



MILK PRODUCERS PROGRAM UPHELD IN ANNUAL MEET

Base and Surplus, Officials Approved in Largest Meeting

523 VOTING DELEGATES

Speeches on Minority And Majority Milk Inquiry Reports

East Lansing—November 5, 1931 of the general depression, and particularly in the milk industry, will go down as a most important date in the history of the Michigan Milk Producers Ass'n.

On that date the Michigan Milk Producers Ass'n of some 16,000 associated producers, serving the Detroit and other principal city markets in Michigan, met for its 15th annual meeting, closing a year that everyone agreed had been a bad one.

During the year critics of the Milk Producers administration and of the base and surplus plan made attacks in local milk producers meetings they called in the Detroit area.

The entire Michigan milk industry was investigated by a special Commission of 9 members appointed by the Michigan Milk Producers Ass'n.

That the milk used for sweet cream purposes be paid for on a basis separate from that for surplus milk. It is believed that a distinct classification for this milk should be made either by allowing the same price as is paid for base milk or by paying a premium over the surplus price.

State Regulation Several members believe the time has come for milk to be placed in a public utility with authority in the Public Utilities Commission to determine and fix prices. A majority of your commission, believing that private business should not be subject to government regulation except in cases of extreme necessity, decline to make any such recommendation.

Out-State Creameries We recommend closer co-operation between Michigan creameries outside of the state and surplus plan, agreed they were not making cost of production but appeared to be doing the best that can be done under existing conditions, and gave their officers votes of confidence by rejecting all anti-administration proposals by substantial majorities.

Use of Michigan Products We recommend that the quality of Michigan butter and dairy products be the highest possible degree, to stimulate home consumption and that

Michigan Milk Producers should take steps to absorb the surplus itself, said the minority report, arguing that the Producers Ass'n itself does not benefit by decreasing the surplus, "in which lies none of the profit and all the loss. In fact, their income is increased by stimulating the sale of surplus milk," the report said.

Butterfat Tests bring much criticism. There is evidence of wide variation and practically always against the producer, said the report, urging the Producers Ass'n and creameries to test together at

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Governor Gets Milk Commission's Advice

Majority Report Supports Base and Surplus, Limiting Milk Areas; More Pay for Sweet Cream Source; 2 Minority Reports

Lansing—(1) Payment on a separate basis for milk used for sweet cream purposes; (2) limitation of the milk sheds surrounding Michigan cities; (3) steps to eliminate wasteful competition among distributors; (4) continuation of the base and surplus plan as the best arrangement so far advanced featured the Recommendations made to Governor Brucker for improvement of Michigan's milk industry by the Majority Report of the Commission of Inquiry into the Cost of Milk November 2, concluding an investigation under way since July 29.

The majority report was signed by Chairman Powell and five members of the Commission. Commissioners Peter Lennon, State senator, and Ira Jayne, Detroit circuit judge, submitted minority reports which condemned the Base and Surplus plan and urged State control of milk as a public utility. Commissioner James N. McBride, State representative, did not sign the Majority report, and announced that he would file a minority report later.

The Farm News presents herewith the text of the Majority's recommendations, and in a separate article a condensed summary of the Lennon and Jayne minority report recommendations.

RECOMMENDATIONS From the Majority Report of the COMMISSION OF INQUIRY INTO THE COST OF MILK To Governor Wilber M. Brucker

Base and Surplus Some members of the Commission feel that we should recommend the abolition of the base and surplus plan. A majority, however, believe that the best arrangement so far advanced to produce an even supply of milk, and while realizing its imperfections, we are reluctant to make such a recommendation when no better substitute can be offered. There is no question but that it is subject to criticism. It is ideal, theoretically, but is most unsatisfactory when the surplus is as large as it is at the present time.

A majority of the commission recommends the continuation in principle, with, however, the following change: That the milk used for sweet cream purposes be paid for on a basis separate from that for surplus milk. It is believed that a distinct classification for this milk should be made either by allowing the same price as is paid for base milk or by paying a premium over the surplus price.

State Regulation Several members believe the time has come for milk to be placed in a public utility with authority in the Public Utilities Commission to determine and fix prices. A majority of your commission, believing that private business should not be subject to government regulation except in cases of extreme necessity, decline to make any such recommendation. However, we believe that all better and we recommend the establishment of a central credit bureau, joined in by all distributors under proper rules and regulations, to handle this bad situation. Such a bureau should be properly handled by the present Dairy Products Research Bureau.

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ROAD TAX RELIEF FEATURES FARM BUREAU '31 WORK

Sec'y Brody Makes Report To 14th Annual Meeting

SERVES 75,000 FARMERS

Bureau Continues Progress; Co-operative Ass'n's Affiliate

Lansing—An outstanding public service to Michigan farmers during the past year by the Michigan State Farm Bureau was its successful support of the McNitt-Smith-Holbeck township road maintenance act, said Clark L. Brody, executive secretary in his annual report to delegates to the 14th annual convention at State College November 12.

Beginning in 1932, said Mr. Brody, the Act provides that \$2,000,000 will be distributed from the State Highway fund to counties for township road purposes, which is about 25% of their total township road taxes in 1930. The amount will increase each year until it reaches \$4,000,000 in 1932.

Michigan people be urged to use Michigan, for their dairy products. It is urged that milk producers in particular refrain from substituting oleomargarine for butter.

Prosecution for Mis-labeling We recommend that all milk and dairy products be sold strictly under their true name. We believe that the selling of milk not produced entirely by Jersey cattle as Jersey milk is unlawful and that prosecution should be had of those continuing the practice.

Limit City Milk Sheds We believe that the territory contiguous to our cities should furnish milk to those cities and that the nearest producers have a natural right to that market. Any other plan is wasteful and uneconomic. City authorities should adopt drastic measures to insure their milk coming from the nearest possible territory.

The Board of Health of Detroit should have adequate inspecting personnel, should adequately limit the producing area and should inspect all cream produced for its market. Boards of Health of other cities should do likewise.

Wasteful Distributors' Competition How to eliminate wasteful competition, unfair trade practice and price cutting, particularly in Detroit, presents a most difficult problem. It has been suggested that the combining of the many existing milk distributors into two or three large, well financed and economically managed competitive companies would solve the problem. It is our idea that the evils of competition could thus be more easily controlled and the economies realized to effect. The commission, however, is not suggesting such remedy but it may be that such a plan will eventually have to be considered.

A practical solution for the elimination of the evils in the industry at this time would be the effecting of an organization of milk dealers, open to all, and above board, in which the producers and public are represented, with power to eliminate trade evils by penalizing offending milk dealers. Such an organization should of course be free to set fair milk prices that could not be cut by the distributors who wish to establish rules and regulations for the conduct of the distributors, business. Problems of zoning territory, standards, and above board competition and such matters might be worked out much to the consumers' interest. The legality of such a plan might be an open question, but the seriousness of the situation and the benefits to be had justify its consideration and use until its legality is definitely established. (Signed) Herbert E. Powell Arthur J. Tuttle Jessie A. Hancock Wilbur O. Woodrick Paul E. Jones Fred L. Woodworth

Rail Rate Service Scarcely less important during the past year was the Farm Bureau traffic department's activities in behalf of Michigan farmers. The Bureau has the only farmers' railroad transportation service in Michigan. Mr. Brody said, reporting that in 1930-31 it represented Michigan farmers in two important rate cases. The Bureau appeared in the Eastern Class Rate case, won by shippers a victory estimated to have saved Michigan farmers from \$500,000 to \$750,000 annually in increased rates.

The Bureau's transportation dept. also opposed with the American Farm Bureau, and other farm interests, the application by all railroads for a 15% flat increase in rates. The roads were denied a 15% increase, but were given a compromise offer by the I. C. C., which specifically exempted most agricultural products from any increase in rates. The Michigan Farm Bureau estimated that a flat 15% rate increase would have added \$1,000,000 to Michigan farmers' annual freight bill.

Collected \$12,000 in Claims During the year the Bureau traffic dept. assisted many farmers in pipe line highway, power line rights of way matters, gave advice on oil leases, assisted farmer shippers in many capacities, including the collection of about \$12,000 in loss and damage and other forms of transportation claims.

400 Co-ops, 75,000 Farmers The State Farm Bureau and its business services serve about 75,000 farmers through 400 county Farm Bureaus and some 400 co-operative ass'n's, Mr. Brody told the delegates, observing that the Farm Bureau has enjoyed a steady growth in every year of its existence.

New developments the past year (Continued on page 2.)

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Text of Resolutions Adopted by the Michigan State Farm Bureau

At Its 15th Annual Meeting at Michigan State College, Nov. 12 and 13, 1931

PART I FARM BUREAU PROGRAM

Sec. 1. Endorsement of Management. Realizing that in these exceedingly turbulent times, and that now, as never before, the farmers of this State are in need of reassurance as to the integrity, and ability of their leadership, we take this opportunity to express our confidence in the officers, management and employees of the Michigan State Farm Bureau. We congratulate them upon their success in bringing the organization thus far through the present emergency with its credit and financial standing unimpaired, and with a goodwill among the farmers, business men and citizens generally that is unexcelled by any other similar organization, regardless of the group which it may serve.

