

FARMICHICAN

A Newspaper For Michigan Farmers



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WE MOBILIZE FOR **GREATEST MONEY** WAR SINCE '90'S

Battle of Big Finance and Roosevelt Policies Is Nearing

By LUCIUS E. WILSON-

The past two weeks has brought into the open, the powerful opposition of Big Banking and Big Business to any and all proposals looking toward reform of the monetary system.

From the standpoint of farmers and middle class Americans this is the most important public development since the accession of President Roosevelt to the presidency. Throughout four weary years of disaster, big banking and big business have adopted the air of an indulgent patriarch willing to let the rather childish masses of people talk about changing the currency system, but knowing that the superior wisdom of the "best minds" would prevail and prevent any change from the heaven-sent Federal Reserve -gold standard-bank manufactured credit-scheme that is called the money system.

Roosevelt Program Attacked

The determined and continued efforts of President Roosevelt to find means of relieving the distress of the unemployed millions, has led farther and farther in the direction of taking control of money from central banking groups and returning it to Government. Finally big banking has thrown aside the mask of benevolent lenity, and is telling the American people that we must return to the "gold standard" and all it implies of continued deflation, bank control of the

article for November 25th, gives the

"The resignation of Dr. Oliver M. W. Sprague, financial and ex-ecutive assistant to the Secretary of the Treasury, definitely ended of the Treasury, definitely ended the moratorium on criticism of the president and clearly defined the issues upon which is to be fought in the open a currency bat-tle comparable to the free silver struggle of the 'nineties. "On one side will be arrayed the President and his accomming advis-

President and his economic advisors, ranging from liberal to radical, an almost certain majority in Congress, and the political machinery of a dominant Adminis-

"On the other will be found most of the leaders and organizations which represent labor, banking, commerce and industry, and a rapidly growing political minor-

"Dr. Sprague is internationally recognized as one of the leading authorities on government finance. At the urgent request of the new President he left his post as financial advisor to the Bank of England to accept a place in the 'little cabinet'. In his letter of resigna-(Continued on page 3)

ONLY FARM BUREAU BAND IN MICHIGAN



With their coverall uniforms, the Mason County Farm Bureau band is causing quite a sensation in agricultural circles with its well rendered concerts. It is the only farm bureau band in Michigan. It played at the State Farm Bureau's 15th annual meeting at Lansing, Nov. 8-9. Reading left to right, the members are:

Front Row-William A. Sommerfeldt of Custer, leader, operates 240-acre farm; Frank Mercer of Fountain, thresher and farmer; William Padelford of Scottville, high school student; Clyde Miller of Fountain, mason and plasterer; Clyde Nelson of Ludington, railroad fireman; Harry Rasmussen of Fountain, high school student; Spencer Loken of Fountain, student; Harold Millgard of Ludington, radio entertainer; Carrol Miller of Fountain, laborer.

Back Row-Edward Rasmussen of Fountain, druggist; Dewey Brandenburg of Fountain, general farmer; Orrin Miller of Fountain, laborer; Milo Colburn of Free Soil, operates 240 acre-farm; Andrew Letson of Ludington, trucker; Ernest Marks of Custer, operates 80-acre general farm; Harold Miller of Fountain, laborer; Arthur Hemmer of Fountain, farm hand, and Paul Wagner of Custer, lumberman.

money supply and the dictatorship of wealth. The Real Battle Begins The Business Week, in its leading The Business Week, in its leading

Charges Retires the Long Time Loan

in refinancing your farm mortgage buildings, as determined by Bank the 75% allowed leaves other major indicated that bankers and other farm or horrowing money on your farm for appraisers operating purposes on a long-time loan basis, in which less than the

Bank at St. Paul, Minnesota.

Amount Loaned and 20% of the appraised value of the Bank's answer. buildings on a first mortgage loan. Appraisal is by Land Bank apprais-

following picture of the present sit- Less Than Usual Interest If that amount will not refinance the mortgage the Land Bank is empowered since June to grant a commissioners loan on a second mortgage which may increase the total loan to

"Normal Value"

"Normal value" of a farm really usual interest charge pays interest means the earning power of the farm, and pays principal, the Federal Farm considering 1909-14 as normal times. Loan as explained at State College It means the ability of the farm to was like one big family reunion. It means the ability of the farm to be a semi-annual interest and some state of the semi-annual interest and an invitation to refinance fore" was like one big family reunion. It was the first visit some members at what he says he will loan an his and decide what is best for them. The "open house" of the "night begage. In such cases the Bank recommends that all creditors get together and decide what is best for them. The "open house" of the "night begage. In such cases the Bank recommends that all creditors get together and decide what is best for them. The "open house" of the "night begage. In such cases the Bank recommends that all creditors get together and decide what is best for them. The "open house" of the "night begage. In such cases the Bank recommends that all creditors get together and decide what is best for them. The "open house" of the "night begage. In such cases the Bank recommends that all creditors get together and decide what is best for them. The "open house" of the "night begage. In such cases the Bank recommends that all creditors get together and decide what is best for them. amortization of loan payments and and decide what is best for them. The "normal value" formula.

