

MICHIGAN FARM BUREAU NEWS

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Editorials

WHO EATS IT?

The Michigan Milk Messenger, publication of the Michigan Milk Producers Ass'n, tells us that milk is consumed as follows: Milk, 50%; butter, 38%; condensed, evaporated or powdered milk, 4.4%; ice cream, 4%; cheese, 3.6%. Total 100%.

For some months the dairy industry has been suffering from an over-production of butter and other dairy products, and a constantly increasing amount of these products in storage. Also from a steadily growing consumption of oleomargarine.

December 1, 1929, there were 40 million more pounds of butter in storage than on December 1, 1928, and during 1929 consumption of oleo has increased by 35 million pounds.

Who ate this oleo? To get something of an answer the Milk Messenger writer investigated a couple of small towns near Detroit. One well populated with factory labor and the other including a large number of retired farmers, and with much of the surplus labor employed on farms. To his surprise the factory town showed sales to be 15% oleo and 85% butter despite the industrial depression. The town where retired farmers make up much of the population and which is more of a rural town, showed sales to be 35% oleo and 65% butter.

This survey and other information indicate to the Milk Messenger that the contention that farmers consume the largest share of the oleo sold is not very far off the mark.

Oleo costs the milk producer more than he pays for it, says the Milk Messenger. Suppose the average herd of 8 cows produces an average of 20 lbs. of butter per month. A ten cent difference in the price of butterfat—because of an oleo flooded market—means \$16 to that producer. Let him add that cost to his oleo purchases for the month to get the true cost of butter substitute.

Think what it would mean if the 4,500,000 farmers who produce more or less dairy products would be instrumental in increasing milk consumption to the extent of one pound of butter, or its equivalent in milk, per week. Our present surplus of 40,000,000 lbs. of butter would be gone in less than nine weeks, and if the campaign continued for a year, nearly 200 million additional pounds of butter would be used.

FARM AND CITY TAXES

The Michigan State Farm Bureau at its recent meeting at Lansing took favorable action on a proposal to co-operate with representatives of the cities in working out a tax plan that would be "mutually satisfactory." In commenting on this incident the Grand Rapids Press hails this step as marking the dawn of a better day in the long controversy over state taxation—a day when city and country, instead of being suspicious of each other and trying to gouge each other, will recognize each other's burdens and work together whole-heartedly.

We fully agree in that conclusion. It certainly is a hopeful sign whenever quarreling gives place to business-like discussion. There is a tendency, however, for the cities to think that it is the country people who need educating on the other fellow's problems, and the country is the place where the prejudices and suspicions need to be removed. To anybody who has read the city papers, or followed the talk and tactics of city representatives in the legislature, it ought to be clear that there is quite as much prejudice, suspicion and misunderstanding in the cities. Continually the complaint has been heard that the "farmers" have been dominating the cities through an unfair preponderance in the legislature, and that they have been trying to make the cities pay their taxes for them—the word "farmers" including the small cities as well as the actual tillers of the soil.

We are quite willing to admit that the country does not fully appreciate the burden that city taxpayers carry. Some city dwellers are hard hit in that respect, enough so to earn any farmer's sympathy. But the average city man does not appreciate the fact that the same tax rate may be made more burdensome in a community where population is sparse and where earnings and profits at the very best are only moderate.

At the Lansing meeting M. B. McPherson of the State tax commission cited the fact that the average city dweller's total tax rate for all purposes last year was \$30.37 as against \$27.51 for the average resident of a township, pointing out that the city dweller has to pay \$14.70 city tax in addition to his state county, school and other taxes. On the face of it, one would say that the farmer is the better off of the two. That is exactly the inference that the average city taxpayer would draw from the figures. He is apt to compare figures, not conditions.

It is true that the city dweller has to pay more local taxes, but he gets more for his money. He gets policing, sewerage, street cleaning and other public services. He gets the use of parks, libraries and hospitals. Such advantages, due to the fact that population is concentrated, are what he gets for his higher city taxes. In the matter of schools the city dweller's advantage is greatest of all. In the country, where houses are far apart, only small schools can be provided. In the city, with its concentrated population, the finest of schools can be maintained on a moderate school tax.