Sec. 2. New Membership Plan. After less than one year's operation, and under the most adverse conditions which have been encountered in the history of the Farm Bureau, the New Membership Plan adopted by the Board of Directors in compliance with the Resolutions of the Michigan State Farm Bureau, has demonstrated to be entirely successful. This success in the face of unusual adversity leads us to strongly recommend that the plan of individual membership as at present constituted be continued in force in substantially its present form.

Sec. 3. Michigan Farm News. We commend the Michigan Farm News upon another year of splendid service and especially commend the editorial and comprehensive manner in which it reports the hearings of the Governor's Milk Commission.

Sec. 4. Farm Bureau Services, Insurance, etc. We heartily endorse the aggressive policy of expansion which has characterized the activities of the Farm Bureau Services during the past year and which has resulted in the addition of new services, and the establishment of closer relationships with local co-operative agencies in all parts of the State. We congratulate the Services' management upon its success in maintaining and strengthening its commanding position in the present unsettled times. We also commend the continued splendid work of the service departments of the Farm Bureau, Insurance, Traffic, Clothing, etc.

PART II RELATIONSHIPS

Sec. 1. State Co-operative Marketing Associations. The past year has witnessed a determined effort to capitalize upon the generally unsatisfactory condition of agriculture and the prevailing low level of farm prices, in wholesale and frequently vicious attacks upon the whole co-operative marketing system, and particularly upon the state-wide marketing associations and exchanges. We wish to assure these organizations that the Farm Bureau stands ready to assist them in every way, now as in the past, in meeting these attacks which have as their object the destruction of the marketing machinery which has been created by the farmer's own money to insure him of a decent share of the price his products will bring on the open market.

Sec. 2. Other Organizations. We renew our offer of co-operation and friendly support to any and all organizations, regardless of craft, that are prepared to enter into a joint effort to protect the vital interests of agriculture and of the general citizenry of the State. We deeply appreciate the success of the Taxation Committee of the Board of Directors in promoting a better mutual understanding of attitudes on matters of public interest as between agriculture and the State, and especially commend the Economics Department of the College for the effective work which has been done in assisting groups of farmers to organize co-operative marketing associations and in its work in an advisory capacity with existing co-operatives. As taxpayers we wish to express our appreciation for the fine spirit shown by the College authorities in accommodating themselves to a reduced budget in the interests of economy at this time.

Sec. 3. Michigan State College. We heartily endorse the vigor with which the Michigan State College has entered into the study of the co-operative marketing problems of the farmers of the State, and especially commend the Economics Department of the College for the effective work which has been done in assisting groups of farmers to organize co-operative marketing associations and in its work in an advisory capacity with existing co-operatives. As taxpayers we wish to express our appreciation for the fine spirit shown by the College authorities in accommodating themselves to a reduced budget in the interests of economy at this time.

Sec. 4. Extension Service. We endorse the manner in which the Extension Service has supplemented other Michigan State College agencies in carrying the results of research and investigation to the farmers of the State. We especially commend those activities which have increased the general understanding of co-operative marketing principles. We urge that the financial responsibility for County Agents be fully assumed by the Extension Service so that the best possible conditions have been made more generally available at uniform cost.

Sec. 5. Federal Farm Board. We heartily approve and endorse the policy of the Federal Farm Board toward co-operative marketing, and commend its financial and advisory assistance to the fruit, potato, wool, and other co-operative organizations of Michigan.

Sec. 6. Farm Bureau Play. We desire to express our appreciation to Professor E. Sylvester King of the English Department of Michigan State College, and Mr. Gordon Miller, and the employees of the Michigan State Farm Bureau who have given unflinchingly of their time and effort in the production of the play, "Back to the Farm."

PART III EMERGENCY ISSUES

Sec. 1. Agriculture in Michigan and throughout the nation stands nearer to the brink of ruin than at any time in its history. Ten years of constantly persisting inequality in returns when compared with pre-war conditions have sapped the accumulated resources of the industry. The acute crisis which has now befallen the whole country marks the culmination of these difficulties and many farmers have been compelled to give up the struggle while the end of the road is in sight for thousands of others.

Sec. 2. It is but natural that the general feeling of the people is toward some form of radical thought and action, and this has in fact occurred. Ideas and plans which in normal times would be promptly rejected as out of the question, some of them tending to undermine our form of government and the security of private property, are today receiving some public attention, while self-appointed leadership that would not attract a corporal's guard in other years is today being followed by the car of many a distracted person who sees for the moment no way in which his plight could be made worse and is ready to try any plan, no matter how extreme, which is offered with the promise that it will bring the relief so badly needed.

Sec. 3. We have analyzed the situation as it exists in our own ability and we are taking the liberty of laying our findings before you, so that you may better understand the process of reasoning by which we have arrived at the results obtained in the appended resolutions.

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Sec. 5. The difficulties which face agriculture today are shared in some measure by many other major lines of business and are prevalent from coast to coast. These difficulties are of cumulative and potential importance, and (2) those which are part and parcel of the present unprecedented depression period, having become manifest in recent months and requiring emergency action.

Sec. 6. The first group includes such questions as that of taxation. The tax problem has been before this body during every session since the organization of the Farm Bureau. Taxation is a more critical issue today than ever before, but except in isolated instances, there can be no result of any startling increases in the cost of government during the past year or any change in the manner of its spread. Instead, there can be no doubt but that the present seriousness of the farm tax problem reflects the astounding reduction in values and in the earnings of the industry which have taken place during the last short while.

Sec. 7. In view of the well known hardships which other lines of business are facing within our State, there is no doubt in our minds but that there can be no satisfactory solution of the tax problem until price levels are re-established on a plane where a sufficient margin of profit can be realized out of farming and other economic activities to end the present condition in which virtually all groups are paying current levies out of capital rather than out of income.

Sec. 8. We have no desire to minimize the importance of tax revision, but we know of no State or Nation of which it can be said that the existing tax system has been so perfect as to be credited with having materially lessened the fearful impact of the present crisis. We fear that this body dealt fearlessly and vigorously with the tax question, but we also propose that we recognize the emergency character of the price question and deal with it in a manner proportional to its relative importance.

Sec. 9. Reduced prices have lowered the margins of profit and have increased the difficulty of meeting all overhead payments including taxes, debt and interest. Dollars borrowed both by the public and by the individual when money was plentiful are now being paid back out of lowered earnings. As a result, two hours of work, two bushels of potatoes or beans and two head of livestock are required in repaying dollars that would have exchanged for but one at the time the loan was made.

Sec. 10. This condition has in some respects operated to the advantage of the financial institutions of our State. Funds returned today have twice the purchasing power of those which were loaned. However, the advantage has been largely dissipated by the very evident inability of agriculture and other businesses to carry the increased overhead which the reduction in the value of their products entailed. Wholesale defaults have occurred and the banker now finds himself faced with an overdue of "dear money." His difficulty is further increased by the fact that the financial institutions as a class were guilty of dilatory in the matter of making loans to promote the legitimate business of the areas they serve into stock market gambling and other speculative schemes during boom years.

Sec. 11. The collapse of these watered funds has resulted in a general loss of liquidity of the collateral in his values, while his long time loans in the form of mortgages, which in many instances are being repaid at the rate of 10% per year, the reason that there is available to him no channel for discounting mortgages and other securities, which in many cases provides for certain other classes of paper.

Sec. 12. This lessening of liquidity has, of course, been accompanied by increased withdrawals on the part of hard-pressed depositors who have found themselves in need of funds to tide over the reduction in their incomes, and the inevitable outcome has been the closing of many banks.

Sec. 13. In view of the general nervousness of the people it was not surprising that rumors should arise concerning the status of other banks which were, in fact, in perfectly sound condition. Withdrawals in fear of the stability of well protected banks have probably done more to weaken the financial structure than to any other single factor. These ably managed financial houses have been compelled to take unusual precautions to protect themselves from possible "runs." They have been forced in many instances to refund loans made both to agriculture and to other business, and at the same time to call in large loans, so that they might be able to withstand any conceivable strain.

Sec. 14. As a result, the farmer finds his prices still further depressed through the inability of would-be buyers to secure the usual funds with which to buy at normal competitive prices; the business man is unable to secure credit to operate his business and meet his payroll; and the idle worker has reduced his expenditures to the state of bare necessities. Meanwhile the banker sits with his coffers bulging with money, not daring to loan it for fear his depositors will demand it. Bankers can lend at any time that the danger of general demands for the withdrawals of deposits is ended. The public will no longer be uneasy about the banks at such time that it is assured that the banks are themselves able to secure cash when they need it.

Sec. 15. The need of the hour is higher prices. Higher prices depend upon the freer circulation of money and credit. Credit can be had only when bankers dare to extend it. Bankers can lend at any time that the danger of general demands for the withdrawals of deposits is ended. The public will no longer be uneasy about the banks at such time that it is assured that the banks are themselves able to secure cash when they need it.

Sec. 16. It would therefore appear that the immediate need is to restore the public confidence in our financial institutions, by adopting a program of action that is so sweeping as to insure that every fundamentally sound bank will be able to resume normal operations and at the same time to insure a sufficient outflow of credit to bring prices back to normal levels. To accomplish this it is suggested that the following be offered with the promise that it will

FARM BUREAU SETS NEW POLICIES AT 15TH ANN'L MEET

Office Seeking Enemies of Co-ops Have Lost Their Immunity

BUREAU WILL OPPOSE

Resolutions Offer Suggestions For Improvement of Business

East Lansing—Men in Michigan public life, who are enemies of farmers' co-operative enterprises, have lost their immunity from farm organization appraisal and criticism insofar as the Michigan State Farm Bureau is concerned, said resolutions adopted at the 15th annual meeting of the Farm Bureau here November 12-13.

