

KEEP UP
On News Interesting to
Farmers Through the
Farm News

FARM MICHIGAN NEWS

THE NEWS
A Progressive Newspaper
For Michigan Farm
Homes

Vol. X, No. 6 FIFTY CENTS PER YEAR SATURDAY, MARCH 26, 1932 FIVE CENTS PER COPY Issued Semi-Monthly

DEALERS THINK 12¢ WILL BE THEIR TOP OFFER FOR WOOL

Farmers' Wool Pool Sending Many Sacks For The 1932 Pool

Lansing—Michigan Co-operative Wool Marketing Ass'n said March 25 that it is not yet ready to make a final announcement regarding a warehouse at Lansing. In the meantime it is sending sacks to pool members for their clips. Shipping instructions will follow.

Farmers may secure information on the Ass'n pool and marketing contracts by writing Sec'y C. L. Brody at 221 No. Cedar street, Lansing. Liberal cash advance will be made as usual.

News that wool buyers believe 12 cents will be their top price is expected to increase interest in the pool. A series of Wool Ass'n meetings is to be announced shortly.

12c Say Buyers

Lansing—Michigan Wool Dealers Ass'n meeting at Lansing March 15 seemed to be agreed without saying so in so many words that 12 cents a pound probably will be their top price for wool.

Prices offered by local wool buyers at the opening of the 1932 season have ranged from 15 cents and down to around 10 or 11 cents per pound. They said the trend is to grade closer than in previous seasons.

The wool dealers claimed to be at sea as to 1932 opening prices, stating that the market for wool is dead. About 100 Michigan and eastern wool buyers attended the meeting.

An eastern buyer said that Australia is so anxious to dispose of her extra high quality and well prepared fleeces that she has offered wool to Boston Mills as low as 6 cents per pound, but the mills have refused to buy except as they have orders to manufacture goods.

Wool buyers charged that Michigan wool growers are becoming very careless in handling their flocks and fleeces. They said that the percentage of rejected wool was around 17% last season as against 7% in 1921. This condition means heavier discounts for such wool they said.

The local buyers warned all wool growers that clean production and careful shearing and preparation of wool will be necessary to make sales in face of competition by Australian wools.

The emergency freight rate increase granted the railroads recently will come out of the farmer in this way: It will cost \$1.01 per cwt. to ship Michigan wool to the seaboard in carlots as against 92 cents last year. Less than carlots will take another 40 cents per 100 lbs., the wool dealer said.

Wool Dealer Ass'n officers for the year ending March 15, 1933 are M. L. Sturgis, Fowler, president; E. C. Smith, Ovid, vice president; Alvin Little, Kalamazoo, secretary.

Commercially, seas do not divide, they unite. The Seaway will bring the continents of the world 1,300 miles closer to the Midwest.

Farm Bureau Objects To Federal Sales Tax

Washington—The American Farm Bureau is opposing the sales tax as one which will be paid by those least able to pay it and will allow big income to escape. The Bureau says reduce exemptions and limit deductions which enabled corporations having 130 billions gross income in 1929 to declare 118 billions net taxable. Raise inheritance and gift taxes, which are on unearned wealth, and there will be no need for a sales tax, the Bureau observes.

MICHIGAN BEAN GROWERS REPORT 2,000 MEMBERS

50% In 16 Locals Are Using Pool Method Of Marketing

Saginaw—From nothing to 16 active bean growers ass'ns totaling some 2,000 members, with local co-operative bean processing and handling facilities, with 50% of the members using the pool sales method of marketing beans, and having the Michigan Elevator Exchange as its sales agent, State and local ass'n directors of the Michigan Bean Growers, Inc., meeting at Saginaw last week agreed that they have made very good progress 1 1/2 years in spite of unfavorable marketing conditions.

The directors have evolved a plan to keep officers of all ass'ns in close contact with the Michigan Bean Growers service. They are to maintain personal contact with the membership at all times.

Dean J. F. Cox of State College told the Bean Growers that the people are mostly in sympathy with the farmers' co-operative marketing movement. Ward King, manager of the Michilux Elevator Co., which serves the Michigan Bean Growers, discussed the preparation of beans for the trade. Neil Bass, manager of the Elevator Exchange bean dept., explained the selling of the beans.

A. B. Love, state college marketing specialist, discussed successful trade and membership policies as they might apply to the Michigan Bean Growers, Inc. Following are the Bean Growers locals:

- Auburn Bean Growers Ass'n
- Bay City Bean Growers Ass'n
- Breckenridge Bean Growers Ass'n
- Cass City Bean Growers Ass'n
- Decker Bean Growers Ass'n
- Gers Bean Growers Ass'n
- Hemlock Bean Growers Ass'n
- Mt. Pleasant-Isabella Co., Bean Gr. Ass'n
- Marlette Bean Growers Ass'n
- Middleton Bean Growers Ass'n
- Merrill Bean Growers Ass'n
- Munger Bean Growers Ass'n
- Pinebush-No. Bay Bean Gr. Ass'n
- Saginaw Bean Growers Ass'n
- Snowier Bean Growers Ass'n
- Watertown Bean Growers Ass'n

Children's books, and others which are handled a great deal, may be protected from water spots and yarnish marks with a coat of clear varnish. A varnished cover washes easily.

GENERAL OFFICE
OF THE AMERICAN FARM BUREAU FEDERATION
CHICAGO, ILL.
March 25, 1932

Dear Fellow Members—

Charged by you with the task of directing the energies of this organization, I am bending every effort to the successful accomplishment of our program which is designed to secure equality for American agriculture.

Only through sound organization can we secure that which is rightfully ours. Our great problem today is to complete our organization—to bring into the membership your neighbors who are still on the outside.

That this task may be speedily accomplished, I am going to ask each member-reader of Bureau Farmer to accept appointment on the President's Membership Committee of the A. F. B. F. for a period of just 30 days.

Will you accept full responsibility of this appointment—agree to call on at least one non-member neighbor and sign him up as a member. Details of the plan are outlined in the following pages of this issue of Bureau Farmer.

Sincerely yours,
E. A. O'Neal - President

Organized Power

by E. A. O'Neal

Editor's Note—The Farm News takes pleasure in presenting to Farm Bureau members in Michigan President O'Neal's message and text are from the April number of the Bureau Farmer, American Farm Bureau publication.

THERE is only one way to restore happiness and prosperity that rightfully belongs to your farm home. That way is through the organized power of farm men and women of the nation working together in everything that will mean more profit in the farming industry and more happiness in rural living.

Today, great forces, some worldwide in scope, are moving to the destruction of that which you hold most dear—your farm and your farm home.

This nation has failed to provide, in its national policy, proper protection and assistance to insure the well-being of agriculture, its basic industry. This national failure has permitted great selfish interests to rob agriculture of its just rights. Farm people have been driven to poverty that other groups might wax sleek and fat.

"The individual farm has been pitted in economic war against highly organized and centralized financial and industrial groups and the individual farm could not but lose.

"Your organization—the Farm Bureau—county, state and national, has been created to meet his situation. Farm people have realized, as few others in the nation have, that not only the well-being of the farms but the continued prosperity and advancement of our nation depended upon agriculture being restored to a basis of equality. Your organization has built a program designed to bring about equality for agriculture. And unless our program is carried out, it is inevitable that the American farmer will become a slave to the land. We will lose the very fibre of our nation and I regret exceedingly to say that there are today selfish and vicious interests in this nation who openly express the hope that the farm people will soon become agricultural slaves and serfs.

"Pages of statistics and figures could be quoted to demonstrate the inequality under which the farm people of this nation labor and live. They are not needed. You on your own farm, facing the facts of today, having gone through the bitter experiences of the past few years, know these things only too well. All of the tables and charts of the statistics (Continued on page 3)

Bitter Linseed-Resin Paint Repels Rabbits

East Lansing—Michigan State College finds that linseed oil and resin, mixed together at fairly high temperature, and applied to the bark of fruit trees is a harmless and effective repellent for rabbits. Thirty-two rabbits confined this winter to a small orchard containing treated and untreated trees chewed plenty of bark from the untreated but wouldn't touch those that had been painted.