We are not arguing that the city dwellers live on Easy street and that they have no standing in court when taxation is being discussed. We are simply trying to bring out the fact that the cities need education in tax matters fully as much as the country. It is just as hard for a city man to appreciate the problems and burdens of a farmer as it is for a farmer to understand just what the problem of life is for a man who is working and keeping up a home in Detroit.

That has been the main trouble in the past—misunderstanding and prejudice, fomented and kept alive by politicians. There seems to be a better spirit in the air now on both sides and even in the ranks of the politicians. After all, there is no natural opposition between city and country, no fundamental hostility of interests. The main trouble has been misunderstanding and lack of understanding, and a needless cloud of dust in the air. In short there is no problem that cannot be solved by fairness and common sense coupled with knowledge of the facts.—Editorial in ADRIAN TELEGRAM.

The above editorial in the Adrian Telegram, written after the 12th annual meeting of the Michigan State Farm Bureau, Feb. 6-7, 1930, and based on the resolutions adopted by the Farm Bureau is typical of similar editorial comment appearing in the Detroit News, Grand Rapids Press and other leading daily newspapers throughout the State.

Turner School Act Has Strange Results

(Continued from page 1)

that many districts of this type, with small enrollments and a low school census will receive small amounts in comparison with their need. The question arises as to whether the act will serve as a spur to further consolidation in sections which are financially unable to stand this expense.

"The method of distributing funds under the Turner Act is one of the most complicated in the history of educational finance, and it is impossible for any district to determine its share in advance of the completion of the necessary statistics by the State. Neither is it possible to check the accuracy of the State's figures without access to the full body of records in the office of the Department of Public Instruction at Lansing.

"The act provides that any district with a tax rate in excess of 10 mills on each dollar of assessed valuation shall share in the distribution, but that in no case shall the sum received from the State be sufficient to reduce the rate below 10 mills per dollar of assessed valuation.

"In computing the amount given to each district, the first step is to list all districts with a tax rate above 10 mills on the assessed valuation.

"Second, the equalized valuation of each district is found. Thus if the assessed valuation of the district is \$100,000 and the county equalized the township by increasing the value 10 per cent, while the state Board of Equalization raised the whole county an additional 10 per cent, the equalized valuation of the district would be \$121,000.

attending public schools outside the district and for whom the district pays tuition. Pupils in school in the district but living outside are excluded from this figure.

"Fourth, the average membership as determined above is divided into the equalized valuation to determine the average membership per \$100,000 of equalized valuation.

"Fifth, the State average of average membership per \$100,000 of equalized valuation is determined. For the current year this average is 11 average members per \$100,000 of equalized valuation.

"Sixth, this year no districts share in the distribution unless they have more than 11 average members per \$100,000 of equalized valuation. Where the average membership exceeds 11, the 11 is subtracted from the actual average membership of the district and the school census of the district is multiplied by the remainder to find the excess census number per \$100,000 of equalized valuation.

"Seventh, these excess census numbers for each district having such a number are then added and the \$2,000,000 appropriated under the Turner Act is divided by this total, to find the amount of money to be allowed for each unit in the excess census number for each school district.