The Bureau's board of delegates began by approving action of their officers in supporting Eldred as against Congressman-elect Hart in the recent election in the 8th Michigan district. They notified the State that hereafter the Farm Bureau will speak in political matters when co-operative interests appear in danger.

Rap Senate Committee Those who block or neglect the public interest, as it appears to the Farm Bureau, were attacked. The Senate Taxation committee was condemned for failure to originate or report any legislation of value in relieving general property taxation. It was scored for killing measures passed by the House, including the income tax. Senator Lennon, chairman, was charged with a definite responsibility in the matter.

Lieutenant Governor Dickinson appointed the Senate taxation committee. He came in for "regret" regarding his judgment in selecting a committee "which was generally understood from the first to be unfriendly to any real tax relief measures."

The convention substituted the word "regret" for "censure" on the plea of Frank Wright of Clinton county who recalled the record of Mr. Dickinson and that "he has always stood up for every decent thing" in his career.

The delegates minced no words in discussing men in public life who openly "flout the aims and ideals of farmers without fear of reprisal."

"It is not enough to oppose a man and stay away from the polls," said James Nicol, of Allegan, former Farm Bureau president. "I believe in endorsing our friends and getting out and working for them."

"We have turned one cheek and then the other. It's time we take off our coats and go to work," said O. R. Gale of Shelby.

Praise and Censure The Bureau commended the last legislature for "passing more legislation of positive value to agriculture than has passed in many years," including the McNitt-Smith-Holbeck township road bill, Powell amendments to the Covert Act, Robertson and Espie Amendments to the drain law and others. It commended Gov. Brucker for his stand for a reduced budget, condemned Senators Foster and Wood for obstruction, and agreed with Gov. Brucker that a special session of the legislature with the present set-up of the Senate Taxation committee would be time wasted in the interest of any real tax relief.

Reapportionment The Bureau observed that it would support an equitable reapportionment measure, but would insist on a companion amendment limiting the right to reopen the matter. It said that it would oppose "as no solution" any plan that does not provide a reasonably permanent settlement of the matter.

The Bureau pledged its support to other farm organizations, the State College, its extension service, and to the Federal Farm Board. It urged that financial responsibility for county agricultural agents "be fully assumed" by the Extension Service, which has the support of the Extension Service, said Richard Baldwin, State director, who was present.

Emergency Inflation The Bureau, under emergency issues, analyzed the factors in the depression. "The need of the hour is higher prices," it said, urging a program to enable every fundamentally sound bank to resume normal operations. It urged farmers to stand by their banks, "to recognize that those which have withstood the acid test of recent months have earned confidence and support." It recommended to Congress strictly as an emergency measure "a genuine and early but controlled inflation of currency. The overwhelming majority of the American people are debtors who contracted their debts, both public and private, when money was cheap and are being required to make payment in the dearest coin this generation has ever known."

Governor Speaks At the annual dinner of the Farm Bureau, attended by nearly 400 delegates, (Continued on page three)



CLARK L. BRODY

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FARM NEWS

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Mr. Hyde Plays One String

"For a decade there has been depression for the farmer. During those years, the farmer has seen his land values shrink from 66 billion to 48 billion dollars. His income has declined from 12 billion dollars to nine and a half billions. His taxes have mounted 172 per cent.

"After ten years he couldn't go any further. The small towns, which are entirely dependent upon him and which hold his notes and accounts, couldn't buy any more. Rural banks, which had made loans to farmers, couldn't collect. They failed, filled with notes of farmers who had been good; with mortgages on lands which were once gilt-edged security. Their failure tied up the money of depositors, some of whom couldn't pay storekeepers and wholesalers.

"The contagion spread. Banks in reserve centers found their assets uncollectable—frozen. Some of them failed. The mills and factories of the Nation found that 40 per cent of the people of the Nation didn't have the money or the credit to buy their output. They had to curtail. That threw labor out of employment. The railroads were affected. While there was a surplus of commodities to haul out of rural districts, the farmer could buy little to haul back. Rail revenues were reduced and rail bonds; time tried investments of banks and insurance companies, were jeopardized.

"Fear gripped the minds and hearts of creditors. Hoarding began. Credit tightened. Banks threw over their good bonds in order to have money to pay their depositors whenever demanded. Thus the choking, paralyzing hand of fear and panic, beginning in farm distress, spread from village to city and involved our entire business and financial structure."

This is Hon. Arthur M. Hyde, Secretary of Agriculture, speaking before the annual conference of major industries at New York, Oct. 21.

Not all agree with Mr. Hyde that the outstanding reason above all others for farm depression is overproduction with the drastic drop in purchasing power, both domestic and foreign, of secondary importance.

Mr. Hyde's remedy for farm depression is to slash the size of our agricultural plant and cut down production in general. It is our observation that falling prices force the individual farmer to maintain or increase production to make a living and meet his fixed obligations. He will go as far as he can along that line.

According to Warren and Pearson, Cornell economists, overproduction of all commodities is slight. Deflation, money panic and business collapse have been brewing since the war. Warren and Pearson link the gold situation and depression together. They tell us that production of all commodities throughout the world was about 4% above normal in 1929 and is probably now the lowest compared with normal that has ever occurred in the United States. How, they ask, can production be high when millions of people are unemployed?

The general level of prices, argue Warren and Pearson, is determined by the supply and demand for money. The supply of gold is large in the United States and France, but there is a great shortage of gold throughout the rest of the world. The panic demand for gold makes it extremely valuable no matter where it is. Banks and individuals are withdrawing money from circulation and hoarding it. The world in general is ready to exchange a large amount of any commodity for a small amount of gold. This is another way of saying that prices have fallen, say Warren and Pearson.

The drastic drop in prices now affects everyone. President Hoover's half-billion dollar credit corporation to enable strong banks to help hardpressed banks get money on frozen but good securities has been termed by some as an inflation move to help the banking world stand the pressure. The British Empire and a number of other nations have abandoned the gold standard. British possessions find their currency depreciated 15% outside their own borders. Inside, however, their money is accepted at face value and is therefore inflated accordingly. So far Washington has been deaf to the pleas of inflationists in this country. The probability is that deflation will proceed until it finds bottom.

Deflation for agriculture began in 1920 and has continued. Industry rode along fairly prosperous until 1929. Roger Babson said last spring that since agriculture was first to go into the deflation mill, it would be the first to come out. Recent upturns of 16c per bushel on wheat, substantial and continued recovery in the price of eggs and butter, and an upturn in the price of sugar are hopeful signs.

Agriculture can hardly be deflated more by reason of overproduction or money conditions. Industry and labor are undergoing real deflation now. They probably have some distance to travel yet, since with the exception of feeds, seeds and fertilizers, few of the things the farmer has to buy have come down to meet the farmers' buying power. Farmers are estimated to buy 40% of the nation's goods. When farmers can buy and sell on even terms, a large cause for depression will have been removed.

An Income Tax From Detroit?

Heretofore, all suggestions for a State Income Tax have originated outside of Detroit, have found their support in rural sections and their opposition in the industrial centers.

In these times of stress, most anything is likely to happen. Something has happened. A Detroit group is circulating petitions to place on the ballot at the September, 1932, election a referendum, which if approved by the voters, would instruct the Legislature to enact a general income and profits tax, to be levied on all inhabitants and corporations within the State, and all persons and corporations doing business in the State.

The referendum specifies that all such revenues shall take the place of the real estate and property tax for State, municipal and township purposes. The plan is offered by Dr. Phillip A. Callahan, member of the Detroit common council. He seeks 100,000 signatures to place the proposal on the ballot.

In previous State Income tax proposal efforts, opposing interests in industrial centers have insisted, contrary to fact, that every salary, large and small, would be compelled to contribute, which had much to do with defeating the proposition.

The Callahan proposal emphasizes that those who do not now pay a Federal income tax will not pay one under the Callahan plan. The progress of the Callahan proposal and the opposition thereto will be watched with interest.

Farm Mortgages Will Look Better

It is our opinion that the time is coming when good farm mortgages will again be the banker's pet security. Farm mortgages may suffer some in depression, but the farm stays there and is capable of producing as well as it did in lush times.

City apartment buildings, office buildings and such property lose tenants in depression; they eat themselves up through unshrinkable overhead. First they default on interest, then the value of the bonds drops from \$100 to \$75 or \$50 or even \$10, and that's the cause of a lot of trouble now.

Farm property may not look so imposing as that represented

by bonds, but it steadily produces income from the soil. Tenants provide the income from eldly property. They may move. They may not be able to pay anything.

A good many rural bankers throughout the nation could have done better if they had stayed hitched to their home enterprises.