MONROE COMPARES TAXES AND PRICES, ASKS QUESTIONS

Taxes Doubled, Income Halved, Farm Bureau Speaks To Point

Monroe—Monroe County Farm Bureau at a meeting early in March compared county and local 1932 public expenses with those of 1931 and asked county officers questions that suggested means for economy. The chairman of the county board of supervisors was present and answered questions on county tax matters.

The comparison, presented by Mrs. Wagar showed that between 1923 and 1931 the State tax had almost doubled; county taxes were up one-sixth; township taxes were 2 1/2 times higher; school taxes 2 1/10 times higher in spite of twice as much primary money coming back; highway taxes up 3 2/10 times and rejected taxes 24 times higher than in 1923.

Illustrating inability of farmers to pay such increases, the income from farm commodities for 1923 and 1931 was given, as follows:

(First figures for 1923) wheat \$1.19-\$1.53; corn \$79-\$38; oats \$46-\$21; hay \$17 to \$24 per ton in 1923, no market today; poultry \$26 per pound-\$12 to \$16; butter \$46-\$21; hogs \$7.75 a cwt.-\$2 to \$4.25; steers \$8 to \$9.44 to \$5.50 and milk \$2.55-\$1.61.

A list of questions prepared by Mrs. Wagar was discussed at length. These questions which were to be asked of the township supervisor or the county clerk, included: How much tax exempt real estate in county and township, what is its value? How many non-taxpayers in township and county? How much does each election cost and how can this amount be reduced? How much does hospitalization cost the township and how much the county, what are doctor's fees?

How many units of government are there in the county and is there any duplication of duties? Are there any mothers receiving pensions whose amount should be reduced because of children becoming of age? How much do electric lights on the highways, in parks and in schools cost? Are they all necessary? What is the bonded indebtedness of your township, county and school district and how does your own 1932 tax compare with your 1931 tax?

ILLINOIS ENACTS INCOME TAX TO AID REAL ESTATE

Funds Apply To Schools To Relieve Property Dollar For Dollar

Chicago—The State of Illinois has enacted a State income tax, effective July 1, 1932, the proceeds of which are to be deposited in the Public School fund of the State treasury to reduce or replace dollar for dollar taxes now collected from real and personal property for school purposes. The bill was enacted Feb. 2 and signed by Governor Emerson Feb. 22.

The State income tax was presented to the Illinois Legislature by organized farmers in the 1927, 1929, 1931 sessions and lost by narrow margins each time.

In June 1931 tax distress reached such proportions that the Governor of Illinois called a conference of all interests which resulted in a committee of 11 being charged with making a report on what to do.

Eight of the committee were from Cook Co., including Chicago, and three were DeKalb county men, one of whom was Earl C. Smith, president of the Illinois Agr'l Ass'n, which is the Farm Bureau in that State. After 4 months study the committee made recommendations which included a State income tax to replace dollar for dollar the tax levied on real estate and personal property. A special session of the Legislature enacted the income tax.

The Illinois income tax provides exemptions of \$1,000, \$2,500 and \$3,000 respectively for single persons, married persons and their dependents. Rates after exemption are as follows on the net taxable income:

Under \$1,000	1%
\$1,000-\$4,000	2%
\$4,000-\$9,000	3%
\$9,000-\$16,000	4%
\$16,000-\$25,000	5%
\$25,000 and up	6%

The income tax paid is reduced by property taxes paid in proportion to income from the property. If half of any person's net income is derived from tax paying property, his computed income tax may be reduced one-half, etc. Taxes on one's home may be deducted, but not in excess of \$100. General property taxes may be deducted from gross income, as in the Federal income tax.

It is estimated that the act will immediately remove from general property one-third of the State levy in recent years, according to the Illinois Agr'l Ass'n.

I am not bound to win, but I am bound to be true. I am not bound to succeed, but I am bound to live up to what I believe. I must stand with anybody that stands right.—Abraham Lincoln.

To dry a woolen sweater when washed in cold weather, lay a white cloth over the register and put the sweater on it. This hastens the process and keeps the sweater in shape.

Demand \$100 in Panic; Bank Must Call \$1,000 in Loans

Credit Situation Shows The Need of Managed Currency

Wilson Says Federal Reserve System Has Failed Public in Regulating Supply of Money; Used Twice in 8 Years to Depress Prices and Wages

By LUCIUS E. WILSON

It is extremely difficult to understand how a bank can "loan money" to a customer far in excess of all the cash the bank has on hand unless one is experienced in modern banking practice.

The average citizen knows almost nothing about the management of banks, and the subject seems very complex when explained in print.

Therefore, the public turns from the subject with a sigh and leaves the whole matter of monetary and banking laws in the hands of the super-bankers of New York whose selfish interests are so vast they can afford to employ the shrewdest lawyers, the most skillful publicity men, and the most astute lobbyists to watch the wording of proposed laws, to fill newspapers with propaganda and to influence Congress.

Loan \$51 on \$5 Cash

In 1929 the banks of America were loaning about fifty-one billion dollars when there was only about five billion dollars of cash available for business use in the country. How are banks able to do this? How can they multiply the dollars in their possession so as to loan ten or twelve times as much "credit" as they have cash?

An explanation was given in the article which appeared in the columns of the Farm News recently but it will help the reader to review the essential points in another way.

If all the buying and selling of the people was done with hand money—if every transaction was carried through by the immediate payment of cash—a bank could not loan a dollar unless it had the actual dollar in cash, ready for the borrower the minute he signed his note. Under such circumstances if Mr. Jones went to the bank and borrowed a thousand dollars, he would sign his note and walk out of the bank with a thousand dollars in currency stowed away in his pocket. The bank could not loan to him unless it had the money right there on the counter.

Growth of Check System

A hundred years ago—or even fifty years ago—a very large part of business was done with cash. But it is inconvenient and dangerous to carry large sums of money around on one's person. People learned to like check books instead of using checks. Many advantages in using checks. Bills paid by checks are not open to argument; there is a record of payment and the check itself is the receipt. A check for a hundred dollars or a thousand dollars can be mailed across the continent under a two-cent stamp, in safety; but to send the same amount in currency by mail is an awkward and costly operation.

During the World War many thousands of patriotic men and women subscribed for government bonds, which were delivered through banks and paid for in installments. This taught millions of people to open bank accounts and use checks instead of cash. Housewives deposited their wages in commercial banks and carried check books of their own. Truck drivers and newsboys opened bank accounts and paid their personal expense with checks.

Predicted Cash A Curiosity

This check book habit continued to grow even after the War. The use of cash did not increase with the growth of population and business; on the contrary there was less cash changing hands in 1928 than before. The use of checks made money less and less necessary in the ordinary transactions of the business day. This phenomenon attracted the attention of professors of economics and business administration. All sorts of predictions were being made in 1928 to the effect that we, as a people, would dispense with the use of cash altogether, except for very minor incidents.

Inasmuch as gold was the basic money (although none of it was permitted to remain in actual circulation—paper currency being issued against it) there were many prominent college economists, including members of the Harvard School of Business Administration, who advanced the plausible theory that we really did not need anything like the quantity of gold then on hand in the United States. They argued that the use of checks could be broadened until an ounce of gold would be quite sufficient to meet all requirements for basic money in America.

Crisis Finds Banks Unprepared

Such prognostications and discussions can be found scattered through the technical magazines of 1923-4-5-6-7-8 and into 1929. Unfortunately they are written in the professional jargon

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been busy for more than two years in an endeavor to prove the public is wholly to blame for the debacle; while they try to erase all memories of their fine-spun theorizing.

Checks Explain Credit Expansion

However, the use of checks is the device that makes it possible for a bank to loan "credit" in a volume four or five or even ten and twelve times as great as the cash on hand.