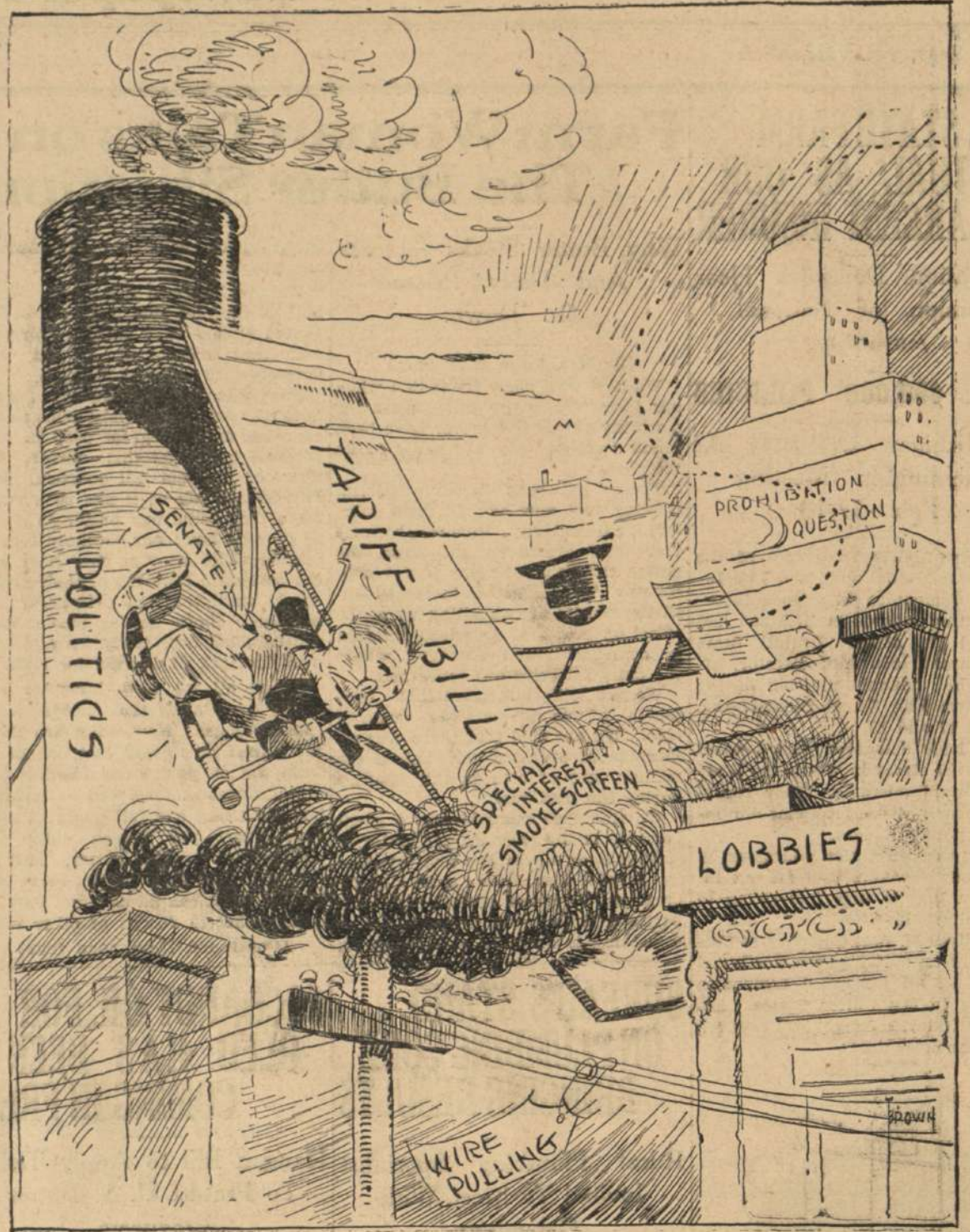
"Eighth, the allowance per unit is multiplied by the excess census number of each district to find the amount of aid it shall be provisionally allotted.

"Ninth, the assessed valuation of each district receiving aid is multiplied by 10 mills to find yield of a 10 mill tax.

"Tenth, the yield of the 10 mill rate is deducted from the actual amount of taxes levied in the district to determine the limit to the amount of aid which the district may receive.

"Eleventh, the provisional amount of aid allotted to each district under the eighth step, above, is compared with the limit of aid as determined under the tenth step, above. Where the aid exceeds the limit the surplus

LINDBERGH HAS NOTHING ON THIS EXPERT GLIDER



Farm Woman Talks On Butter Situation

(Continued from page 1)

in cooking and still be beneficial as a health promoter.

Butter is richer than any other food in vitamin A, without which no child can develop normally. If our farm women would put on this kind of "strike" for one month, that surplus of butter would disappear and the whole business of dairying would become more stable. We are told that the per capita of butter used in Canada is over ten pounds more than that of our country.

There must be some reasons for these conditions and it stands us in hand to ferret them out. My opinion is that we have neglected to reach our farm folks with the facts. The oleomargarine manufacturers decided a year ago to spend \$1,500,000 to advertise their products and they must have done a pretty good job of it, we must admit.

Now the dairy interests do spend money, and quite a bit of it to advertise their products, but I wonder if we have not failed to reach our home folks? A systematic campaign has been on in the cities, through the schools, women's clubs and other groups until the great majority of them know the value of milk as a food.