Farm Bureau Resolutions

(Continued from page one)

This objective and to meet certain emergency relief needs we offer the following resolutions:

Sec. 2. Bank Deposits. We believe that the withdrawal of funds from the banks of our State as the result of unfounded rumors has been largely responsible for the bank failures which have occurred. We urge farmers and citizens everywhere to recognize that those banks which have withstood the acid test of recent months have earned the confidence and support of the public and we appeal to the public to realize that a further withholding of support is merely prolonging the interval which must elapse before final recovery. Where any lingering doubt exists as to the condition of any bank, we suggest that deposits be divided temporarily among several banks, thus minimizing any risks real or imagined. To those who cannot accept the wisdom of this policy, we most urgently recommend that they avoid the risks of theft and fire, as well as total loss of income by purchasing U. S. government bonds from their local bankers thus insuring themselves of the highest margin of safety that is obtainable and at the same time releasing much needed cash that would otherwise be hoarded.

Sec. 3 Currency Inflation. We are convinced that it is the policy of the Congress which will shortly convene to take such action as will insure a genuine and early but controlled inflation of currency. The overabundance of the American people are debtors who contracted their debts both public and private when money was cheap and are being required to make repayment in the dearest coin this generation has ever known. We recommend in this connection that consideration be given to the possibility of at least a temporary system of rediscouinting real estate mortgages along the general lines suggested by Sen. Arthur H. Vandenberg of this State.

Sec. 4. State Unemployment Relief. We record our sincere sympathy for those in any system of State doles to farmers or others. We heartily commend the action of the State Unemployment Commission in its effort to provide for a State dole and in organizing a State-wide campaign to provide work for those in need. We urge that penniless farmers be given equal consideration in proportion to their need on all State and county winter work projects.

Sec. 5. The Unemployed. We extend a greeting of sympathy and encouragement to the unemployed, wherever they may be. We urge all farmers to extend the helping hand, especially to suffering women and children and to assist in all properly sponsored charitable efforts to the limit of their ability.

PART IV NATIONAL AFFAIRS

Sec. 1. Farm Relief. We renew our pledge to support in every possible way the program of the National Farm Bureau. At the same time we endorse the stand of the American Farm Bureau Federation in renewing its demand for the adoption of the Equalization fee principle, in the belief that this is the most practicable proposal yet presented for controlling the surplus production problem. We especially direct attention to the fact that the Farm Bureau recommendation does not constitute a demand for a substitution of Federal aid.

Sec. 2. Federal Aid in Tax Revision. As the necessity for fundamental tax revision grows more imperative, the need of Federal action to protect the States in the installation of a workable system of taxation becomes greater. We renew our demand for Federal action to enable the States to levy income taxes of sufficient size to replace the general property tax as the chief source of State and local income and we also demand the amendment of the Federal constitution to abolish tax exempt securities. The existing tax laws encourage the purchase of securities issued by the very government which levies the tax is disgusting to the man whose every possession goes on the tax roll.

PART V—STATE AFFAIRS

Sec. 1. Public Relations Policy. The conditions of the present day require a sterner attitude of self-defense on the part of organized agriculture. It has become increasingly common for men in public life to openly flout the aims and ideals of farmers without fear of reprisal. This has had the inevitable effect of strengthening our enemies at the expense of our friends. The Michigan State Farm Bureau does not propose to go into politics, but it does propose from this time on to take a more active part in acquainting its membership with the records and views of candidates for public office and to offer its endorsement or condemnation for such individual records where the facts seem to warrant. In following this policy the Farm Bureau asks its membership to keep constantly in mind that its recommendations are intended to be advisory only, and that the organization does not consider their acceptance of its views on such matters is a test of loyalty. In accordance with this policy the Farm Bureau emphatically approves the action of the Sec'y and President in opposing a candidate in the 8th Congressional who had previously definitely aligned himself as an enemy of co-operative marketing of farm products.

Sec. 11. The Legislature of 1931.

Par. 1. We congratulate the Governor of Michigan and the State Legislature upon the passage of more legislation of positive value to agriculture than has passed in many years. We especially commend the McNitt-Holbeck-Smith Township Road law, every amendment to the Covert Road law, the Robertson and Espie amendments to the drain law, the Stevens bill on uniform accounting and budgeting, and the Espie bill removing the cost of Bovine T. B. control from the counties. These bills have paved the way for material tax reductions in years to come.

Par. 2. We also commend the Lennen also bill and urge its passage at the forthcoming referendum.

Par. 3. We commend the Legislature upon the defeat of the Rushton bill aimed to regulate the sale of auto insurance to farmers and which would have raised present auto insurance rates, and upon the defeat of the Wilson bill which would have largely eliminated farmers from the auto insurance field as salesmen.

Par. 4. We commend Gov. Brucker upon his timely veto of the Miller Equalization bill which would have thrown the equalization of taxes directly into every gubernatorial campaign. At the same time we wish to go on record as favorable to such a revision of the method of equalization as will increase the general confidence in the taxation machinery of the State.

Par. 5. We commend Gov. Brucker upon his vigorous stand for a reduced State budget. We commend the efforts of Senators Foster and Wood to have the reduction set aside and commend the State Administrative Board upon its decision to allow the reduction to stand.

Par. 6. We commend the splendid work of the House Committee on Taxation appointed by Speaker Ming and under the Chairmanship of Rep. William Thomas in originating and reporting out an income tax and other important revenue measures designed to reduce property taxes.

Par. 7. We regret the action of the State Senate in defeating the Covert Bill to control local tax levies in the face of its overwhelming passage in the House of Representatives by a two-thirds vote.

Par. 8. We condemn the record of the Senate Taxation Committee of which Senator Lennen was chairman, and Senator Stevens was acting chairman during Senator Lennen's illness. This committee not only failed to originate and report out any legislation of value in relieving

general property taxation, but also killed new revenue measures, including an income tax passed by the House. It also withheld from vote bills designed to equalize and reduce local school taxes. The action of this committee was a severe blow to the cause of tax relief, and the fact that its chairman, Senator Lennen, has at no time to our knowledge given public utterance to any indications of impatience with the tactics of its other members fastens a definite responsibility upon him.

Par. 9. We regret that Lieut. Gov. Dickinson appointed a Senate Taxation committee which was generally understood from the first day of the Legislative session to be unfriendly to any real tax relief measures. In view of the fact that the same Senate Taxation committee would have a strange hold upon new revenue measures in a special session of the Michigan State Farm Bureau we heartily concur in Governor Brucker's announced decision to withhold a call for a Legislative session to consider taxation until such time as public attention can be expected to direct itself without reservation to this issue and this committee.

Sec. III Reapportionment. The Michigan State Farm Bureau reaffirms its readiness to support an equitable reapportionment measure that will assure reasonable representation to all interests in the State. However, it is idle to expect agreement on any plan which does not finally dispose of this matter. In the absence of guarantees in the form of a companion amendment limiting the right to reopen this perennial subject, any concessions at this time may reasonably be regarded as no solution but merely a gain for those who misrepresent the spirit of American government as to believe that a bare majority of the voters should exercise a 100 per cent control of the Legislative machinery. We will oppose any effort at amending the Constitution at this point which does not include a reasonable permanent settlement of the question.

Sec. IV Local Government Study. We endorse the creation of a commission of inquiry into County, Township and School District Government as being a step in the direction of economy in public affairs. We urge this Commission to devote its efforts to the discovery of means for reducing unnecessary public expenses and increasing the efficiency of government, rather than to permit itself to indulge in the promotion of schemes designed primarily to transfer the control of local government from one group in the local population to another. We also urge the Commission to review the distribution of governmental costs as between the State and the localities with the thought of placing the tax responsibility as nearly as is practicable in the control of local government which has actual control in determining the amounts which shall be spent.

Sec. V Covert and County Road Tax Relief. We propose that a secondary State highway system be created out of the most travelled county roads and that the State be empowered to assume any outstanding indebtedness in connection with such roads at the time they are taken over. We urge that if additional revenue is needed to finance this project, it be derived from additional taxes on motor vehicles, thus reducing general property taxes and special assessments.

A resolution offered from the floor commended the Michigan welfare agencies for their use of Michigan products and urged the entire State to accept the principle.

Another resolution from Oakland county asking the Bureau to go on record for a special session of the Legislature to cause the State to extend the time before taking land for delinquency was referred to the Board of Directors for action.

400 CELEBRATE PINCONNING STORE

Farm Bureau Service Branch Also Co-op Bean Growers' Point

Pinconning—About 400 farmers of northern Bay County met here November 5 to celebrate the opening of the Pinconning branch of the Farm Bureau Supply Store, also receiving station for the Northern Bay county local of the Michigan Bean Growers, Inc., which has a membership of 150 here.

Robert H. Addy discussed the value of the Farm Bureau to citizens of that community, and the ideals behind Farm Bureau feeds, seeds and oils. A three reel motion picture visualized the Farm Bureau oil industry.

W. E. McCarthy, agr'l agent, discussed the problems involved in creating local co-operative marketing organizations.

A. B. Love, State College marketing specialist, explained the growth of the Michigan Bean Growers, Inc., and the Northern Bay local, responsible for bringing Farm Bureau Services, Inc., to Pinconning. Pres. M. L. Noon of the State Farm Bureau spoke on the national growth of the co-operative marketing movement, urged farmers to be on guard for movements calculated to destroy their co-operatives and agricultural service from the State College and U. S. Dept. of Agriculture.