Take any bank statement you may have. You will find an item "Loans and Discounts" and another item "Cash on Hand and Due from Banks". The Loans and Discounts will be anywhere from four to twelve times the cash item. In passing, it should be said that the bank makes its money by loaning "credit", which it creates. If the bank could loan nothing but the actual cash, it would be an unprofitable undertaking. There would be no enormously expensive banking palaces in big cities or small ones.

So when Mr. Jones goes to the bank for a loan, he does not ask for cash. In fact, he does not want cash at all. It would be inconvenient to load his pockets with cash, and then walk around the city paying bills, or wrapping it in sealed packages and sending it by registered mail to his creditors.

What Mr. Jones wants is a check book. Having arrived at the bank, Mr. Jones interviews the cashier and signs his note for a thousand dollars, if that is the amount of the loan. He takes the signed note to the window of the receiving teller, and deposits the note just as he would have deposited a thousand dollars of cash. Mr. Jones is so well trained that he never thinks of asking why he goes to the receiving teller when he wants to borrow money. He does as he is told, and does not question the banking philosophy behind the order. It does not occur to him to wonder why he did not go to the paying teller when he wanted to get a thousand dollars.

Mr. Jones deposits his note, and the bank credits him on its books with the amount less the interest. He is given a check book. It is unlikely that he will take a dollar of cash out of the bank when he leaves. He will go to his office or his home and write checks to pay the obligations that caused him to borrow the "credit".

The men who receive Mr. Jones' checks do not rush to the bank and ask for cash. They, too, have the check book habit. They deposit Mr. Jones' checks, and the bank gives them a credit on its books, meanwhile debiting Mr. Jones' account. Of course the checks may be deposited in other banks than Mr. Jones' but under normal conditions that makes no practical difference because Mr. Jones' bank will receive for deposit checks on the other banks; and so the banks merely exchange checks at the close of each business day. If any cash is transferred from one bank to another, it will be only that small amount needed to effect a balance after the checks are net off against each bank. The amount of cash that actually moves between banks in the same city is so small as to be negligible.

An Interesting Question

Ask yourself this interesting question:—Inasmuch as the bank can loan Mr. Jones a thousand dollars of credit, and not have to put up a hundred dollars of cash to any place in the whole cycle of his transactions; how much credit can a bank loan if it has a hundred thousand dollars in cash in its vaults?

Do you see that for each hundred dollars in the vault the bank can loan Mr. Jones, or Mr. Smith, or Mr.



LUCIUS E. WILSON

of the economist and banker. They are difficult reading for the uninitiated. The current of these theories came to an abrupt halt in 1930. When people began to lose confidence in the banks, and the demand for money increased, it found the theorists and the bankers totally unprepared to meet the crisis. Both parties have

O'Brien, a thousand dollars in credit? The bank can take the note of any of these men, for a thousand dollars, give him a check book, and let him start his normal round of paying bills; and yet the bank can feel secure in the knowledge that a hundred dollars in cash will be ample to handle any emergency that may arise, in conjunction with the loan, throughout the entire cycle of use and until the note is paid.

The Answer

The answer to the question is:—when a bank has a hundred thousand dollars of cash in its vaults, it can safely loan a million dollars of "credit" to its customers, provided times are normal. The bank charges interest on the million dollars of credit that it loans. You can figure that a well managed bank, under ordinary conditions, receives the current rate of interest (which may vary from 4% to 8% or more) on one hundred dollars of credit, for each ten dollars of cash in its possession. This explains the huge profits that many banks have enjoyed.

Different in Smaller Communities

To prevent any misunderstanding, the reader should be told that the banks in the smaller cities and villages, cannot loan such a high ratio of credit to cash as can the big banks in great cities. The loans made by small banks to local customers have to be for longer times, and are less easily converted into cash through rediscounting at the Federal Reserve than the big-bank loans.

This compels the small banks to maintain a larger reserve of cash against each loan. During the present panic the small banks have been the victims of a system which strangled many of them suddenly conducted and (Continued on page 2.)

MICHIGAN FARM NEWS

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E. E. UNGREN Editor and Business Manager

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Bureau Aiding Farm Credit Banks

The Federal Intermediate Credit banks have loaned more than a billion dollars to some 155 co-operative organizations and to thousands of farmers through more than 900 local loan associations.

The intermediate or farmers credit banks do not receive deposits and cannot depend upon deposits for money to loan. Instead they sell debentures or bonds which usually find a ready market with the big banks at a very low rate of interest.

Determination by banks to remain as liquid as possible has forced the Credit Banks to offer bonds with as much as 5% interest. By the time such money gets to the farmer the rate is too high. It might be as much as 9%.

The American Farm Bureau is supporting the Intermediate Credit Banks in seeking legislation to make its debentures eligible for lower interest. It day, renewable loans from the Federal Reserve system; also so that these farm credit banks may accept notes and bills of exchange drawn by farmers co-operatives and borrow money on them from the Federal Reserve banks in the same manner that commercial banks handle industrial paper. This legislation should be enacted.

Farming Farm Taxpayers

If you get tired of farm work and want to increase your profits, you might consider a slick one like this:

First, create a state-wide taxpayers association. Any name that pleases you will do. Get some membership cards printed, which will state that anyone who pays you \$1 dues per year, cash in hand, is a member of your association and entitled to any benefits that may derive from such membership, and will receive copies of any literature that your taxpayers association may publish. Not will publish, but may publish.

Second: Build yourself some kind of a sales talk which will emphasize that your association will try to reduce taxes or lighten the tax burden. Do not commit yourself to any definite program, or as to how hard you will try anything. You might say, for example, that you'll try to secure permanent, \$1 license plates for automobiles. That sounds pretty good, and you can try hard while sitting under a tree somewhere this summer. While fishing, perhaps.

Third: Get some salesmen for your idea. Send them out in pairs. No. 1 man does all the talking. No. 2 listens and is a good witness if you should need one. Pay these fellows 70 cents out of each dollar collected, pay a superintendent 10 cents more to watch them and collect, and you net 20 cents. You just sit in your office and take in 20 cents, let's say, for the work of the association and its officers.

You won't be the first in Michigan with this idea. We have seen membership cards in one outfit numbered around 5,000. They've pried dollar bills and \$2 bills for "three years of the same" out of old boys who wouldn't give 10 cents to be 20 years younger. Names of signed-up neighbors are used to loosen other neighbors' grip on the \$1. It's no fun without the \$1. A hearty handshake and good wishes isn't enough.

You'll want to be prepared to have prosecuting attorneys looking you up. State police nosing around, newspapers yelling "racket", distrustful citizens freezing up and edging towards the telephone, but it appears to pay. So far the law has found nothing to catch hold of. Anyone has a right to subscribe his cash to anything he wants to. He's supposed to know what he is doing. It's a crazy world anyway.

Demand \$100 in Panic; Bank Must Call \$1,000 in Loans

(Continued from page 1) and banking continues. The federal Reserve System, both by the law which established it, and the self-made regulations that guide it, is bound to reduce the total amount of money plus credit in the face of a panicky state of the public mind. You can see how this occurs. Suppose the banks of the country are loaning a thousand dollars of "credit" on each hundred of cash. Suddenly

The Power Is On

By R. S. Clark

The power came on last Monday
On all our wires and things,
So we're illuminated now,
Just like so many kings.
Now Marthy every morning
Inaugurates the day
By serving toast that's toasted
The new electric way.
She never has to scrape it
The way she used to do—
Just flips the little dinges
And it's toasted thru and thru.
And when it comes to cleaning,
It surely makes her smile
To run the shiny Hooper-Vac
They sent us up on trial.
Then, Marthy's not the only
one,
For there is also me
That gets his choring lightened
By electricity—
You see we sort of figured
That while the chap was
here,
To have him wire the barn too
Would be a good idea.
He fixed them right convenient,
As no one can dispute—
Right in the feeding alley,
And by the silo chute;

cash in America was not over one-tenth of the bank deposits. The big banks began to gather in all the cash they could reach and all the notes and bonds that could be discounted at the Federal Reserve Banks. The smaller banks, in the cities of the Middle West especially were simply squeezed to death.

