition of new services rather than the lopping off of old ones. In a tree, new growth is desirable, but constant pruning of dead wood and over-lapping branches is necessary to prevent it from becoming top-heavy.

The degree to which modern invention and public advance are facilitat-

Very respectfully, ecconomy of having the county the MICHIGAN STATE FARM BUREAU M. L. NOON, president. C. L. Brody, Secretary.

The Board's letter to President

Washington, D. C.

A careful analysis of the proposed schedules will reveal that not only

has the Committee failed in many think you will agree is reasonable, local farm organizations. but industrial rates on articles pur- John C. Watson, Director of the

Of great concern to our own Michto lower the rates on sugar below those proposed in the House Bill. Sugar beet growing is a significant industry in this state. It has greatly aided in reducing the acreage of crops of which we have a surplus, greater over-production.

faith by American farmers.

We, therefore, respectfully and

Yours very truly. MICHIGAN STATE FARM BUREAU. M. L. Noon, president.

time and space, demands continual readjustment in all phases of our life. Including our political and fiscal policies. The ever-present tendency toward complication must be met by a constant effort toward simplification, consolidation and efficiency.

This is the first of a series of ar-

#### Should Control Expenses

Control of local government cost was also cited by Moore as an avenue instances to give what organized agri- for savings to farmers, and he recomculture has asked for and which we mended action in this direction by

chased by the farmer have been in department of Taxation of the Illinois creased. Thus the Finance Com Agricultural Association, and chairmilte Bfil places agriculture at an man of the A. F. B. F. committee on even greater disavantage than has taxation closed the afternoon session. speaking on the subject. The Taxigan producers is the tendency on ture". Watson denounced the property tax as unfair and urged the general adoption of income taxes by the States.

In the iscussion which followed the formal program State Representative William Thomas, Chairman of the and unless sufficient tariff protection Michigan Committee of Inquiry into can be given much of the sugar heet Taxation and a member of the Kent acreage will be turned to the growing County Farm Bureau told the conferof other crops and result in still ence that years of experience as a

representative of a farm district in We call to mind the platform the State Legislature had convinced pledges of the Republican Party to him that the public constantly degive our agriculture the sorely need- manded more service from governed relief through tariff protection. ment without calculating the cost. He These pledges were received in good urged that more attention be given to

expenses before they were fixed. At tht close of the evening session a earnestly urge you to take an active group of Farm Bureau members and hand in the tariff fight and do your officers met with farm tax research utmost tto see that agriculture gets men at the call of Watson to discuss the report on taxation to be mae at the next convention of the A. F. B. F. Stanley Powell of Michigan acted as secretary of this meeting, which was informal. Plans were discussed for securing an increase Federal appropriation for the study of farm tax questions.

Justify Combine Use

The purchase of a combine harvestticles by Mr. Powell, taken from a er for harvesting soy beans is advispaper on taxation, presented at the able only in the case where the job of national tax conference at Saranac threshing per season is at least 100 ing transportation and communication NEWS for future articles on this im- beans and small grain, says the Bureau Lake, N. Y., in September. Watch the acres of soy beans or 100 acres of soy of Agricultural Economics.



were scattered all over the na- freezing weather was over, the house get under one mutual cover was closed tightly and the floor reher than continue as competitors placed. one another. We must learn to be Storage of cream was started May ressive but cease to be radical; 25. The ice lasted through the summust learn to analyze our problems mer, and on September 1, after a stor ough and then to study a plan of age period of 98 days, there was still ceedure that will benefit the most a block of ice 68 inches square and 22

ever, there was a solid cake of ice S

inches deep, or 58 cubic feet of the 416 Many times our own county affairs cubic feet in the original block. At ald be mutually benefitted if we the same rate of melting the ice wi had but draw together all factions last until well into October.

us groups of any given commodity, feet square annd 61/2 feet deep. When







him altogether.

ople in the best way.

do for ourselves right within our sn county if we are entitled to grow above the ice it varied from 44 to 50 d be a real factor there. Keep in degrees; and a foot above, the temperind that every member we add at ome means another spike for our unty organization, another nail for The mean average temperature to the second state organization and another this region for June, July and August ck for the national organization and ery added member makes the Farm degrees respectively. The highest reau structure that much more sub-

antial and protecting.

**RY WEATHER CUTS** 

ome idea of the effect on farm so the ice water can run away from ops of the continued dry weather the bottom of the plt. season is gained from an early Port of bean production on one of Radio Outdistances county.