Scores Wayne Co. Plan For Reapportionment

Mr. Richard E. Kidd of Kalamazoo, R-2, writes the Michigan Farm News that the reapportionment amendment to the State constitution, being proposed by Wayne county is "an attempt for a special privilege for Detroit in representation in the State senate."

The Wayne proposal is that the legislature shall be reapportioned so that the 100 House seats shall be distributed strictly according to population, whereas the 32 Senate seats shall be distributed according to area. "The Wayne county (Detroit) proposal is that Wayne shall have seven senators in the Legislature (as now), when on the basis of area representation Wayne county is not entitled alone to one Senator," Mr. Kidd writes, calculating as follows:

There are 83 counties in Michigan and 32 State senators. Mr. Kidd figures that the division of senators that should be made on an area basis would be 19 senatorial districts to contain 3 counties each, and 13 districts of two counties each. To give one county as 7 senators, as proposed, and get more House seats as well, is an attempt for special privilege, writes indignant correspondent Kidd.

Road Tax Relief By Farm Bureau in 1931

(Continued from page 1)

New Farm Bureau developments since the 1930 annual meeting include the establishment of the Farm Bureau Oil Co., at Indianapolis, owned by the Michigan, Ohio and Indiana Farm Bureaus. In Michigan the first local oil and gas bulk station was opened at Batavia, for the service of Branch county farmers, Berrien, St. Clair and Calhoun counties are interested in similar enterprises. Kentucky Farm Bureau gets oil from the Michigan-Indiana-Ohio company.

The Farm Bureau Services has opened additional local branches at Bay City, Imlay City and Pinconning, adding to the others at Lansing, Saginaw, Hart, Woodland and Lapeer. Such stores are opened only where co-operative ass'ns are not in the field. In several instances these branches are receiving stations for the Michigan Bean Growers, Inc.

Michigan, Indiana and Ohio Farm Bureaus, owning the Farm Bureau Milling Co. have combined their buying power with satisfactory results through that organization for fertilizer, feeds, twine and other merchandise.

Secretary Brody reported the organization to be in sound financial condition, that it has met the depression with effective administrative measures, that its business services have secured and passed on to farmer patrons substantial reductions in farm supplies, and that the organization is going forward to greater service.

Wool Producers, Retailers Campaign Succeeding

National Wool Week, Nov. 9 to 15, in which the entire wool trade participated, producers' organizations and wool goods retailers throughout the nation, has been a successful job. Merchants in every city and town have advertised woolen clothing and stressed their quality, their reasonable price and the new styles.

LIVE STOCK MEN

SELL YOUR OWN

Buy your feeders . . . Finance your purchases . . . Sell them finished . . . Co-operatively all the way.

You can send your stock to Detroit or East Buffalo yards and sell it direct to the packers through the Michigan Live Stock Exchange, which is as near to you as your nearest shipping ass'n or member who is affiliated with us. Get the FULL RETURNS from your stock.

Some 20,000 farmers, belonging to nearly 300 Michigan shipping ass'ns, have at Buffalo and Detroit their own sales offices, top notch salesmen, and the largest volume on both markets. Our business is to get you the most your stock will bring.

Returns to patrons guaranteed by \$50,000 bond meeting U. S. Government requirements

MICHIGAN LIVE STOCK EXCH. Detroit
PRODUCERS CO-OP ASS'N East Buffalo, N. Y.

Safe Beyond Question

A perfect investment for the man of family with ordinary to fairly good income, facing good years and poor years, and the emergencies and uncertainties in life is a substantial life insurance contract. Why?

1. It insures protection for the family, builds up a cash reserve fund or savings, and provides an old age fund for the insured, available at an age selected by himself, in whole or in regular installments.
2. Life insurance shows a sure profit, and is safe beyond question.
3. In event of premature death of the insured, it can be made to provide regular income for the family which they cannot lose, lend or invest unwisely.
4. The annual cost per \$1,000 of insurance is low; a share in company earnings provides substantial annual dividends which reduce the annual payment.

A State Farm Life Insurance policy can do more for you in a financial way than you can do for yourself. You should know more about what we have to offer. We are glad to explain, and without obligation.

STATE FARM LIFE INSURANCE CO.
BLOOMINGTON, ILL.

Michigan State Farm Bureau
State Agent
Lansing, Mich.

To The Policyholders

of the

State Farm Mutual Automobile Insurance Company

In Michigan

Recently there has been a most exhaustive examination of this great company, the growth of which has amazed the insurance world. Insurance Commissions from the twenty-nine states where the company operates were invited to send representatives to participate in the examination. The following states responded by sending examiners:

Illinois	Texas
Kansas	Washington
Nebraska	West Virginia

We wish it were possible to print this very exhaustive and complete report but its length will not permit. The report is most satisfactory to the company, its agents and policyholders.

The following totals taken from the report will be of interest to policyholders in the State Farm Mutual Auto Insurance Company.

From financial statement of June 30, 1931:

Total admitted assets: . . . \$6,010,549.40	Total Liabilities . . . \$5,065,332.15
	Surplus . . . 945,217.25
Total \$6,010,549.40	Total \$6,010,549.40

The report closes as follows:

"Conclusion

"It is evidenced by the financial statement of this report that the Company is in good financial condition. It is the opinion of your examiners that the Company is well managed and that the policyholders are given fair and honest treatment under all the provisions of their contracts, and are receiving insurance at a low cost. Every courtesy was extended to your examiners by the management and employees during the course of the examination.

"Respectfully submitted,

"B. B. Livergood, Examiner, State of Illinois.
"Richard D. Chapman, Examiner, State of Illinois.
"R. T. Pralle, Examiner, State of Nebraska.
"L. D. McArdle, Examiner, State of Washington.
"L. H. Hawley, Special Examiner, State of Kansas.
"Frank Palmer, Special Examiner, State of Texas.
"H. R. Howell, Special Examiner, State of West Virginia."

MICHIGAN STATE FARM BUREAU
State Agent
221 North Cedar St.
Lansing, Michigan

WOODWORTH TALKS TO PRODUCERS ON MAJORITY REPORT

Explains Commission Action; Replies to Lennon's Suggestions

East Lansing—Representing the majority opinion of the Commission of Inquiry into the Cost of Milk, Mr. Woodworth was the outstanding speaker of the point of interest before the Michigan Milk Producers November 5, particularly since he applied his remarks to points raised by previous speakers.

"The Commission found that the College, cow testers and farmers with good books agree that production cost of milk is \$2.20 per cwt.; average haulage to Detroit is 50c per cwt. Until the farmer gets \$2.70 per cwt. or about 5c a quart, he is in a losing business. But he may have to take less in tough times," said Mr. Woodworth.



FRED E. WOODWORTH

"The Commission was impressed with the competition between farmers, the scramble to get milk into Detroit. You can't get what you're entitled to until you organize these outside fellows.

Limit The Area
"The Detroit milk area should be limited. I think it is better for 16,000 farmers to supply the area and have some prosperity. Let the other farmers do something else. That's a difficult thing to do. Only the Detroit Board of Health can do it. They may not think it their function but I do. They should enforce the present milk ordinance.

"The Commission is agreed that cream should be considered a part of the milk supply and inspected. It will help the surplus problem.

Woodworth For 50-50
"I had hoped the Commission would lay down an exact formula—so much of the consumer's dollar for the producer, a share for the distributors. We found that milk costs about 6c a quart to produce, about 6c to distribute. It was about the same in wartime. Another time, I think I should recommend that the producers and distributors share the consumer's dollar half and half. (cheers).

Milk As A Utility
"The Commission didn't agree on making milk a public utility. I'd be for it if I thought it would do any good. To become prosperous, the milk producer must take away some of his competition. The public utilities commission would have to treat every farmer citizen equally. It would end forever the idea of limiting an area to certain producers.

About Milk Strikes
"Senator Lennon is for a milk strike. I'd strike too if it would do any good. Why go into a fight when the other fellow has all the ammunition? What I've seen of the distributor in Detroit leads me to believe he'll be good when he has to be. The producer must strengthen himself. Right now I think the distributors would like to have you strike. The licking you'd take would be awful.

Base and Surplus
"Base and surplus is a bone of contention. You can't abandon a plan unless you have something to take its place. You can't walk away and leave it. You must have a marketing plan. You are manufacturing milk. You must care for the surplus somehow. Like Ford, or anyone else, if you make too much, you find it in your lap.

"We studied the New York pooling plan. It works wonderfully well there. Their president told me he didn't know if it would work elsewhere. Cleveland Milk Producers tried it and is in receivership. New York started by taking a total of 21c per cwt out of the returns. They have built a \$16,000,000 fund which they are using most wisely in manufacturing and selling milk and surplus. They need and are raising \$4,000,000 more. Their success is due to their wonderfully good business leaders. Would it work in Michigan? Could we take 21c per cwt out now? It would require \$10,000,000 to start in Michigan on the New York plan.

"Depression is the cause of our trouble. It seems to be clearing. I believe midwinter will see us out of it."

To make cranberry relish put four cups of cranberries through the meat grinder, add one cup of sugar, let the mixture stand from 12 to 24 hours and stir it occasionally.

Uncle Ab says the wise man will wait until he can afford to gamble; and then he won't need to!

Milk Producers' Plan Is Upheld at Annual

(Continued from page 1)

not later than April 1, 1932, for tax relief for real estate.