Effect of A Managed Currency
The panic could have been stopped at any point in its mad rush if the nation had had a managed currency in the hands of a governmental commission, with proper powers. In fact, there is reason to believe that the Federal Reserve could have brought the panic to a halt immediately following the stock market crash if the controlling gang of bankers had desired.

Naturally, you ask how. The answer is comparatively simple. If the contraction of credit had been met with a steady emission of new money, sufficient in quantity to balance the reduced credit, there would have been

possible with a managed currency. If Congress would pass the necessary legislation, establishing a National Credit Reserve, operated by a commission appointed by the President of the United States, that Commission could be charged with the responsibility of keeping the commodity price-index at a stable figure, which could be set as that of 1926. When the price of commodities dropped, the Commission would go into the market and purchase United States bonds, putting out currency therefor. If the price of commodities rose above the index-figure of 1926, the Commission would sell Government bonds for cash and put the cash away in its vaults. Thus the supply of money in circulation could be regulated in keeping with the price-index.

This plan has been advocated by able men for years. It is opposed by the sinister forces of the great central banks. The reasons for this opposition should not be difficult to understand.

To make the same idea clearer; if all the goods—food, manufactures, metals and minerals—that come from farms, factories and mines, were piled into one huge mountain each day, and the money stock of the nation was put in a heap beside the goods, you would understand that the total money value of the goods could not be more than the total amount of money. The goods could not be exchanged for any more money than there was in exist-

ings account nor a greater balance than \$2500. Deposits are accepted only from individuals and not from any company or corporation. The interest rate is 2%.
The speaker of the house is usually a man's wife.

Feed Prices Drop at Buffalo Stockyards

East Buffalo—Reductions in feed prices made March 15 at the Buffalo yards by the Stockyards Company, will save live stock shippers about \$95,000 during 1932, we are advised.
Following are the rates a year ago and the new rate, and the percentage of deduction:

	Mar. 5 1931	Mar. 15 1932	Per Cent Drop
Hay, cwt.	\$1.90	\$1.25	34%
Corn, bu.	1.55	1.00	35%
Oats, bu.	1.25	1.00	20%
Straw, cwt.	1.50	1.00	33%

The stockyards company includes in its price for feed all of the expenses incident to carrying on that service, including rentals, labor, etc. During 1931 the stockyards built a new hog house with a capacity of 8,000 hogs to improve the service.

Postal Savings System

The Postal Savings System was founded by an Act of Congress in 1910 to provide facilities for the deposit of savings at interest with the security of the United States government for repayment on demand.
Any person 10 years old or more may open an account, but no person may have more than one postal sav-

24 YEARS

ago the State Mutual Rodded Fire Insurance Co., was organized and today it is the largest and strongest farm fire insurance company in the state. Prompt and satisfactory settlement of claims, a strong financial position, and our broad, liberal policy are the factors responsible for State Mutual Rodded's steady growth and leadership today.
If you want complete protection with safety write today for our descriptive folder to H. K. FISK, Secretary, 702 Church St., Flint, Mich.

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

WORMS TAKE TOLL OF CHICKS
worm-proof your mashes with **STERLING TOBACCO POWDER**
Safeguard Your Flocks Against Blackhead

SAFEGUARD YOUR CHICKS—
30 per cent of chicks started each spring die before they reach maturity. One fifth of growing chicks show worm infestation.
You can stop these losses and raise more and bigger pullets. Just mix **STERLING TOBACCO POWDER** in the mash as directed and continue feeding in the regular way. This easy method has the universal approval of State colleges and experiment stations.
Order direct from this ad and assure yourself fresh powder with correct nicotine content. 25 lbs.—2.00, 100 lbs.—5.00. F.O.B. Louisville, Ky.
STERLING REMEDY CO.
1434 Cypress LOUISVILLE, KY.

MOST MUCK SOILS HARMED BY LIME, COLLEGE ADVISES

Fertilizer Containing Copper Sulphate Found To Be Beneficial

East Lansing—Most muck soils do not require lime and an application of lime to them is likely to injure crop growth, according to Dr. Paul M. Harmer, muck specialist, Michigan State College.

Dr. Harmer says most important muck crops which do not respond well to lime treatments are onions, spinach, celery and potatoes. He says that experiments at Michigan State College during the past eight years have definitely determined that there are many mucks in Michigan which, by nature, are too sweet for satisfactory crop production.

Such a condition is usually attributable to the burning of the muck at one time or another, or from the presence of marl within a short distance of the surface or, in certain spring-fed mucks, from the evaporation of alkaline spring waters which has left a concentration of the alkaline salts in the surface soil.

Not all mucks, however, Dr. Harmer explains, have been alkali. Some were very strongly acid, yet lime failed as the solution to the problem. Others, less acid, did not require lime. On such fields, where onions failed to do well, producing greenish bulbs instead of yellowish brown bulbs, trials with copper sulphate produced results, both in yield and color, so remarkable that commercial fertilizer is to be obtainable this spring, containing copper sulphate.

Dr. Harmer claims that on the more acid mucks, most crops have been benefited by the copper sulphate application while on some of the less acid mucks, certain crops have responded.
Some of the intensely acid mucks have been found to be suited for the growing of the newly domesticated blueberry without the application of lime, this authority says.

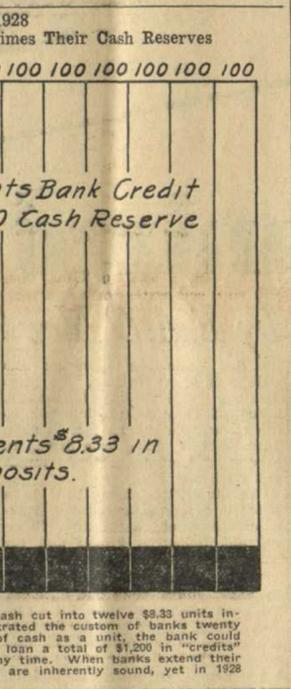
Farm Bureau Services is said to be ready this spring with muck fertilizers containing copper sulphate according to State College recommendations.

New Announcement On Farm Bureau Pictures

Chicago—County Farm Bureaus may now secure American Farm Bureau motion pictures not only without charge as in the past, but delivered prepaid and are to return them charges collect, according to the American Farm Bureau Federation at 58 East Washington street, Chicago. At present there are 11 Farm Bureau photoplays in circulation, all half hour length. Catalog is supplied on request, the Bureau advises.

Farm Bureau motion pictures are produced in the interests of the membership. The plays are dramatic, clean and in good taste. Professional directors and players make them. Most of the scenes are "shot" in the Oak Park, Ill., studio of the Atlas Educational Film Co. Others are made in various parts of the country, according to the picture's requirements. Farmers in Farm Bureau films are whiskerless; their wives dress as up to date as any. Radio versions of some of the pictures have been presented over the National Broadcasting circuit.

About 25 per cent of all Brown Swiss cattle in the United States are found in Wisconsin, according to registration records for the breed.

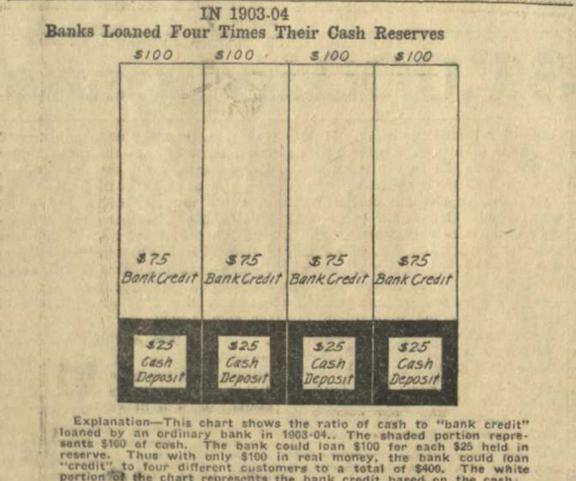


no reason for the public growing alarmed about the banks remaining "liquid" or solvent. So long as the sum total of money and credit was kept stable, the prices of commodities and the wages of labor would have remained stable likewise.
If the Federal Reserve had gone in to the market and bought all the government bonds in sight, and paid for the bonds with the paper money of the Federal Reserve System, the desired increase in the stock of money might conceivably have been attained.
Of course, the Federal Reserve is an awkward machine to meet such a crisis because it is not allowed to issue paper money in excess of one dollar for each forty cents of gold in its vaults. This restriction is so narrow that it might have hobbled the Federal Reserve.