The owner of land there informed editor of the NEWS last week ans, produced a total of nineteen causes some strange effects. shels when threshing was com-

The farmer used his own threshing from Westminster. Owing to the difulit, so he couldn't call in the old ference between the speed of radio that the separater got only part and air waves, in many parts of Lonthe beans.

Nineteen bushels from fourteen times when the 11 o'clock signal is be Farm Bureau Traffic Manager, howed one bag of clover seed as one At one mile, the by prize.

poor "set" of seed.

Ye Sinners

here are many persons who think day is a sponge with which to ipe out the sins of the week.

d aim to have a common under- Careful records were kept throughand aim to have a common under-anding. We might have to give up me of our pet plans or we might ave to adopt some plan we had at the time condemned, but, all in all, e county as a whole would be bene-ted. Let's approach our neighbor ith the idea that if he was in our ganization he might help us rather an that the help is to be extended him altogether. Careful records were kept through-out the summer. Cream cooled with well water to 56.5 degrees F. and placed in the rack in the pit at 8:30 a. m. was cooled to 48 degrees within three hours and to 42 degrees by 4:30 p. m. Cream in cans placed directly on the ice was cooled to 34 degrees in the same period. Cream was kept in perfectly sweet condition

him altogether. Let's plan our winter's work with the idea that there's much we need in the pit an inch above the ice varied

The mean average temperature for was 62.9 degrees, 73.6 degrees and 70.6 record temperature for the three months was 106 in July. During 14 days in July and 10 days in August, the maximum temperature was 90 degrees F. or higher.

The main point suggests for consideration in building an ice well are the selection of a well drained site and the provision of proper drainage

### Sound Waves' Speed

Sound travels through the air at a fourteen acre field of white the rate of one mile in five seconds. tans, which was expected to yield at Ether waves have a velocity a milast a couple hundred bushels of lion times greater. This difference Big Ben, London's famous clock,

can be heard to strike four miles don it may be heard to strike 22

res is some record. Looks like a being broadcast from Daventrywinner of the booby prize. One through a loud speaker and through hern Michigan farmer, visited by the air. There is an interval of four editor of the NEWS and Mr. Mills, and one-half seconds between each

ble forenoon's output from thresh-a field of mammath closer. This by radio would be heard before the first by sound waves, and after the first by radio two would arrive through the air. At four miles, five would be heard by radio before the would be heard by radio before the Many farmers are not attempting to first by sound waves, and the last by aresh clover this season on account of radio would be followed by five carried by air waves.

#### Attention!

A man paying for his car on the installment plan should remember he cannot pay attention to the road on the same plan.

## **Bed Blankets** Farm Bureau Merchandise All Wool. For Fall and Winter, 1929-30

The Michigan State Farm Bureau has become a large handler of extra fine woolen bed blankets during the past nine years. These blankets are offered at very attractive prices this fall.

Between September 3 and 14, this year, the Farm Bureau mailed 1,000 of these blankets to patrons of its summer blanket sale. You may order blankets from this advertisement with every assurance of satisfaction.

You may order blankets from this advertisement with every assur-C. O. D. Blankets are mailed in a substantiall container, postage prepaid.

We refund your purchase price if the blanket does not meet your approval.

CASS-Single Blanket, all Woll, both Warp and Filling. Fancy plaid, rose, blue, lavender and gold. Size 70x82. Price

OUR SPECIAL-Single Blanket, all Wool, both Warp and Filt-ing. Solid color, corn, tan and lavender. Size 70x80. Price \$9.00

GENESSE-Double Blanket, all Wool, both Warp and Filling. Sateen bound. Colors, in large checks, corn and white; rose and white; black and white; black and red; laven-der and white; blue and white; gray and white; pink and white; graen and white. Size 70x80. Price. \$10.00

10N1A-Double Blanket, all Wool, both Warp and Filling. 

CAMELS HAIR-And Wool Mixed Single Blanket. In natural camel's hair color, with design border. 70x80. Price 

THE EATON-Double Blanket, all Wool both Warp and Filling. Satin bound. Extra fine quality. Weight 5¼ pounds. Colors, in large checks, copenhagen and white; lavender and white; gold and white; rose and white; green and white, Size 72x84. Price \$16.00

**Clothing Department Michigan State Farm Bureau** LANSING, MICHIGAN

### With Farm Bureau Egg Mash



Mrs. Berne Benedict of Cassopolis, R-6, tells us an interesting story about her flock of poultry for the seasons of 1928 and 1929.