What Happened
Hardly had Pres. Hull opened the meeting by beginning to read the order of business when Jefferson Brown of Port Huron interrupted to demand that Senator Lennon be permitted to address the convention at once, which was granted when Mr. Hull put it to the convention.

Mr. Lennon then presented the gist of his Milk Commission minority report, diverting to rap the recent convention of the State Grange for laying down on their income tax proposal "at the crack of the whip." Lennon quoted the Commission's majority report agreeing that farmers' cost of milk production is \$2.20 per cwt., plus an average hauling cost to Detroit of 50c per cwt. He assailed the Producers Sales Committee for setting the November base at \$2.00, declared there isn't any surplus. "If the people of the State got all the milk they need," he urged that the Producers' constitution be amended to terminate all directors' terms at once and elect all 12 directors at the present meeting.

As Mr. Lennon stepped down, E. W. Gobles of Washtenaw county stepped up to read a resolution as suggested by Mr. Lennon.

Gobles Loses Test Vote
First test of strength came when the chairman ruled that a resolution affecting the constitution could not be considered until the meeting had been organized for business, that the credential committee had not been authorized and therefore could not report. The convention refused to accept a proposal that the Credentials Committee report at once with the Gobles resolution tied to it as the first order of business. The convention thereupon approved the usual order of business, naming of credentials, resolutions, nominating committees, president's address, secretary and treasurer's report, report of committees, etc.

Other Battles Lost
Following refusal of the convention to accept the Gobles resolution, the opposition, led by Mr. Brown, Mr. Gobles and others, lost all other proposals offered by them, including an attempt to get a vote on the Gobles resolution for immediate election of 12 directors at the afternoon session. The convention referred it to the resolutions committee. The resolutions committee did not report it and there was no further action. Their motion to reduce the secretary's salary and to cut the per diem of the directors was rejected. They offered Mr. Lennon in place of Mr. Hull and lost.

Majority's Will Accepted
The majorities turned in were convincing and mounting in size as the day progressed. It was apparent to observers that the convention closed as a solid and determined group of 523 delegates, representing 103 locals and some 16,000 producers, generally well satisfied with the day's work, and undoubtedly a stronger knit group than they were at the opening of the meeting.

Pres. Hull's Address
Mr. Hull's address was largely a reply to Mr. Lennon, who had just preceded him. Mr. Hull agreed that Mr. Lennon's statement that farmers should get \$2.90 per cwt. for milk to meet cost of production and haulage is true. He said the producers' sales committee would like to get it and only recently the 40 Producers on that committee had the opportunity presented to them by their Detroit distributors to name \$2.70 or even \$3.00, but, said Mr. Hull, under present conditions "it was a choice of getting our price and surely losing our market or holding our market outlet with a lower price." The committee \$2.00 per cwt. as the November base, in order that "Ass'n distributors may hold their business in face of competition by non-producers ass'n milk sold to distributors not dealing with the Association."

"Nineteen out of the 40 felt that the price should drop from \$2.50 to \$2 to hold our market while we might work for a better day,—for getting the Board of Health to carry out the law providing for cream inspection, to limit the Detroit milk shed," Mr. Hull said.

Mr. Hull said that the Ass'n distributors now supply 70% of the Detroit market instead of 90%, indicating gains made by opposition distributors with non-Association milk. "We could have said \$2.50 or \$3.00 and got it," said Mr. Hull, "knowing that our distributors would have gone outside for cheaper milk that would replace Ass'n milk."

Producers Close Door
"For the first time," said Mr. Hull, "the Ass'n is having the problem of Ass'n Producers being shut off the market. Some distributors can't take all the milk. So far the Ass'n has been able to switch the shipments." No strictly new producers have been admitted to the ranks this year, he said, stating that producers at St. Johns selling milk at 90c per cwt., a Huron county group, a western Eaton county group and others had applied for membership, asking only that the Ass'n get them a little more than they were receiving.

"Mr. Lennon is right when he says there is no surplus IF the people would use all they need," said Mr. Hull, "but the people are using only about so much." He declared that under a flat price system there can be no method to regulate production; that if any of the milk goes to Detroit all will go; that it isn't good business to force too much milk on a central market; that every co-operative milk mar-

keting group in the nation employs base and surplus in some form to even production excepting the pooling groups at St. Paul and the New York Dairyman's League.

Corrects Mr. Lennon
Referring to Mr. Lennon's criticism of the State Grange for laying down on the State income tax proposal "at the crack of the whip," Mr. Hull "corrected by Mr. Lennon" by stating that the Grange has always stood unqualifiedly for an income tax. The Grange dropped its pressure for a special session of the Legislature when Gov. Brucker advised that nothing could be accomplished under present depression conditions.

"Further," said Mr. Hull, "I have been advised by a prominent member of the State Senate that nothing worthwhile can come out of the State Senate under the present organization of the Senate Committee on Taxation which had an opportunity last session when it had the report of the Legislative Committee of Inquiry into Taxation and did nothing." Senator Lennon is chairman of the committee.

Sec'y Beach's Report
Mr. Beach reported that the base and surplus plan has been under severe test, that every local but one has supported the plan. A base study committee of the directors is on the lookout for improvements. The Ass'n is working to get a sweet cream payment for producers, and such milk is likely to bring somewhat less than straight fluid milk. For the first time hundreds of applicants have been refused admittance to the producers. The problem is at hand when not all the producers or all the milk is needed. Mr. Beach said distributors not buying from the Ass'n are in some instances paying \$1.30 and \$1.40, delivered to Detroit; that such farmers would be better off in the Ass'n with an 80% surplus.

Immediate problems, said Mr. Beach are (1) to take care of all members and not shut any off; (2) take care of milk in excess of needs which may involve pooling, possibly receiving stations,—a large venture; (3) control reduction; (4) strenuous efforts to insure that all cream comes from inspected milk; (5) constantly study improvements in testing; (6) co-operation within the Producers Ass'n.

"There is no denying that milk prices are too low; we are not satisfied with conditions; it's hard telling where we'd be without an organization," Mr. Beach said.

Farm Bureau Sets New Policies At 15th Annual Meet

(Continued from page one)

gates and members, Gov. Brucker congratulated the Farm Bureau "on your record of building sound agricultural legislation" mentioning the McNitt-Smith-Holbeck Act, Powell amendment to the Covert Act, Robertson-Espie drain bills and others having Farm Bureau support at the last session.

"You have been fair minded," said the Governor. "You have emphasized the things you had a right to emphasize, but you have been temperate."

"I regret," said Mr. Brucker, "that only a malt tax could meet the approval of the Senate Taxation committee. It's just a question of time until Michigan gets after the matter of reducing State and local property taxes, the largest of which are the local road and school taxes.

There was a time when the greatest tax burdens belonged on real estate, but no now, said Mr. Brucker, stating that no new tax must add to the real estate burden. A rigid economy is the first, logical step for tax relief, he said, adding that this is not the time for a special session of the legislature for tax relief. "No session in this unsettled time could give the attention to taxation, I had planned."

Farmer Brown
Charles S. (Farmer) Brown explained that through the Marketing Act and the Federal Farm Board the government is in business to minimize speculation in agriculture, to help farmers build their co-operative business, so that they may market their goods in an orderly manner, and control and dispose of their surpluses. In the two years existence of the Farm Board, said Mr. Brown, co-operative organizations have increased 25%.

"If the government being in business for the farmer is a bad thing, I'll be glad to help get it out," said Brown, stating that the government is in the railroad business through the Interstate Commerce Commission, regulating rates, the number of railroads, etc. It can and may prevent a surplus of railroads, if you try to build another, said Mr. Brown. He called attention to the Federal Reserve Banks as an example of the government in business in the interest of banks, the postoffice as an example of the government in business for everyone.

Well Attended
The 15th annual meeting was well attended by delegates and visitors from 50 counties.

The Farm Bureau constitution was amended to permit farmers' co-operative associations to hold Farm Bureau membership.

Directors Elected
Directors elected for two year terms were:

Representing Commodity Ass'ns
M. L. Noon, Jackson, Michigan Milk Producers Ass'n.
E. A. Rasmussen, Sheridan, Michigan Potato Growers Exchange.
W. E. Phillips, Decatur, Michigan Elevator Exchange.

Directors at Large
J. J. Jakway, Benton Harbor, Berrien county, re-elected.
J. G. Irwin, Saginaw, president of

the Michigan Bean Growers, Inc., to succeed V. F. Gormely, of Newberry, for many years director from the upper peninsula.

C. S. Langdon, Hubbardston, Clinton county, succeeding John W. Goodwin of Marlette, who was not a candidate because of other interests.

Delegates gave Messrs. Gormely and Goodwin a vote of thanks for their good service.

1931-32 Officers
The directors organized by re-electing their officers as follows:
President—M. L. Noon.
Vice Pres.—W. W. Billings, Davison.
Exec. Sec'y-Treas.—Clark L. Brody, Lansing.
Executive Committee—Mr. Noon, Mr. Billings, M. C. McPherson, Lowell.

Governor Gets Milk Commission Advice

(Continued from page 1)

the same time the same samples and correct or adjust differences at once. Present check testing comes too late... evidence of corrections and price adjustments is rare, said the report.