Federal Reserve Sat Still
The total stock of gold is so small as compared with the normal volume of business that perhaps the Federal Reserve could not have issued enough currency at the critical times to have stabilized the combination of money and credit. But it is an indisputable fact that no attempt was made by the Federal Reserve to utilize even the limited means at its command.

As pointed out in a preceding article, the Federal Reserve System is the man Friday for the super-banks of New York, which can and do corner the stock of gold almost at will. The Federal Reserve System has forfeited the confidence of the American public. Twice in 8 years it has allowed itself to be made the agency of reducing the credit supply of the country, for the sole purpose of depressing commodity prices and wages. In 1921 it was the means of destroying the live stock business of a dozen western states. That demonstration of the power of the central banks should have warned America of the danger to all business that is inherent in the Federal Reserve. But what was done to business in 1921 was merely a rehearsal in preparation for the wicked deflation of 1929-30-31-32.
Money Panics Unnecessary
Money panics are utterly unnecessary.

sary. All that is required to prevent once on any day. Of course, in this illustration you must look upon bank credit as a part of the stock of money.
Now if the pile of money is suddenly decreased to half its former size, the total money-value of the goods must shrink also. And this is exactly what happens when there is a violent "contraction of bank credit".
Supply of Money Determines
Therefore the total price of the goods in money;—or the price of the money in goods depends upon the supply of money as balanced against the supply of goods. The index price of commodities is merely the scientific statement of this balance.
Another way to look at the index-price of commodities is as a thermometer which shows the need for or excess of money. When the stock of money is too small the price of goods is too low. When the stock of money is too large, the price of goods is too high. The index-price, like the thermometer, tells the story. When the thermometer indicates that the room is too cold, you open the furnace drafts, and when the temperature is too high, you close the drafts.
Urges Managed Currency
The same simplicity of operation is



Explanation—This chart shows the ratio of cash to "bank credit" loaned by an ordinary bank in 1903-04. The shaded portion represents \$100 of cash. The bank could loan \$100 for each \$25 held in reserve. Thus with only \$100 in real money, the bank could loan "credit" to four different customers to a total of \$400. The white portion of the chart represents the bank credit based on the cash.
trunk banks in New York.
What We Need
It is easy to lose the thread of reasoning, which leads to the cure of the panic, because there are so many interesting deductions and implications arising at every step in the study of the monetary and banking structure. But the essential idea, which must be kept constantly in mind, is this:
America must have a stock of money and credits that increases steadily as our production of foods, clothes, houses and a thousand other commodities increases.
This fundamental economic truth must be repeated millions of times, until the average citizen finally gets it. This truth must become the cornerstone of his thinking. He must brush aside all the lesser facts that may confuse him.
Impossible Under Present System
It is utterly impossible to keep any scientific balance between the total amount of money plus credit, on one hand and the total production of our farms and factories on the other; so long as our present system of money

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 150 Michigan shipping ass'ns, have at Buffalo and Detroit their own sales offices, top notch salesmen, and the largest volume on both markets.

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.

Farm Bureau Garden Seeds

Like Farm Bureau alfalfa, clovers and other field seeds are

RELIABLE VIGOROUS PRODUCTIVE

Nature gives us but one best chance. Make the most of it with Farm Bureau garden seeds.

Write for our Garden Seed Circular. Best varieties for Michigan.

PRICES ARE ROCK BOTTOM

FARM BUREAU SUPPLY STORES

Bay City Lapeer
Hart Lansing
Imlay City Pinconning
Saginaw

Tallest Sassafras Tree

Lebanon, Mo.—Standing 45 feet tall and measuring 15 feet and 3 inches around, the giant sassafras tree on the farm of S. A. Casey, east of Lebanon, is the largest of its kind in the United States.

Other large sassafras trees are: Sandy Springs, Md., 12 feet, 1 inch; New Straitsville, O., 10 feet; Delta, Ga., 9 feet, 6 inches, and Huntington county, Pennsylvania, 9 feet, 7 inches. The tree near here is more than 100 years old and was a large sized tree when Samuel H. Casey settled on the tract in 1834.

More married women are disappointed in love than spinsters.

Farmers' Buying Guide

Rates on Application
Grafting Wax—HAND WAX and BRUSH WAX. We use the best of materials, and mix well. Send for price list, M. H. HUNT & SON, LANSING, MICH.

Hotel Kerns—At Lansing. Many years farm organization headquarters. Comfort at easy prices. N. Grand at Mich. Center of city. Cafeteria, garage. Rates \$1.50 to \$2.50.

Beekeepers Supplies—NEW LOW PRICES and A. I. Root Co. goods. Send for catalog. M. H. HUNT & SON, LANSING, MICHIGAN.

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, 1133 W. Leonard, Grand Rapids.

Garden Seed—Write the Farm Store, Lansing, Mich., for price list on their high quality, adapted true-to-name, guaranteed garden seeds.

Home and Family Section

Edited by MRS. EDITH M. WAGAR. Address all communications to her at Carleton, Michigan.

Since Our For Sale Signs Are Down

By MRS. EDITH M. WAGAR
These are days when farm people are staying right on the farm and are glad to do so. For Sale signs have been relegated to the woodshed.

Folks once more see the good points to country living. They are in a frame of mind where they can once more enjoy its advantages and everyday beauties. We shouldn't wonder at all if they meet the approval of agricultural leaders to unite with their neighbors in forming the local organization they always have needed so badly.

On The Road Back
They now want to fix up the place a bit and make a real home of it. When everybody was talking subdivisions and expanding cities and new industrial centers, there seemed no incentive to build new fences or paint the buildings or landscape the yards on the farms so soon to be absorbed. That is all past. Those who were not in on the wild adventure do not have to take steps to again get possession of the remnants of what was once the old homestead with buildings torn down and land overrun with weeds and with taxes

unpaid for years. Even if they had indulged in dreams of retired life with travel and leisure at will, they have awakened to the reality that get-rich-quick methods are not reliable. A farm home with modern conveniences and comforts is as near an earthly paradise as one should hope for.

What To Do Now?
But, while now we have the inclination to fix up and "show them" we find the cash is not available, so what can we do about it? The bubble has burst to be sure, the pipe dream did not come true, but the foundation of the old farm is still there and it will respond to a slow process of dressing up just as it has always done for generations back.

The only thing to do is to make the best appearance one can with the facilities at hand. Everyone can straighten up the lopsided fence, the sagging door; he can trim the trees and prune the shrubbery; he can rake the yard and burn the rubbish; he can bury the old cans and tack on the rattling boards; he can "clean house" in the barns and sheds and sort and put in order the thousand and one things that had been left for the expected farm sale of our dreams.

Improvements Change Lives
And on the inside of the house much can be done that takes but little money. A little fresh paint does wonders. It not only changes the looks of a dingy kitchen but it changes the thoughts of the individual who applies it. A new home workshop will give a new lease on life to the home worker if it finds itself with chairs and table and cupboard of a different hue. Once get the mind working right and countless ways will present themselves for added cheer and contentment.

Fresh curtains, rearranged furniture, new flower boxes, home-made contrivances, a shell here and a hook there, all tend to satisfy the longing for a change. And if we cannot have the new gowns and hats we had so hoped would be our share, we can brush up the old, we can take the best portion of two and rejoice in the one we have as the result of wise planning; we can wear the cotton gown with the same pride we did the silk a year or so ago, knowing we are doing as others do these days.