In 1928 she started the year with 83 hens and fed home mixed mash and a small amount of commercial mash, not Farm Bureau mash. She started 1929 with 79 hens and culled 10 in April. She fed Farm Bureau Egg Mash with Buttermilk all of 1929.

### RESULTS WERE SURPRISING

The first 7 months of 1929 on Farm Bureau Egg Mash the hens laid 167 more dozen eggs than the flock did in the first seven months of 1928, and laid 57 more dozen eggs during the 7 months than the flock did for the entire year of 1928,

In 1929 she fed her young chicks Farm Bureau Chick Starter Mash and Growing Mash and sold young chickens at 11 weeks of age as against 14 weeks of age in 1928,

Mrs. Benedict is satisfied that it pays to feed Farm Bureau Poultry Feeds. So many Michigan poultry keepers agree with her that they are the leading feeds at 260 co-operative farmers ass'ns in this state. Right now is a very advantageous, time to start with Farm Bureau Egg Mashes and Scratch Feeds. Ask your Farm Bureau dealer for:

> Farm Bureau Egg Mash Farm Bureau Egg Mash with Buttermilk

32% Poultry Supplement

Farm Bureau Service Scratch

Farm Bureau Eggalmash with Buttermilk

Farm Bureau Coarse Scratch

Write us, or ask your dealer for our booklet "Feeding Directions for Farm Bureau

Feeds". It contains complete directions on all Farm Bureau Poultry Feeds, suggestions on which feed to use under various conditions, and valuable ideas on managing the flock for profitable egg production.

> Michigan Farm Bureau Supply Service Lansing, Michigan.

#### FOUR

### **BEAMER CONTENDS** LOCAL BANKS AID **"IN-AND-OUTERS**"

Credit To Feeders Extends pant. Prices were forced entirely out tions must recognize that the, industry 'Pretty Thin" In Some Cases, He Says

Withholding Credit Bound To Reflect On Other Business Lines.

FORCING CUTS PRICES

By Elmer A. Beamer, President, the initial deposit was not sufficient to offset the severe decline in price National Livestock Producers, National Livestock Producers. to offset the severe decline in price accurate record of production find that the average is much higher. If difficulties of regular cattle feeders, volume of business to the terminal markets broke prices below a legiti-



Elmer A. Beamer

unwittingly perhaps, by assisting to finance the "in-and-outer," an individual who is always looking for a time to make some easy money in the livestock feeding business. The number of such men has increased because there has been ashift of live stock production from the hands of the big feeders to the small diversified farmers, which has caused a gradual change in methods of financing feeding operations. Formerly, when livestock production was in the hands of large scale feeders, credit was easily secured from banks which specialized

in loans of this kind. Following the war period, however, the agricultural depression, bringing with it a number of bank failures and large lines of frozen livestock paper, closed this avenue for financing and made necessary the creation of new scale feeders who became dominant in the live stock industry. This situation presented a problem which the National Live Stock Producers As sociation is meeting through the Producers Live Stock Credit Corporation.

obtaining financial aid for speculative Further analysis of the problem purposes only is not entitled to the shows that the relationship between same consideration as is the individual finance and live stock production who is producing beef, pork or mutton has undergone a radical change the for food purposes. While it may be past decahe, the new factors injected being changes in both production and stretching a point to say the speculator is entitled to no consideration whatso financing.

It is well to first give consideration ever, the fact remains there is no evito the two phases of live stock pro- dence that he has a legimate place in MICHIGAN FARM BUREAU NEWS

**Times Change** 

may be the natural result of the de- significant fact that losses per unit

However, the pendulum has swung too the profits when prices are above the

stock production is now too difficult The judicious use of credit can play

The summer and early fall of 1928 program. Organization can be the de-

found speculation in feeder cattle ram- termining factor. Financial institu-

of reason. Very rarely did the origin- is entitled to a stable line of credit.

situtions have a definite responsibili- year, the net profit is eighty-seven

ty in determining a satisfactory fin- cents. Multiply that by the number ancial basis. A producer must recog- of hens in your flock and you'll have

fit of these higher prices. In all cases the problem of organization.

a prominent part in any stabilization

The live stock producers must meet

New feeders of crushed oyster shell

eggs are figured at three cents apiece

that means ninety cents more in

worth of oyster shells during the

**Exceeded Production** 

The world supply of wheat for the

1929-30 season is estimated at about

3,950,000,000 bushels or about 360,-

000.000 bushels less than the

Foolish pride never sold a second-

Wheat Consumption

supply for the 1928-29 season.

order BY NAME.

ously and evenly.