Lectures are given, pictures are shown, pageants are put on and nothing is left undone towards a thorough training along this line. Now why not have the same sort of campaign all through our rural sections? I have always felt that commodity marketing organizations lose their best helper if they fail to keep farm women thoroughly acquainted with all the details of their business.

If our farm women had been as years along lines of butter using as thoroughly coached the past few she was during the war along lines of substitute using, I'm sure the story would be different now. If she was told where she could buy good butter instead of the stuff that's offered her many times, the story might be different too.

When our women are thoroughly aroused, and they should be ere long, they are going to know more about the ins and outs of the dairy business. They will ask to hear the story direct, they will boycott the numerous cooking demonstrations that persist in using substitute for butter and they will demand a higher quality of butter on the market. In the meantime let's do our best to correct this situation right now. It has been brought to us as something for immediate action, let's act.

One Was All Right

"Hey, Bill," the electrician called down to his assistant, "grab hold of one of the wires."
"All right," said Bill, "I got one."
"Feel anything?"
"Nope."
"Good, I wasn't sure which was which. Don't touch the other one. It's got 6,000 volts in it."

is deducted.
"Twelfth, the surpluses so deducted are totaled and the whole process is repeated. This year a second repetition was also necessary."

What The Law Says About It

Under this heading Mr. W. H. Wise of Lansing, attorney, conducts a legal department for readers of the Farm Bureau News. Readers should submit their legal questions to the Michigan Farm Bureau News Lansing, Michigan. It is understood that this service is purely informational. No charge to readers for the service. Editor.

Q. The job to tile an open ditch across the farm of Mrs. J. E. has been let. The county Drain Commissioner informed property owners that all trees along this ditch must be cut back 25 feet from the center of the ditch, and that all brush and trees must be cut each year thereafter. This drain will extend through a forty acre woodlot on which there are about 200 trees which would have to be removed. Can the owners of this woodlot be compelled to pay taxes on a stretch of land approximately fifty-five feet in width, which as a result of the drain will be useless to them?

A. P. M. Ingham, Co. Commissioner after it has been supported by the Board of Reviews, can be tested in the circuit court but it can be tested only for its reasonableness under all the circumstance if this is a reasonable ruling, then the trees which will have to be removed and the taxes paid on the strip of land inasmuch as the benefit from the drain is shared by this land through which the drain passes.

Q. I bought a dandy young horse as sound, and to all appearances she was. Two weeks after buying her she was taken with azotemia. I have since learned that the horse had an attack of the disease about two weeks before and one at a still earlier date. What does the law say about it?
L. G. W. Calhoun Co.

A. When a horse is sold as sound, there is an expressed warranty against all chronic diseases and ailments. If azotemia is a chronic disease, or one that had been incurred before the sale and was dormant at the time of the sale, then the seller violated the expressed warranty of soundness and would be liable in damages for the difference in the value of the horse.

Q. I have 50 acres of land and part of the line fences are poor. There are two square 40 acres on the south of me and two on the north of me and one farm on the west of mine. Will you please state which part of line fences are mine according to law?
S. P. H. Montcalm Co.

A. The statute relative to line fences is as follows: "The respective occupants of lands enclosed with fences, shall keep and maintain partition fences between their own and the next adjoining enclosure in equal shares." Thus, it would be necessary for the occupant of the land to make arrangements with his neighbors concerning fences.
Q. I would like to receive some information in regard to my apple trees, 5 years old, Northern Spies, which have been girdled by rabbits. Does the state stand good for this?
R. E. C. Ionia Co.

A. The state is not responsible for destruction of trees or crops by wild animals or game. Thus the state cannot stand good for them!
Slight Error!
Speaking of animals, do you recall the lady who when informed that the kangaroo was a native of Australia, remarked, "Ya don't tell me. My sister married war of them!"

EXPLAINS FEDERAL FARM BOARD TO FRUIT GROWERS

Would Make Distribution A Service; Profits To Producers.

STANDARD OIL DOES IT ANSWERS QUESTION, DOES BOARD PUT GOVERNMENT IN BUSINESS?

Speaking to 1,000 fruit growers at a meeting of the Great Lakes Fruit Industries, Inc., farmers' cooperative, at Benton Harbor, February 15, James R. Howard, organization director for the Federal Farm Board, said:

"The Federal Farm Board is not a relief act in any essence whatever. It is an Act designed to be a permanent assistance to agriculture, an Act, which if translated into organizations of farmers such as is intended, will go far towards preventing depression in years to come.