Our Resources Are Many
We can plan the garden to supply our needs for the coming year, we can live within our own production if needs be and enjoy the other things all the more when on rare occasions we indulge in them. We can find pleasure in our neighborhood, we can appreciate those about us and once more realize that "home folks are best." We can serve our church and our home clubs and the things close at hand that have needed us so much while we had our eyes on other fields. We can be content to let those in higher places do their work without too much assumed supervision on our part but rather we can "keep the home fires burning" knowing full well that it is the local unit that is the most essential factor in any great undertaking.

While we are cramped for means to do the things we had all hoped to do, we still find there is much to be done right here at home. Things that but a short time ago seemed too trivial for us to bother with, yet now seem most essential to a rounded out life. This depression isn't going to be all calamity; it's going to bring out the stuff that's in us; it's going to bring us down to earth again; it's going to open our eyes to the blessings we have about us that we have taken as a matter of course or have not seen at all. It's showing us our weaknesses and bringing out our strength at the same time.

Allspice is the dried unripe fruit of the pimento tree and is called allspice because its odor is reminiscent of all spices.

Merchants Turn Stores Into Schools

Monroe—About 80 members of the extension groups of the eastern part of Monroe county spent a very worthwhile afternoon recently with the merchants of Monroe.

The women have been studying home furnishings this winter in co-operation with Michigan State College. Their county committee, assisted by the county agr'l agent, C. Ward Andrews, and the secretary of the local Board of Commerce had canvassed the stores that carried merchandise along these particular lines and arranged a tour.

The ladies assembled at the office of the Detroit Edison Company. After seeing a complete stock of electrical home equipment, they were divided into four groups and conducted to two furniture stores where they were given detailed information on upholstery materials and wood finishes. At one place an expert on wood refinishing gave explicit directions step by step, together with recommendations on varnishes, oils and brushes. At another store they were shown samples of a full line of wall paper with frank discussion on price and suitability of use.

At four places extensive exhibits had been arranged of ready made curtains, also curtain, slip cover and drapery materials. The last place of inspection was at a factory where furniture is made and also repaired. Information and various demonstrations were given on the process of repairing and recovering overstuffed furniture.

The merchants appreciated the keen interest shown by the groups and agreed with them that if the consuming public in general was trained on what to buy and what to pass by, much money could be saved to every home and an enormous amount of cheap, trashy stock would soon be eliminated from their shelves.

The extension groups in the western part of the county are planning on a similar tour of stores in Dundee and Milan.

Household Helps

A tablespoon of vinegar added to each pint of water when cooking beets will preserve their color.

Any candle may be made to fit any candlestick if dipped into very hot water long enough to soften the wax.

To clean a bottle or cruet, half fill with cold water and add a tablespoon of dry mustard. Shake well then let stand for half an hour. Rinse thoroughly.

A stool of correct height for the housewife should be found in every kitchen. Dishes may be washed, ironing done and vegetables prepared just as well while one is sitting as when standing.

Old silk stockings cut into inch strips, round and round, may be crocheted into very attractive rugs.

Always turn back two or three inches when making the heading for a curtain. This allows for shrinkage when curtains are washed.

Finger nails that are inclined to be brittle should be soaked occasionally in olive oil.

When baking fruit cakes, place a pan of water in the oven and this will aid in keeping the cakes moist.

If a teaspoon of cold water and a pinch of salt is added to the whites of eggs when making meringue, it will be light and fluffy.

When making a stew, place a glass pie dish over the top of the kettle. The stew can be watched while cooking without lifting the cover or allowing steam to escape.

Before breaking a coconut, heat it in a moderate oven. Crack it and the shell will come off easily.

Organized Power Calls For Members, O'Neal

(Continued from page 1)
ticians and economists are but shadows of reality as compared with your living experience.

Our Disadvantages
"You know that the prices you have had to pay for the things needed in the operation of your farm, and in an effort to maintain your proper living standard have been too high.

"You know that you have had to pay a much higher rate of interest for the money used in the operation of your business than was paid by those engaged in commerce and industry.

You know that you have had to produce your crops and sell them at world prices while commerce and industry and labor rested under a cloak of protection provided by tariffs, immigration laws and other similar devices. "You know that you have borne an unfair share of the ever-mounting tax burden. And, in spite of this fact, you have not been provided with the school facilities enjoyed by those living in towns and cities, and you have not been provided with the year-round roads enjoyed by those in industrial and commercial centers.

But it is unnecessary to continue a recital of these fundamental facts that are within the experience of every Farm Bureau member family within the nation.

Produce 40% of Wealth
"Those things are within the everyday experience of every farmer. Out of these facts, the statisticians and economists have drawn their tables which express the sum total. These summarizations show that the total value of American farms and their equipment has shrunk from 66 to 48 billion dollars. This indicates the trend, but the sad part comes when you compare the condition of agriculture with other groups in our nation. We find now that the population of the entire United States consists of 122,775,046 people. Of this total, 53,826,223 live in rural sections and a total of 39,447,229 dwell out on the farms. Those living directly on the farms represent 24.8 per cent of our total population. They have invested in their land and equipment a large percentage of our total national investment. Their labor produces the raw material upon which depends more than 40% of all our commerce, industry, labor and transportation.

"It would appear, then, that the farm people of this nation would be

NATIONAL CARBIDE

for HOUSE-LIGHTING COOKING AND IRONING

BUY with Confidence! USE with Confidence! RECOMMEND with Confidence!

FARM BUREAU SERVICES Lansing, Michigan or see your local Farm Bureau Distributor

\$85,200,000,000. Agriculture received of this, \$10,400,000,000 or 12.2%. Agriculture should have received \$21,100,000,000. In 1930, the national income was \$71,000,000,000. Farm income was \$7,600,000,000 or 10.7%. On a plane of equality, agriculture should have received \$17,600,000,000. About 50% Behind "Those are the big national figures. In plain everyday language, they mean that you, as an individual, should have received about two dollars for every dollar that you have received. Continued on page four

MICHIGAN BELL TELEPHONE CO.

Your TELEPHONE protects your home and is a convenient necessity

The telephone is a friend in any emergency. It enables the farmer to know where and when to sell. It runs hurried errands to town. Gets extra parts when there's a breakdown. Calls the doctor. Connects with the homes of relatives and neighbors. Banishes loneliness. Pays for itself in money and confidence many times over.

The telephone is worth more than it costs.



Advertisement for Atlantic Pacific Tea Co. featuring a man holding a tea box and the text: 'We could wrap our stores in Cellophane'. 'If we thought you'd want us to wrap our stores completely in Cellophane, we could find a way. But we believe that what you want from us is the best food procurable, a wide choice, and the lowest prices going. Of course, we could give you both fine food and fine frills. But frills in the grocery business make foods come high. We can sell the best foods for less money without them. So we gave up worrying about frills long ago, and put our energies into stocking the finest foods and keeping their prices low. We do business that way, not because we have any feelings in the matter, but because we've found out that that's what most people prefer. The Great ATLANTIC & PACIFIC Tea Co. A & P does use Cellophane for protecting certain perishable foods'

Advertisement for Rural Gold Seal Chicks. 'Gold Seal Chick Owners Make Money'. 'Year after year Rural Gold Seal Chick customers return for their annual supply of good chicks. This year—a year of lower incomes—this is especially true because Gold Seal Chicks make profits for their owners. Heavy layers mean higher profits. Have eggs—lots of them—Buy Rural Gold Seal Chicks. There are satisfied Rural customers in 25 States and Canada. Breeding is Important. Rural Gold Seal Chicks have many generations of high egg breeding. Right now in our matings are cockerels with as high as five generations of over 300 eggs. Trampsteads are operated 265 days of the year on our own breeding farm—in addition all chicks are Michigan Accredited. Service to Customers. Every Rural customer is entitled to our free service in chick rearing and pullet maturing. We want you to make money—the more the better. We will help you all we can. Get free catalog. THE RURAL POULTRY FARM, R-1 Box N2322, Zeeland, Mich. Special Discount. Get special discount on orders booked now for delivery the first two weeks in May. We can still furnish chicks on certain dates in April. Write.