Law Enforcement Agencies should enforce correct labeling of milk, and all by-products. Mr. Jayne cited illegal practices in Detroit, and observed that the statute provides there shall be no tampering with milk.

Judge Jayne urged the Commission be continued in existence and that the Commission should prepare legislation for control of milk as a public utility.

Sugar Beet Growers At St. Louis Are Organized

St. Louis—Sugar beet producing farmers in this territory have organized the Central Michigan Beet Growers Ass'n, Inc., with the object of becoming better acquainted with sugar manufacturing and products as well as beet production, also to promote good relations between the factory and the producer. The Ass'n announces that it would like to get in touch with beet producers in other sections, with the view of building a state-wide beet growers ass'n.

The St. Louis Ass'n is advocating the St. Louis and Blount plant agreements with the growers, which provides a 50-50 split of the net proceeds of the sale of products from the beets.

Officers of the Ass'n are: Leroy Carroll, Ashley, president; Frank Orrest, Breckenridge, vice president;

Robert Gulick, Merrill, sec'y; Wm. Hutchinson, Alma, Treasurer. Directors: Earl Kuhlman, Alma; Wm. Davis, Floyd Hymes of Ithaca; Glenn Boyd, St. Louis; Ed. Long, Fowler; Mark Caswood, Breckenridge; Ralph Densmore, Elwell.

Collects \$473.62

Lansing—During October the Michigan State Farm Bureau Traffic Dept. collected for farmers \$328.42 in transportation loss and damage claims, \$145.20 in overcharge claims, total of \$473.62. It filed for collection simi-

lar claims amounting to \$695.46, according to A. P. Mills, manager of the Dept.

Two-thirds of the tree is wasted when cut and manufactured according to present lumbering practices.



The Red-Headed Empress Had a Good Idea, Too

Do you know
Way back in the gay days
Of the Second Empire, when the
Red-haired Eugenie was
Setting styles in feathered hats
And lacy crinolines, that A & P
Was busy setting a style too?
Yes, in the very hey-day of the lovely Empress
A & P was founding a fashion—
And that fashion was high quality food at low price.
Empress Eugenie's fashions come and go
But A & P's food fashion is permanent.
Quality was, is, and will continue
The mode at A & P.

The Great ATLANTIC & PACIFIC Tea Co.



Diet Makes The Hog

HE WAS CORNFED; and that is why for a hundred years the Midwestern hog has been an aristocrat among swine. His quality was in his food before his food was in his belly.

♦ The meat of the hog aristocrat is hard, firm. Consumers like it because it looks as good as it actually is.

♦ The meat of the soft, oily hog is much less desirable. His hams are flabby, his bacon is difficult to slice, his lard will be soft and runny. Consumers will not pay as much for the meat of the soft hog and packers cannot pay producers as much for this type of meat animal.

♦ It is a matter of keen regret to Swift & Company that six times as many soft hogs came into some Midwestern packing plants this year as came three years ago.

Fortunately, the cause of this lowering of quality, which may be only temporary, is known. Scientists at the college of agriculture and experiment station of the University of Illinois lay the blame, after long study, almost wholly on the feeding of soybeans in their natural state. Their circular No. 369, issued last April, says of the soybean:—"No way has yet been found to use it (natural state) in the rations of fattening swine without producing soft carcasses."

♦ Scientific men speak positively only when they know. There is no qualification here; the University experts assert that the oil of the soybean will certainly make soft hogs. And soft hogs mean lower prices to entire communities in which feeding of soybeans with the oil unextracted is common.

Swift & Company

Copies of Circular No. 369 may be secured from College of Agriculture, Urbana, Illinois.



Where Food Dollar Goes
Of the average dollar spent for food, 38 cents goes for meat, poultry, fish and eggs; 20 cents for dairy products; 17 cents for grain and cereals; 15 cents for fruit and vegetables; 5 cents for sugar and 5 cents for other things, reports the Wall Street Journal.

Farmers' Buying Guide
Rates on Application

Young People—Do You Possess Business Worth?
You can turn your time into value with us. LANSING BUSINESS UNIVERSITY, 130 W. Ionia, Lansing.

Hotel Kerns—At Lansing. Many years farm organization headquarters. Comfort at city prices. N. Grand at Mich. Center of city. Cafeteria, garage. Rates \$1.50 to \$2.

Monuments—BEAUTIFULLY DESIGNED monuments of the most beautiful granite and marble. Call or write. We employ no salesmen. You save the difference. Largest monument works in Western Michigan. SIMPSON GRANITE WORKS, 188 W. Leonard, Grand Rapids.

Hen Health Egg Production

Oyster shell does much more than furnish the material for egg shell.

It helps to assimilate food, builds bone and flesh and promotes good health for both hens and chicks.

Laying hens must have it when they need it if maximum egg production is to be had.

PILOT BRAND OYSTER SHELL is the standard here and abroad.

On sale at feed dealers everywhere.



OYSTER SHELL PRODUCTS CORPORATION
New York St. Louis London



"The Nearest GOOD HOTEL"

... is one way of designating Hotel Fort Shelby when you arrive in Detroit. No other large hotel is so close to the principal railway terminals, airports and steamship piers... so conveniently located to Detroit's shopping, theatre, financial, insurance and wholesale districts and more universally known for its good food, rooms and service at economical rates. 4900 units... all equipped with servitor and private bath. Rooms as low as \$3.00 per day... suites \$10.00 and upwards.

Motorists are relieved of their automobiles at the door without service charge. Write for free road map, and your copy of "Aglow with Friendliness," our unique and fascinating magazine.



Hotel Fort Shelby
E. J. BRADWELL, Manager
DETROIT
AGLOW WITH FRIENDLINESS

STATE INCOME TAX WILL BE INITIATED BY STATE GRANGE

Governor Causes Group To Drop Special Session Demand

TO CULL LEGISLATURE

Delegates Pledge Leadership In Defeating Solons Who Displease

Ludington—Feature of the 59th annual convention of the Michigan State Grange here October 27-29 was its abandonment of a demand for a special tax relief session of the Legislature, as recommended by State Master George Roxburgh in his annual report and which was largely supported by the delegates body.

The Grange was convinced by Gov. Brucker in his address October 23 that a special session at this time "would defeat the very ends sought!"

Said the Governor: "I know no satisfactory solution to the tax problem can be expected as long as present uncertainties exist with regard to employment, industry and agriculture."

The Grange then decided to initiate a referendum for a graduated state income tax, to replace the general property tax. The plan is to get an income tax law mandate before the next legislature, January 1, 1933.

The income tax proposed would also be made to cover all local school costs in excess of taxes on real estate up to \$5 per \$1,000 valuation.

Claim Wayne "Joker"
The delegates pledged themselves as leaders in a campaign to cull from the Legislature those believed unfriendly to farm interests. They censured Lt. Gov. Dickinson "for failure to stand by the farmers" and described the Senate taxation committee as "stacked against farmers."

The Wayne county referendum which proposes that the Legislature be so apportioned that the House will be on a strictly population basis and the Senate on an area basis was opposed by the Grange. Master Roxburgh described the provision that the Wayne county area shall retain 7 State senators out of 32 as a "joker."

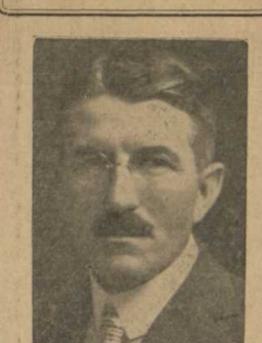
Resolutions defeated included proposals to reduce the pay of legislators, to abolish township spring elections, to change methods of paying tuition for rural students in city high schools.

Enter Election Fight
For the first time the Grange openly took sides in political battle when a resolution was adopted supporting Foss Eldred, republican, against Michael Hart, democrat, in the 8th Congressional district. Hart was charged with attacking Michigan State College agricultural extension work and with hostility to farmers' co-operative movements.

Delegates voted to reduce the pay of the State Master from \$2,000 per year to \$500, plus \$4 per day for time devoted to Grange work. Pay of other State Grange officers and per diem of the delegates to the Grange annual were reduced 10 per cent.

Prudence: "Do you think kissing is as dangerous as they say?"
Bertie: "Well, it has 'put an end to a good many bachelors."

Early Farm Bureau Leaders Pass Away



C. S. BINGHAM
C. S. Bingham, first secretary of the Michigan State Farm Bureau, 1919 to Feb. 1921, and the leading spirit in its early organization, passed away recently.

A. E. Illenden of Adrian, a state director for several years in the early history of the State Farm Bureau, another early leader of the organization, also passed away early in November.

SOCIAL, POLITICAL JUSTICE NEEDED POWELL DECLARES

Grange Overseer Discusses Public Problems In His Annual Report

Ludington—Concentration of the nation's wealth in the hands of a few, lack of effective protest on the part of farmers against economic and political injustice, a Michigan State Grange apparently hostile to plans for tax relief for Michigan real estate came in for comment by Stanley M. Powell, overseer of the State Grange, in his annual report to the order at its 58th annual convention here October 27.

Rural purchasing power is crippled and all other groups suffer accordingly, Mr. Powell said, adding that the situation is aggravated by the burden of personal and public debts contracted when money was more plentiful. He said that proposals aiming to stabilize the purchasing power of our currency should have sympathetic consideration.