"The policy of the Federal Farm Board is declared in the Act itself. It is to promote the effective merchandising of agricultural products. In carrying out the provisions of this act, a revolving fund of \$500,000,000 was placed at the disposal of the Board to loan to regional farmers co-operative associations for two essential purposes—the handling of the crop, which will be called commodities, and purchasing of facilities, which co-operative associations must have to promote their business.

"The whole stress of the Act, and hence the command from Congress, was to effect a better merchandising of our farm products to prevent wasteful methods, to encourage co-operative associations, to minimize speculation, and to prevent surpluses.

"What the Federal Farm Board is trying to do, is establish a system of distribution of our various farm commodities in such a way that distribution will become a service and that the profits accruing from that service goes back to us producers. That is what the Standard Oil Company does.

"Henry Ford's distribution is a service controlled by the man who does the producing, has its branch agencies and local agents, and he dictates the price, the terms on which they shall sell. The kind of place they shall keep, the service they shall render. He controls absolutely the distribution of his production and because he does he has profits from his production. That is what the Farm Board wants to do for agriculture.

"You are marketing in direct competition with your neighbor. Applications for loans were made by the Florida Citrus fruit people and the Board said, 'We will finance you on one condition, that the two co-operative associations get together in one association and that you make it bigger and better than it now is. Cut out competition.'

"In setting up its marketing association, the Federal Farm Board believes that the only way the farmer is going to get a fair price is through the control of his commodity. Some of you think that this whole thing is so difficult that you are not going to get very far with it. Your problems are not different from other sections.

"Some people tell me that the government had no business to set up the Federal Farm Board. I hear that the government is going into business, etc. The Federal Farm Board has no authority to buy commodities. All it is trying to do is set up farmer owned and controlled machinery, that can handle their own business. If the government in business means a supervision of business or direction of business, then the government is in business in the establishment of the Federal Farm Board. It has been in business these many years. The Banking Board has authority to regulate the circulation of money, power to raise and lower interest rates. It has more power than Congress has given the Federal Farm Board. It is an attempt in the direction of the establishment of equality for agriculture.

"Some people say the \$500,000,000 is a subsidy. That is nothing new, we subsidize our industries through protective tariff. This \$500,000,000 is not a gift. It is only a loan, which is to be paid back to the government with interest at the regular government rate.

"Co-operative marketing has brought about a standard of living to Canadian farmers far above our own grain farmers. You are going to have a merry old scrap with those who have selfish interests at stake before you put this movement over."

Seed Cleaning Season Over, Bureau Says
No more seeds can be accepted for cleaning, says Farm Bureau Services, explaining that the shipping season rush is at hand and that it is impossible to clean small lots of seed now on. During fall and early winter the Services cleans considerable seed for farmers.

1930 Fishing Season Regulations Complete

With the annual stream and lake designations determined by the Conservation Commission at its last regular meeting, all details of regulation of the 1930 fishing season in Michigan are now completed.

Some changes were made in the list of streams which were open to trout fishing last season. Some streams or portions of streams were closed to fishing for the 1930 season while others were added to the open list.

The commission designated 135 lakes as pike lakes. These include Lake St. Clair.

Work of assembling the Digest of Fish Laws and regulations for the 1930 season has started. It will be some time before it will be available for distribution but it will be ready well into the advance of the trout fishing season. The digest will be placed in the hands of all conservation officers, county clerks, sporting goods stores, etc., for distribution to the public. A copy will also be given with each trout fishing license.

AVOID PHOSPHATE FERTILIZER LOSS ON HEAVY SOILS

Broadcasting Not Effective On Heavy Soils; Use The Drill.

Farmers who desire to get the full dollar value from phosphate fertilizers are warned by the soils department at Michigan State College, that the method of applying this plant food is very important on some soils. On many heavy, upland soils, broadcast applications of phosphates will not be effective. The character of such soils prevents the free movement of surface water into and through them and the phosphorus which has been sown on the surface does not penetrate to the soil depths where the plant roots are taking up food.

Broadcast applications of phosphates are successful on light, porous soil where the free movement of water carries the plant food to the proper depth.