Advertisement for Grasselli Spray and Dust Products. 'for more fancy fruit... GRASSELLI SPRAY and DUST PRODUCTS'. 'Manufactured under definite chemical control, thus insuring uniformity; certified as to quality and preferred by many leading growers. GRASSELLI GRADE. Arsenate of Lead Powder, Calcium Arsenate Powder, Bordeaux Mixture Powder, Lime Sulphur Solution, Dry Lime Sulphur, Kleenup Oil, Monohydrated Copper Sulphate, Casein Spreader, Sulphate of Nicotine, Sulfuron, Fluke Zinc Sulphate, DUTOX—Our Non-Arsenical Insecticide. THE GRASSELLI CHEMICAL COMPANY Incorporated. 629 Euclid Ave., Cleveland, Ohio; 1530 E. Hancock Ave., Detroit, Mich.; 2101 Canalport Ave., Chicago, Illinois. GRASSELLI GRADE. A Standard Held High for 93 Years.

Advertisement for State Farm Mutual Auto Ins. Co. 'Ashes or Wreckage or Stolen'. 'An automobile policy cannot be issued when a thief has departed with your car. Notice the numerous auto accidents mentioned in every newspaper. Some one takes it on the nose in a financial way in every automobile loss due to accident, a fire or theft. Can you afford to drive without insurance—carry this risk yourself—when the State Farm Mutual Automobile Insurance Company will assume all financial risk? Will defend you in court if need be, under terms of the policy? We offer full coverage and nation-wide service in a legal reserve company at rates that save money for you. No Man Can Afford to Drive Without Insurance. STATE FARM MUTUAL AUTO INS. CO. Bloomington, Ill. MICHIGAN STATE FARM BUREAU Lansing, Mich. State Agent

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.

Classified advertisements including: 'BABY CHICKS', 'WANTED—FARM WORK', 'HUSKY, HEALTHY CHICKS—MICHIGAN accredited Large Type S. C. White Leghorns, Barred & White Rocks, R. I. Reds, assorted chicks for broilers. Full count; live delivery guaranteed; postpaid; 1932 catalog free. AMERICAN CHICK FARM, Box B, Zeeland, Mich. (1-23-64-37p)', 'SEEDS and PLANTS', 'DUNLOP STRAWBERRY PLANTS \$3 per 1,000; 3,000 @ \$2.75; 10,000 @ \$2.50. 20 varieties. Best plants in Michigan. All kinds of Nursery Stock. Seeds. Write us before you buy. Free list. Prices down where they belong. James G. Prestage & Sons, THE ALLEGAN NURSERY, Allegan, Box 2, Michigan. (1-13-64-12b)', 'STRAWBERRY PLANTS, PREMIER \$4.50 per thousand f. o. b. Ludington. N. J. Martin, Ludington, Mich., R. 1. (1-27-31-15p)', 'GUARANTEED SEEDS—CERTIFIED Worthy Oats, Purity 99.8%. Germination 98%. Certified Spartan Barley, Purity 99.8%. Germination 98%. Certified Golden Glow Corn, Purity 99.9%. Germination 91%. Shelled, Graded 98%. C313-508, bushel, 45 cents. Two or more at \$2.15 bushel. Phone 20-F-1, Ralph G. Collin, Mt. Pleasant, Michigan. (1-12-41-47p)', 'WANTED—FARM WORK BY MONTH or year by married man, 28, with family. Clyde Sigourney, Vestaburg, R-1, Michigan. (3-26-11)', 'WANTED—FARM WORK BY MONTH or year by single man, 27. Experienced help, good milker. Walter Spooner, 719 North Larch Street, Lansing. (3-26-11)', 'WANTED—FARM WORK BY MONTH or year by married man, 2 children. Experienced. References: James H. Leiby, 127 South Charles St., Lansing (3-26-11)', 'WANTED—FARM WORK BY MONTH or year by married man, 28, with family. Alfred Jones, 3905 So. Cedar St., Lansing, Michigan. (3-12-11)', 'WANTED—TO RENT FARM ON shares. Everything furnished. Bernard Sackner, 229 E. Randolph St., Lansing. (3-26-11)', 'WANTED—FARM WORK BY MONTH or year by young married man. Farm raised. Experienced. Write L. E. K., Michigan Farm News, Lansing, Mich. (3-26-11)', 'EGG CARTONS', 'PARCEL POST EGG CARTONS BEST out. Packed in bundles of ten. 3 dozen size 9c. 6 dozen size \$1.25 bundle. Hundreds satisfied customers. Cash with order. South Haven Fruit Exchange, South Haven, Michigan. (3-12-21-33b)', 'It is just about impossible to find a better combination in a man than an open mind and a closed mouth.'

Organized Power Calls For Members.—O'Neal

(Continued from page three)
 "The program that has been created by you, through your organization—the Farm Bureau—carried to its successful conclusion, will bring about this necessary equality."
 "The successful accomplishment of the Farm Bureau program depends upon the organized power which we can create. Success in developing organized power depends on four factors—structure of organization, program of organization, organization machine, and membership.

Farm Bureau Tackles Problems
 "The Farm Bureau organization is the soundest plan for the development of an agricultural program that has yet been worked out in any nation. In the organization of our government for economic, religious and political freedom, our forefathers wisely organized society into communities, counties, states and the nation. Your Farm Bureau is built on an identical structure. You and your neighbors form the foundation of the organization in your community groups. These, in turn, make up our 1847 county Farm Bureaus and these compose the 44 great State Federations which in turn, express themselves through the American Farm Bureau Federation.

"Your organization is so built that it is controlled from the bottom up, not from the top down. The individual farmer makes the program of the organization, community, county, state and national.

"It is not then surprising to find that the Farm Bureau program is sound and true as the minds and hearts of the farm people themselves. It is the only constructive, forward-looking program that has been developed for meeting the terrific economic distress that has now settled on this country. That distress has, in a great measure, been due to the unbalanced condition in which our agricultural industry has labored. The Farm Bureau program points the way out. It will restore equality to agriculture and it will restore equilibrium to the nation.

"Not only is the structure of the Farm Bureau and its program sound and progressive but the organization provides a working machine for carrying that program into effect. It is the only farm organization providing such a machine with organized county, state and national offices equipped with proper personnel and with other facilities essential to the successful development of the program of work laid out by the membership. A great, vast machine that is functioning today and is securing amazing results.

"The fourth factor that I have named is membership. The final ultimate test of the power of organization lies in the development of a great membership, truly representative of every agricultural section of our nation.

"I ask you to serve on the President's membership Committee of A. F. B. F. for a period of 30 days. During that 30 days, I want you to do just one thing—call on one non-member neighbor. Tell him the true story of the Farm Bureau and of what the successful carrying out of its program will mean to him, to you and to your entire community. In accepting the responsibility of this appointment and in carrying out this one task, you will be definitely and directly contributing to the final successful accomplishment of our effort.

"Your state and your county organization have, undoubtedly, well-planned membership campaigns for this year. These should receive your complete co-operation and assistance. This special effort that I am now asking you to make must not and will not, in any way, interfere with the plans of your state and county organization. It is just an individual effort that I want each of you who receive this message to assume and to contribute to the organization. And your effort will be the result of the development of an organized power that will restore equality to agriculture and that will bring full prosperity and happiness to the farm homes of this nation."

ENROLLMENT BLANK
 PRESIDENT'S MEMBERSHIP COMMITTEE OF THE A. F. B. F.
 E. A. O'Neal, President,
 American Farm Bureau Federation,
 18 East Washington Street,
 Chicago, Illinois.

Dear Mr. O'Neal:
 I will do my part. I am happy to accept appointment on the President's Membership Committee of the A. F. B. F. and will serve for the next 30 days on that Committee. During that time I will call on at least one non-member neighbor farmer, will tell that family the story of our organization, and will do everything in my power to bring them into the organization. In doing this, I realize that I am doing my part in the effort of the entire organization to secure equality for American agriculture. Count on me.