Mr. Powell endorsed the "Indiana plan" for controlling public budgets and bond issues for Michigan, recalled that it was accepted by the House and died in the State Senate.

"It is obvious that if we are to have tax relief for Michigan we must send to our State Senate men who have the welfare of the common people at heart and are not mere spokesmen for corporate interests."

Commenting on the need for tax relief, Mr. Powell criticized the sales tax idea in general, observed that its principle backers were more interested in crippling chain stores than in relieving the people's tax burden. The tax system should not be corrupted by using it deliberately as a club to strike either the rich or the poor or any particular type of

legitimate business, Mr. Powell said. No new taxes should be adopted unless they are accompanied with definite guarantees that tax relief will be provided to the full extent of the revenue produced. Every safeguard should be placed around the spending of public monies, Mr. Powell said, in urging the Indiana plan for Michigan.

ADD DR. HEASLEY TO SERVICES STAFF

Will Assist Farmer Patrons Of Co-Ops Affiliated With Farm Bureau

The Board of Directors of the Farm Bureau Services, Inc., announces that it has engaged the services of Dr. L. E. Heasley of 2640 Plainfield Ave., Grand Rapids, Michigan to help the member co-operatives and branch stores service their patrons more effectively.

Dr. Heasley's services are available for meetings and some field work at all points owned by co-operatives which have become members of the Farm Bureau Services. Dr. Heasley's work will prove profitable to poultrymen and dairymen by practical help and advice on feeding, housing and sanitation problems, it is said.

Dr. L. E. Heasley, after a thorough scientific, and professional education chose to turn all his attention to live stock breeding and care, specializing in poultry.

Dr. Heasley was formerly special agent in animal husbandry with the Federal Government, assistant professor of poultry husbandry at Michigan State College and was for 5 years president of the Michigan Poultry Improvement Association. He has been a director of the International Baby Chick Association and held many other positions of honor at the hands of the poultrymen of this country. However, of probably the most importance to Farm Bureau feeders is the fact that he has over 25 years of practical poultry experience as a breeder and hatchingman in actually raising and managing thousands of fowls himself and has produced many of the country's highest layers in official contests. He is in position to assist member co-ops' patrons in all their poultry problems including proper management, feeding, disease control, etc., Farm Bureau Services advises.

Live Stock Exchange Leads at Detroit Yds.

Detroit—During September the co-operative Michigan Live Stock Exchange sold 37% of all the salable stock arriving at the Detroit yards. The Exchange sold 19% of the cattle, 38% of the calves, 39% of the sheep and 37% of the hogs. Average weight of the hogs sold on all U. S. markets in September was 6 lbs. less than in the same month in 1930.

Would A Fire Ruin You?

Don't take chances. Get your protection now with the STATE MUTUAL RODDED FIRE INSURANCE COMPANY. Over \$4,500,000.00 at risk. \$45,721.89 net assets and resources. Paid over \$1,053,647.14 in losses since our organization, June 14th, 1908. A broad and liberal policy. 3,984 new members last year. Write for a sample copy and for an Agent to call. H. K. FISK, SEC'Y, 702 Church St., Flint, Michigan.

Buy Good, Dependable
7% PREFERRED STOCK
TAX FREE CUMULATIVE
Of Farm Bureau Services, Inc., backed by the soundest principle in the world—co-operation. All the assets of the successful, state-wide business of Farm Bureau Services are behind this security. For full information write to—
FARM BUREAU SERVICES, INC., LANSING, MICHIGAN

NOPCO XX Improves the "Egg Package"

No matter how much mineral they eat, hens cannot make strong, smooth egg shells without adequate Vitamin D which makes utilization of minerals possible.

Nopco XX is reinforced with a Vitamin D concentrate from cod liver oil and is of a standard potency not found in straight unfortified cod liver or fish oils. When fed as recommended, it provides adequate Vitamin D with a margin of safety. That's why Nopco-fed hens put a better "package" around their eggs.

Feed Nopco XX Cod Liver Oil for increased egg production; improved shell strength and egg quality; flock health and disease resistance; better hatchability from the breeding flock.

Nopco is available in the meshes of nearly 700 feed manufacturers. Write us if your feed mixer or dealer cannot supply you.

NOPCO
NATIONAL OIL PRODUCTS COMPANY, INC.
BOSTON CHICAGO SAN FRANCISCO
EXECUTIVE OFFICES: 52 ESSEX ST., HARRISON, N. J.

BEN BERNIE
and his orchestra, is back again for the Fall and Winter Season ~ ~ ~

The New COLLEGE INN
One of the features that make travelers choose—
HOTEL SHERMAN
1700 ROOMS
1700 BATHS
Rates from \$3 with bath
RANDOLPH CLARK LAKE LA SALLE
CHICAGO

Face These Facts— MILK... and milk

alone gives you a chance to get a profit from a cow. Milk-makers—34%, 32% or 24% get more milk for each dollar spent. (Proven by the records of the highest producing herds.)

Hy-Pro... is a 41% protein supplement, and with it you can use plenty of home-grown feeds and still have a perfect balance. Investigate! It is made of Soy Bean Oil Meal, Gluten Meal and Cottonseed Meal.

More Money in Eggs

more money now than a year ago. Eggs are higher. Farm Bureau Mashers are away down lower. And, too, Farm Bureau Mashers are made for you—to get results. Try 'em.

Farm Bureau Zero Oil

Freedom from winter worry, easier starting, better lubrication. Cold nights will soon be here. Order some today—from your Farm Bureau distributor.

"Buy CO-OPERATIVELY"
...Seed, Feed, Oil, Twine, Supplies... Life and Automobile Insurance—at a "Farm Risk Rate"

Farm Bureau Services, Inc.
Lansing, Michigan
221 North Cedar Street

For 50 Years the Proven Farm Belt

Endless and Roll Belting for every requirement on the farm. THE LEADER IN ITS FIELD IN 1880 STILL THE LEADER IN 1931. Every farmer knows "GANDY" means Quality and satisfactory SERVICE. Send your orders to the Factory and Main Office.
GANDY BELTING CO., Grand Rapids, Mich.

Classified Ads
Classified advertisements are cash with order at the following rates: 4 cents per word for one edition. Ads to appear in two or more editions take the rate of 3 cents per word per edition.

- LIVE STOCK**
CATTLE
FOR SALE—REGISTERED HEREFORD bulls—all ages—Repeaters and Woodford Breeding. Sensible price. A. M. Todd Company, Menasha, Michigan. (10-24-31-19b)
- POULTRY**
CHICKS
BABY CHICKS—ROCKS, REDS, LEGS—HORNS. Hatches every week. Special attention to broiler raisers. High egg strains. Brummer & Fredrickson Poultry Farms, Box 30, Holland, Michigan. (10-24-251b)
- TURKEYS**
FOR SALE—TURKEYS, FOR BREEDING purposes. Selected young Tom, Bronze and Bourbon Reds. Act quick. Write Charles Shimkus, Marcellus, Michigan. (10-24-24p)
- BEETS**
FOR SALE—DETROIT DARK RED table beets for dairy feed. Truck load or carload. A. M. Todd Company, Fenonville, Michigan. (10-24-31-18b)
- WANTED TO RENT—FARMS**
WANTED—TO RENT FARM ON shares by experienced operator. Will exchange references. Can furnish part of equipment or will work by month till spring. L. Dunn, Lansing, R-2, Mich. (11-14-11)
- WANTED—PURNISHED FARM**
TO work on shares by married man with 2 children. Have always farmed. Will take farm work or other work. James Duffy, Evert, R-4, Mich. (10-24-21-19b)
- WANTED—FARM WORK**
WANTED—FARM WORK BY MONTH or on shares by married man, one child. Melvin Wade, St. Johns, R-7, Michigan. (11-14-11)
- CHRISTIAN YOUNG MAN, 29, EXPERIENCED** farm hand, desires work on farm. Henry Van Tubbergen, in care of Michigan Farm News, Lansing, Mich.
- FURNITURE**
DUE TO PRESENT BUSINESS CONDITIONS we have been forced to repossess a \$1,575 bill of goods that includes a 1929 Ford Tudor sedan and complete furnishings for a four room house. The original contract has a balance due on it of \$523 and the entire bill including the car and furniture will be sold for the balance due of \$523.
- The car is in A-1 condition, both mechanically and as to finish. The furniture has been in storage the last two months and can hardly be told from new merchandise.
- The furnishings include a three piece Grand Rapids made living room suite, walnut living room table, 9x12 heavy seamless expanse rug, walnut end table, smoking stand, all electric cabinet model radio, nine piece walnut dining room suite, including china cabinet, buffet, extension table and six chairs, 9x12 dining room rug, walnut vanity dresser, walnut chest of drawers, full size walnut bed, double deck coil springs, 27 inch oval rug, walnut console orthophonic type phonograph, 9x12 Armstrong rug, 26 piece set of silverware, etc.
- We will furnish breakfast set in any color chosen by the purchaser and will recover the seats in the dining room chairs. We will sell all or part and can arrange to rewrite the contract to suit the purchaser. We will deliver free of charge anywhere in Michigan. Call 9-3426 Grand Rapids, collect, or write to Chaffee Brothers Furniture Company, 106-119 South Division Avenue, Grand Rapids, Michigan. (10-24-21-19b)