Tests made by the soils department have shown that when phosphate fertilizers are sown at depths of four to six inches proper distribution of the plant food will follow, even on heavy soils. Fertilizer drills will get the material into the ground at the proper depths.

The use of phosphate fertilizers as top dressing around hills of plants or around fruit trees can not be expected to give good results on heavy soils, according to the College soils men.

TAX MAN GIVES ESSENTIALS FOR FARM TAX RELIEF

Economy And Redistribution Of Burdens First Steps.

"Economy in government and a redistribution of burdens are the first essentials in a sound program of farm tax relief," R. Wayne Newton, director of taxation, told a record crowd of farmers and supervisors at a Mason County Farm Bureau meeting, held in the Community Hall at Scottville, February 19.

"It is idle to expect material tax relief from new forms of taxation as long as 75 to 90 per cent of the total is paid locally, and as long as these local taxes continue to increase at the present rate. Most farmers live in townships and school districts which contain little or no wealth other than farm wealth. Regardless of the form of tax, these people must foot the bill until such time as a greater share of the burden is recognized to be of benefit to the State as a whole and is financed from general revenues."

Mr. Newton pointed out that the Farm Bureau delegates recognized this situation in their resolutions, by favoring the introduction of new sources of revenue, but with the further proposal that the proceeds be used to reduce and equalize local tax levies. Mr. Newton also pointed out the need for an unselfish program rather than a "dog-in-the-manger" attitude and urged a careful consideration of the significance of Secretary Brody's recognition of the need for a mutual understanding between farm and city, since "prejudice erupting in demagogic utterances will not suffice."

The speaker also recalled efforts of Farm Bureau, Grange and city taxpayers' organizations to pass legislation that would curb tax increases. He promised further effort in this direction at the next session of the legislature. In a general discussion following the address, supervisors directed attention to the need of better assessment practices and also urged the State Farm Bureau to resist legislation to impose additional expenses upon local districts without providing new revenues to meet these expenses.

The success of the meeting was attributed in large part to the action of Scottville business men in advertising the event over radio station WKBZ at Ludington. Another equally successful meeting is expected in March when O. I. Gregg, landscape specialist at Michigan State College, will be the principal speaker.

WAYNE CO. SUES STATE TO TEST ROAD FUND RULE

Sues For \$679,000 Instead Of Trying For Eight Millions.

After weeks of delay and consultation the Wayne county suit testing the legality of the present method of distributing State Highway funds back to the counties, was filed on February 25 by Assistant Prosecuting Attorney Valois E. Crossley on behalf of the Wayne Board of Auditors.

The actual institution of the suit marks the culmination of a long dispute between the Wayne County Board of Supervisors and State officials. Earlier reports were that the county would sue for about \$8,900,000 but in the present action the Wayne officers allege that the sum due them is \$679,062.81.

The suit is understood to be in the form of a friendly litigation to test the law regarding the distribution of State highway funds, and it is suggested in the Wayne County brief that the decision may turn upon the question of whether the provision of the 1927 act providing for a distribution of weight taxes to counties supersede the 1928 act under which the sum of \$6,000,000 was set aside to be distributed to the counties in proportion to the amount of weight tax receipts collected in each.

The 1927 law makes an appropriation to supplement the \$6,000,000 fund for counties created under the act of 1925. Since the passage of this act it has been the practice to set aside one-half of the total license tax collections for distribution to counties. Seven-eighths of this one-half have been returned on the basis of weight tax receipts. The other one-eighth has been divided into 83 equal parts, one for each of the 83 counties. The Wayne case is based upon the claim that this procedure is not in accordance with the law, as it is contended that the 1927 law in no wise amends or changes the provision of the 1925 law. In Detroit, the suit is apparently considered to be only one maneuver in a general campaign, as the Detroit Free Press of February 26 describes it as "the second step taken recently to obtain a larger division of the state's automobile tax receipts" adding: "The Michigan Municipal League has decided to institute a law by referen-

dum giving the cities at least a third of the weight tax." It was reported in the press some time ago, that the League had discouraged the filing of a suit for \$8,900,000 by the Wayne County board.

Fewer Counties and Officers Are Urged

Flint, Jan. 21.—Fewer counties, fewer county officers and a greater centralization of responsibility for the management of county affairs were the recommendations of Prof. James K. Pollock of the University of Michigan at an address delivered before the Genesee County League of Women voters here.