(Name) _____
 (Address) _____
 (State) _____
 (County) _____

It is difficult to keep a brooder house dry when it is crowded. Moist litter helps spread disease.

The amount of milk trucked to New York City has increased ten times during the past four years.

Likes Wilson Articles On Money Problem

Editor:
 Having studied finance in the old greenback school and also in the later Populist school, I am much pleased by your editorial, "The Need of an

Honest Dollar". And Lucius E. Wilson's article on the money shortage. His stand for a currency based on the average price of all products of labor is similar to one advanced by a Mr. Mills of Detroit about 60 years ago, letting the average price of commodities govern the issue of full legal tender money by the government,

rather than hold us to a false, dishonest, gold standard that does not measure value but is an accurate measure of but one thing on earth, and that is the greed of Shylocks. The gold standard has come down through the dark and dim past and is a twin fully to the flat world theory. If civilization survives, it must be

discarded and make room for an up-to-date finance system that will allow men to pay debts with a dollar of the value at time of contract rather than with dollars, two to four times greater value. Our time will undermine the great government our fathers built. We lived through the 30 years of falling

prices after the Civil war and have been trying to enlighten others of our dangers for years, but our young men as a rule have very little understanding of any political questions. But it does not seem possible that the money power can spring a scheme like this deflation that injures 99 of every 100 citizens and hold it over

them, but they do it by the ignorance of the masses on public questions. But I am ready to enlist for the war to help kill the money monopoly and supplant it with a just system so value received will mean equal value to be returned.
 A. E. BEEBE.
 Mendon, Mich.



Raise More Chicks And Cut Costs with Mermash

You'll raise more chicks with Mermash starter and growing mash. They'll be well developed pullets and choice cockerels sooner than chicks on other feeds.

There's a reason. Michigan soils and crops are deficient in iodine, which has a remarkable influence on health and growth.

Mermash contains food iodine. Only Mermash contains Manamar, a product composed of kelp, an ocean plant, and fish meal, both rich in digestible iodine, also in other minerals essential to health and growth.

Mermash has another good feature. It aims to be the lowest priced, good chick starter-growing mash on the market. Chicks respond to Mermash. They like it,—and how they grow.

Mermash 16% protein, a superior dry mash, starts chicks—grows pullets—maintains peak egg production at lowest cost by supplying all the essential food elements. It's a life time ration.

Mermash 16% is an excellent ration for the rapid growth and development of young ducks and turkeys.

Cockerels 1/2 lb. Heavier
 Mr. Emil Revold of Lapeer County raised 1,840 White Leg-horn chicks on Mermash 16%. At 9 weeks he sold 520 cockerels averaging 13 1/2 lbs. each. The year before 500 cockerels raised on "—" mash averaged 11 1/2 lbs. when sold at 9 weeks and 4 days. Credit Mermash with 250 lbs. more bird to sell.

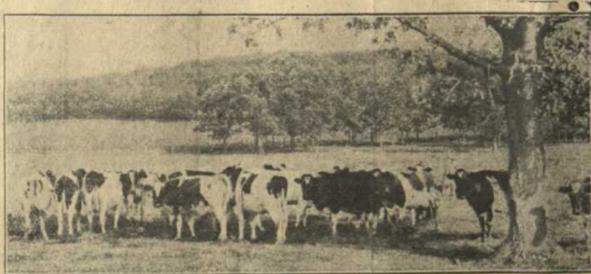
For MERMASH—see your local distributor of Farm Bureau Feeds

IF YOU HAVE NOT FED MERMASH—
 This Coupon will bring you THE STORY OF MERMASH and our Special Introductory Price Offer for your first bag of Mermash.

Name _____
 Address _____

MAIL TO Farm Bureau Services, Inc., Lansing, Michigan

Milk Maker Pays with Production



MILKMAKER Means Money Maker

in GOOD TIMES AND POOR

Heavy producing cows hold their production and condition at lowest cost on home grown feeds properly balanced with Milk-maker 24, 32 or 34% protein.

Five of the highest producing herds (including 1st and 2nd place) in 2,400 herds of all breeds in Michigan Dairy Herd Improvement Ass'n records ending June 30, 1931 made their production on Farm Bureau's Milk-maker dairy ration.

"BUY CO-OPERATIVELY" ... SEED ... FEED ... TWINE ... TIRES ... LIME ... SUPPLIES

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

Corn Records With Farm Bureau Fertilizer

George Ray and Fritz Mantey, recent corn yield champions in the Thumb of Michigan tell us, "We depend on Farm Bureau fertilizer." It pays better, handles better because:

1. It provides quickly available nitrogen. The highest grade potash. Superphosphate instead of ordinary phosphate. Farm Bureau fertilizer gives tiny plants a flying start, sustains them.
2. Farm Bureau fertilizers are extra dry, granular, free running, easy regulating,—a pleasure to handle. Your Farm Bureau seed dealer can supply you.



Farm Bureau Fertilizer Cost is Low

Oil Letter Contest Closes March 31

Subject: "Our Success with Farm Bureau Oil"

RULES

1. Contest closes midnight March 31st. All letters must be in the mail by this date.
2. All letters not to exceed 200 words in length.
3. Contest open to all members of a family using Farm Bureau Oil.
4. No entrants from Farm Bureau employees or their families.
5. All letters to be written in pen and ink.
6. The management will be the sole judge as to the merits of the letters and the awarding of the prizes.

The interesting points to be considered in this Letter Writing Contest are the distance driven with your car or truck without work or mechanical adjustments on the motor while using Farm Bureau Oil.

1. Distance driven, car or truck, between crankcase draining periods and amount of oil added during this driving period.
2. Condition of oil drained from crankcase after long distance driving.
3. Service given by tractor using Farm Bureau Oil over long period of hard labor.

All advertising rights reserved from these entries.

OIL DEPARTMENT OF THE FARM BUREAU SERVICES, INC.

MICHIGAN VARIEGATED A Heavy Yielding, Low Cost Alfalfa



It's a pleasure to make hay in a field of Farm Bureau alfalfa like this. 62 tons from 20 acres in two cuttings.

Why not have the best alfalfa? A long-time stand of a heavy yielding variety? You can have it at low cost with Farm Bureau's hardy Michigan Variegated.

Michigan Variegated comes from fields sown to genuine Hardigan, Grimm, Ontario Variegated, Lebeau or Cossack varieties, which are our hardest, longest lived, heaviest yielding alfalfas. These fields were not registered for certified seed production, but they have produced seed. Seed from such fields is Michigan Variegated. We recommend Farm Bureau:

MICHIGAN VARIEGATED

An excellent hay yielder. Long lived. Selected, high test, thoroughly cleaned seed. It's price is a money saver. Farm Bureau's Michigan Variegated is guaranteed to meet State College's requirements as to origin, ancestry and variegated bloom characteristic of this hardy, Michigan grown alfalfa.

GET THE BEST RETURNS FOR YOUR WORK

Sow Michigan Variegated alfalfa with State College developed Spartan barley or Worthy or Wolverine oats. Spartan usually out-yields other barleys 3 to 10 bushels per acre. It is smooth bearded, stiff strawed, matures earlier. Wolverine and Worthy are Michigan's heaviest yielding oats. Wolverine for light soils, Worthy where oats may lodge. Farm Bureau supplies all these seeds.

Other Farm Bureau CERTAIN SEEDS are Red Clover, Alsike, Mammoth, Sweet Clover, Timothy, Corn and Beans.

SEED GUARANTEE: Only Farm Bureau guarantees to the farmer to the full purchase price of the seed its vitality, description, origin and purity as described on the analysis tag.

For Farm Bureau ALFALFA SEED—see your local distributor of Farm Bureau Seeds

Let us show you... **Michigan Variegated**—This coupon will bring you a sample of Farm Bureau MICHIGAN VARIEGATED alfalfa seed and our descriptive circular.

Name _____
 Address _____

MAIL TO Farm Bureau Services, Inc., Lansing, Mich.

LIFE AND AUTOMOBILE INSURANCE AT A "FARM RISK RATE"