Very low in ash; no clinkers.

Bureau RED JOCKEY coal and you'll get

like Red Jockey. In egg and lump sizes.

hand flivver

bird will eat only about three cents ambulance."

**Oyster Shell Proves** 

far the other way and credit for live cost of production.

al grower of livestock obtain the bene-

the Hvestock feeder was compelled to

pay the price or allow his feedlots to

stand empty. The result was that a

great many cattle feeders who paid

excessive prices for their raw supplie

found themselves financially embar

rassed to a still further extent, Many

mate level, affecting all branches of

Both the producer and financial in-

This will probably eliminate some

individuals that are worthy of con-

sideration and to that extent will work

a hardship upon them. To some extent

financial institutions may be justified

in considering each individual case

on its merits, but unless the loan is

made by or through an institution

that has a personal acquaintance with

the individal involved credit can be

extended only on a basis of the finan-

cial statement which the individual

Furthermore, there are certain class-

es of individuals who are not entitled

to live stock credit. The handling of

live stock is a highly specialized in-

dustry and it is the individual who at

tempts to enter the industry only

when it is profitable that makes it un

profitable so much of the time. They

have no intention of making it a per

manent part of their operations and

a decline in price usually finds them

casting about for some other source of

revenue. It usually happens that,

attracted solely by price conditions

they become involved just at the most

inopportune time and their first ven

ture usually results in a loss. Un

fortunately, their activities involve

The banks should realize that, in

the last analysis, withholding of legiti-

mate credit from an essential industry

such as live stock production and

feeding will eventually react upon

business as a whole. While other

forms of credit may be more lucrative

temporarily, all legitimate business is

entitled to due consideration. There

have been times when the live stock

An individual who is interested in

industry has not been so recognized.

he whole industry.

mate risk before he is entitled to

to obtain.

the trade

credit.

can render.





the industry and he should be so duction-the actual production of animals and the process of fitting classified.

It would seem that the extension of them for the packers. While both operations may be performed by the credit to the individual through organsame individual this practice prevails izations offers possibilities of permanto a considerable extent only in refer- ent relationship. This does by no ence to hogs. Most of the cattle and means indicate a desire to ignore the lambs produced pass through the feed local financial institutions and small banks, but the trend of events in the lots where they are fitted for the packing plant. Both operations have financial field causes one to wonder at to some extent become decentralized times if there will be many such in during the past 10 years. A carload stitutions remaining in the not far has become the feeding unit, whereas distant future. The tendency on the 15 years ago there were a number of part of the larger financial institularge feeders scattered over the Corn tions to consolidate may be extended far afield, with the result that if the Belt who measured their feeding local institutions continue to exist it operations by thousands. To some will only be as branches of the larger extent the same condition prevails in the production field as the average financial centers. Their relationship unit of cattle and lambs produced in to and attitude toward the feeder the West is not so large as formerly, would then be that of the parent institution, which has a tendency to

Limited Credit To Many eliminate personalities entirely. In Hence financing has become a question of extending limited credit to the last analysis personalities play as a large number rather than unlimit- prominent part in an individual's ed credit to comparatively few. This worthiness as regards extension of is particularly true in the feeding industry, which is financed to a great extent on borrowed capital. Production is self-financed to a considerably greater extent-a matter of necessity. element of risk than do feeding loans.

In the past years four sources of in the banking laws have resulted in ly bear out that tendency. If the live placing restrictions on local banks stock producer must in the future until the amount of credit extended look) to the government for credit to any one borrower may be consider- then it can be only through the medably less than his needs. This de- ium of association that such credit spite the fact that his financial con- can be properly apportioned to the indition may be satisfactory and that he dividuals. His rights are not only may be a good risk.

The city banks have become less government are surrounded by proand less interested in live stock paper, tective measures that otherwise would preferring the more lucrative short not exist.

been available in recent years. curtailed.

Curtail Speculative Credit

credit as does the financial statement he may be in position to render. The tendency seems to prevail to make possible use of federal funds in the extension of credit as does the as production loans offer a greater financial statement he may be in position to render. The tendency seems to prevail to credit were open to the producer and make possible the use of federal funds feeder-local banks, larger city banks, in the extension of credit to agricullive stock loan companies, and live tural enterprises. The law creating stock commission firms. While the Intermediate Credit Banks is one same sources of credit are still avail- example, the new Farm Relief Act, able their relationship to the borrow- making available 500 million dollars er has changed materially. Changes for marketing purposes seems to clear-

safeguarded, but the interests of the

term paper, an abundance of which has Or, facing the possibility that consolidation of our larger financial in Live stock bank companies were stitutions is to continue and that such sorely beset during the flepression consolidation will absorb the smaller of 1920 and 1921. Many of them have units, again the organization method never recovered. Those that did cur- of financing livestock production tailed their operations very materially. offers possibilities. It would seem The commission firms, while still that the banks would then be afforded lending money to patrons, are not so additional protection not existing active in that field as formerly. Their where they deal directly with the in business has not been particularly dividual while he, through association lucrative the past few years and, like with others engaged in the same the producer, their credit has been field would profit both directly and indirectly because of such cooperation.