Is There A Mortgage?

If there is a mortgage on your farm, could your family pay it should you be taken away?

Could your children continue their education? What would your wife do? And what about your own living in your older years?

A State Farm Life policy meets these problems as no other policy meets them.

With the background and experience of hundreds of thousands of automobile policy holders among farm folks, the same management is offering life insurance on a like basis of service, safety and economy. Life insurance creates immediately the guarantee of a cash estate in the amount you want. At the same time it is a systematic, gradual accumulation of savings. Life insurance becomes a strong personal financial reserve in time of extreme need, yet gives the assured his full protection. Write us for information.

Michigan State Farm Bureau State Agent for STATE FARM LIFE INS. COMPANY Bloomington, Ill.

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.

WANTED—BUYERS FOR FARMS—Many extra good bargains. Let me know what you want. All kinds of city property for sale. List your property with me. I can sell it if priced right. Member Farm Bureau and Grange. F. A. Showerman, P. O. Box 263, 461 Ypsilanti Bldg., Ann Arbor, Michigan. 2-28 p.

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. White Leghorns, Brown Leghorns, Anconas, Barred Rocks, Single Comb Reds. Large catalog free. Write today. Town Line Poultry Farm, R. No. 1, Box 317, Zeeland, Michigan. 2-14-561F

WANTED—BY SINGLE MAN, WORK on farm. Raised on farm and experienced. Write Dennis Reese, 615 1/2 So. Pine street, Lansing, Mich.

WANTED—FARM WORK BY YOUNG man, Single. Prefer general farm within 40 miles from Lansing home. Write Lyle Carey, 615 So. Pine street, Lansing, Mich.

WANTED—FIRST CLASS MARRIED farm hand to work for wages and bonus on irrigated land in Lower Rio Grande valley, Texas. Address Box No. 3, Michigan Farm Bureau News.

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WANTED—FARM WORK BY MARRIED man. Three children. Experienced on general or dairy farm. Farmed in Illinois and Indiana. Knows stock, machinery, tractors. Good machinist. Can furnish references. Write James Smith, Lansing, Mich., R. 5.

The St. Lawrence Seaway means the ocean and ocean ships. Goods when once loaded upon ocean ships move at less cost than by any other vehicle.

Farmers' Attention

State Mutual Rodded Fire Insurance Co. of Mich. HOME OFFICE—FLINT, MICH. We offer you the advantages and service of the State Mutual Rodded Fire Insurance Co. of Michigan to protect your property against Fire and Lightning. Over 20,000 Michigan farmers are with us. More coming every day. It would be a pleasure to furnish you any desired information. W. T. LEWIS, Sec'y, 702 Church Street, Flint, Michigan.

FREIGHT RATES On Farm Commodities

Sometimes have overcharge errors. Do you have your bills audited? THE TRAFFIC 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.

DO YOU KNOW These Fertilizer Values?

Nitrogen in Farm Bureau fertilizers is nearly 100% soluble in water, or quickly available to plants, as against the general ruling of 70% water soluble for nitrogen in fertilizer.

Why is Farm Bureau nitrogen quickly available? Because we employ the best sources of nitrogen, which dissolve in water and make their nitrogen quickly available:

- Nitrate of Soda
- Urea
- Calcium Nitrate
- Calc-urea
- Sulphate of Ammonia
- Calcium-cyanamid

Some fertilizers depend more or less for nitrogen on such vegetable or animal materials as tobacco stems, dried blood, tankage, and other organic materials which must decay before their nitrogen becomes available. That nitrogen is slowly available.

Young plants need water soluble nitrogen most before the nitrogen in organic carriers becomes available.

Potash and Phosphorus Farm Bureau fertilizers employ highest grade potash from Germany and France, and quickly available superphosphate. Both are standard in all the better fertilizers.

Mechanical Condition Farm Bureau fertilizers are finely ground and screened at mixing,—and thoroughly cured. Just before sacking and shipping they are re-ground, re-mixed, re-screened and moisture is reduced to about 3% as against 8 to 10% moisture for most fertilizers.

Extra dryness of Farm Bureau fertilizers insures fineness, easy drilling and easy regulating. Users appreciate it.