While these four agencies are still The entire industry, like all phases financing livestock production it of agriculture, is in need of stabilizawould seem that there has been too tion. Neither the producer nor the decided a curtailment in the line of feeder ultimately profit through peri credit extended the industry. This ods of high price depression. It is a Coke, Anthracite and Toastmaster Range Nut are Selected, High Quality Coals, Ask for Them by Name

MICHIGAN FARM BUREAU SUPPLY SERVICE Lansing, Michigan

# **Pays Big Dividends** on your Farm

In seed bed preparation alone the famous DUNHAM Culti-Packer more than pays for itself. And as a cultivator for the growing crops its use often means the difference between failure and a bountiful harvest. No other tillage implement is useful in so many ways or pays bigger dividends



Most advanced type of Rotary Hoe. Cul-tivates, hoes and weeds in one opera-tion. Automatic depth regulation. Wheels do not bend or pick up stones. Stronger, better, more thorough. Made in 4½, 7, 8, 9, 10½ and 11 feet lengths. Write for literature.

Does more than just crush the clods and level the surface. It mulches the top soil, closes sub-surface air pockets and prepares a perfect seed bed. It packs the seeds in after planting and firms and resets the roots of grain crops. The quick detachable end wheels make it suitable for early cultivation of many row crops.

CULTI-PACKING has added thousands of dollars to the value of crops in this state. The DUNHAM CULTI-PACKER presents many special feature not covered by any other type of roller cultivator. Rugged, simple-a proven success. Made in lengths of from 41/2 to 11 feet; for horse or tractor use. Extension attachments for gang arrangement easily added. Tongue truck furnished at no extra charge. Send today for literature. See your nearest distributor of Farm Bureau Supplies.

Michigan Farm Bureau Supply Service Lansing, Michigan

These feeds have helped thousands of farmers increase milk and butterfat production and increase profits. It keeps feed costs low. Their cows are always in excellent condition.

More and more farmers are choosing Farm Bureau feeds to get the high quality milkmaking ingredients stated pound for pound on the tag,-the public formula.

### Makes 274 Records

MILKMAKER, 24%, is the very popular, complete feed. Good with low protein hay, or may be mixed with home grains if alfalfa or clover hay is used. In the Michigan State College 1928 Record of Performance Honor Roll of high producing cows of all breds, registered and grades, 274 cows making records were fed Milkmaker 24%. The nearest competing feed had 40 cows; third feed, 68. The cows fed Milkmaker averaged 14 more pounds of butterfat than those on the second feed and 22.4 lbs. more than those on the third feed.

MILKMAKER, 32%, a high protein, special feed for mixing with home grown grains. With it you can feed your ground corn, oats and barley and make these crops return you more money than is possible when they are fed alone. A most economical dairy feed. MILKMAKER 34%, meets the need of those who want a higher protein feed than our 32% Milkmaker. Only high protein ingredients used. Splendid to mix with home grown feeds.

SERVICE DAIRY, 20%, a good, lower protein, public and flexible formula dairy ration. It sells at a lower price. Good straight ration for the feeder who has little grain but has good clover or mixed hay. Not high enough in protein to supplement timothy hay.

LOFIBRE, 16%. If the dairyman has no corn, oats or barley, he should consider seriously Lofibre 16% dairy feed to use with alfalfa or first quality clover hay. Lofibre is a complete feed in a single bag. Just open and use. Plenty of bonemeal, lime and salt. Nothing to add. Nothing to mix. Will keep cows in condition as well as help them milk their heaviest. Dairymen who have fed Lofibre this summer comment on its quality, palata-

FARM BUREAU CALF MEAL takes a cow's place and lets her earn you money at the milk pail. Reasonably priced-highly digestible-perfectly balanced.

> Write, or ask your local dealer for our booklet "Feeding Directions for Farm Bureau Feeds"

MILKMAKER means MONEYMAKER The Feed With the Performance Record

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