We offer analyses which conform very closely with recommendations of the Michigan State College Soils Dept. Remember that good fertilizer, properly applied as to analysis, amount per acre and the crop, can be expected to pay \$1 to \$5 profit for every \$1 invested in fertilizer. See your local distributor of Farm Bureau Supplies.

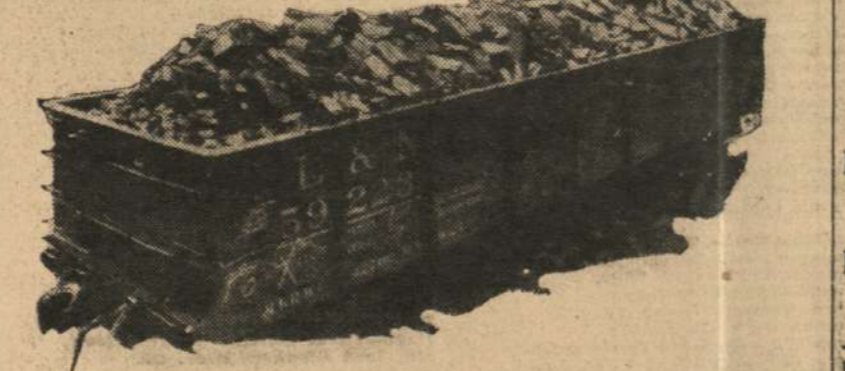
FARM BUREAU SERVICES, INC., Lansing, Michigan

500,000 Farmers Have Borrowed from the 12 Mutual Federal Land Banks a Billion and a Half Dollars at an average interest rate of 5.4%

THIS \$1,500,000,000 in long-term loans secured by first mortgages on their farms provided much needed capital during a period when funds were scarce and the average farm income low. All but a small percentage of these farmers have met their obligations. The 12 Banks have total capital, legal and other reserves and undivided profits aggregating more than \$84,000,000. Their total assets exceed \$1,300,000,000. The net carrying value of the real estate, sheriff's certificates and similar items owned by the 12 banks on November 30, 1929, was only 1.1% of their assets.

The services of the 12 Banks and the National Farm Loan Associations through which the loans are made have been of inestimable benefit and they will increase in the future.

The 12 Federal Land Banks are located at Springfield, Mass. New Orleans, La. Wichita, Kan. Baltimore, Md. St. Louis, Mo. Houston, Tex. Columbia, S. C. St. Paul, Minn. Berkeley, Calif. Louisville, Ky. Omaha, Neb. Spokane, Wash.



A Quick Kindling Long Burning Coal

You buy coal for heat, and if it kindles quick, burns hot and clean and long, with intense, even heat—you have something. Such a coal is Farm Bureau QUICK HEAT COAL, a fine southeastern Kentucky coal. All Farm Bureau Quick Heat comes from the SAME mines in that locality, which assures our customers coal of constant performance. The same kind of coal from different sections of the same coal field isn't always alike, a good thing for coal buyers to know.

QUICK HEAT comes from a solid seam and is one of the purest coals mined. It is a light coal. You get a "big ton" of bright, good looking coal. Popular with housewives because it produces a grate of live coals without clinkers. Its very low ash does away with constant ash carrying. Regulates easily and burns long. Popular for heating stoves and furnaces for the same reasons.

This coal fits the Farm Bureau program of high quality goods and we recommend it. Offered in egg and block size by co-operative ass'ns and our local distributors. It has become one of the big selling coals in Michigan.

FARM BUREAU SERVICES, INC. Lansing, Michigan

Protection! For Automobile Owners

Is provided in a State Farm Mutual Auto Insurance policy at a price you can afford. State Farm Bureaus of 26 states have accepted this form of automobile insurance because of its low cost to the insured, the equitable terms of settlement of claims and because of the soundness of the principle and the responsibility of the insuring company.

More than 47,000 policy holders in Michigan and our growth continues steadily. Nearly 500,000 policies in force in the United States. Backed by a \$3,500,000.00 reserve. The result of sound, mutual operation and high grade protection at low cost.

This Service

To Michigan Farmers is available through the State Farm Mutual Automobile Insurance Co. of Bloomington, Ill. There is a local agent in your community. If he is not known to you, write the Michigan State Farm Bureau, Lansing, Michigan.