Bank will have no part in any "scal-" "normal value" formula. Application for a loan should be maintain the farmer's family. It is ing down" of debt negotiations, nor ade to the local Farm Loan Ass'n arrived at in part by applying 1909-14 will it permit its employes or represecretary. If you do not know him, average prices paid to farmers (usu-sentatives to take part in any way. ask your county agricultural agent ally higher than now) to present day or Farm Bureau or Grange leaders. average production of the farm. The You may write the Federal Land answer in earning power has a lot to do with the "yes" or "no" on the amount of loan asked. The industry, The Land Bank will loan up to 50% character and ability of the applicant of the "normal value" of the land and his family have much bearing on

> Land Bank's Object Object of the Federal Land Bank's present program is to relieve farm-

ers of the intolerable burden of back taxes, back interest, payments and worry by refinancing their mortgage Bank wants to help country banks and other creditors liquidate their claims in the same traansaction.

Interest Reduced Temporarily

Land Bank loans are granted at erative Credit Banks might mean to members of our state have in Lansing. 41/2% interest for five years and the local banking. borrower need not pay anything on the principal for five years if he preannually.

BANKERS ON FENCE ABOUT U. S. FARM **MORTGAGE HELP?**

Plenty of U. S. Funds Ready On Uncle Sam's Terms, Michigan Told

Lansing-Two important facts developed at the state-wide meeting for bankers, farmers, Farm Loan Ass'n secretaries and other interested parties with Federal Land Bank officials here November 28.

First-The Land Bank is ready to loan up to 75% of the "normal value" of a farm on a first and second mortgage basis to enable a farmer to refinance his farm mortgage with a banker or anyone else.

Second-The Land Bank will not make the loan if its maximum loan is \$7,500 and the farmer's obligations including his mortgage total \$10,000 for example. The local creditors and the borrower must get together in such instances and "scale down" so the Land Bank loan will start the borrow-

"Else the creditors for the unsecured \$2,500 are there to get theirs and since 1924 and the 8th that he has the Land Bank has a bad mortgage," served. He will serve until Nov. 10, said Leo T. Crowley, general agent of 1934. Mr. Noon is also a director of

The Land Bank, its appraisors or tion, one of several directors reprethe local Farm Loan officers shall senting the mid-western group of have no part in soliciting of hego-ating such scaling down operations, Mr. Crowley stated as a Land Bank have no part in soliciting or negoti- States.

Meeting an Eye Opener

Charges in some newspapers that the Nov. 28th meeting was a protest meeting, and that Michigan farmers had had only a few thousand dollars of Federal Farm Loan mortgage refinancing because of the slowness of and other obligations if possible. The Michigan farmers were not borne out in the meeting. Certainly, Commissioner of Agri-

culture Sam Metzger's Debt Concili-The Land Bank insists that it have ation Commission has slept like Rip a good, refinanced mortgage that may Van Winkle since it was created a East Lansing—If you are interested 75% of the value of the land and the no other. It will not grant a loan if called them together. But the meeting be expected to be paid and will take month ago. Mr. Metzgar has never debts unsatisfied. The Bank says mortgage holders were not thinking local creditors for the unsecured of scaling down mortgages or "meetdebts would pounce on the farmer ing with other creditors." The Nov. and leave the Bank with a bad mort- 27th meeting was an educational af-

the Land Bank would trade their department, meeting those employed

What Bankers Learned

Farmer borrowers from the Federal rived at by applying 1909-14 prices to our own building and the neighborly Michigan at the American Farm Bu-

PRESIDENT

MICHAEL L. NOON

ENJOYED BY ALL

Many Phases of Farm

Bureau's Work

By MRS. EDITH M. WAGAR

end this meeting feit the same way.

To see is to understand.

SALES TAX ASKED OF FARM BUREAU State Farm Bureau Holds Best 'Annual Meeting

COURT ACTION ON

In Years Lansing.—Michigan State Farm Bureau members called their 15th annual meeting here Nov. 9-10 the best

they have had in years. The meeting was held at the Farm Bureau building and was well attended. The Mason County Farm Bureau band and an "open house" program the evening before the annual meeting opened were much appreciated. Some 400 members and their wives visited all parts of the Farm Bureau building to see their seed cleaning plant in operation, the insurance, farm supplies, membership, publications and other departments in opera-

Secretary Brody's report on the President Noon was honored by the Farm Bureau's operations for the past 1933-34 directors of the State Farm year and the suggested program for Bureau Nov. 10 by being re-elected as 1934 are published elsewhere in this president for his 7th consecutive term edition, as are the resolutions adopted.

Would Light a Fuse

Temper of farmers on the double taxation laid upon them by the sales the American Farm Bureau Federatax was demonstrated when Delegate J. S. Mitchell of Holly, Oakland county, amended the resolution demanding exemption on farm supplies to authorize Farm Bureau officers "to take such action as necessary" to protect farmers' interests.

Mr. Mitchell meant a court suit to est the interpretation of the sales tax board which double taxes farmers, and said so. The meeting was with him solidly, but used language to give ts officers some leeway in view of the coming sessions of the legislature and other court suits developing. Visitors Get Acquainted With

Favor Responsible Positions

A resolution offered from the floor by Garfield Farley of Albion, Calhoun county, to bar holders of public office as officials of the State Farm Bureau, was decisively rejected. The resolu-One Farm Bureau woman wrote us tion was aimed at Secretary Brody oncerning our recent annual meeting and Director M. B. McPherson. The we came, we saw, we heard and we former is chairman of the State Board were amazed." We have all reason to of Agriculture, in charge of the Michbelieve that everyone privileged to atigan State College. Mr. McPherson is also a member of the Board of Agriculture and is chairman of the State Tax Commission.

Charles McCalla of Washtenaw As the visitors made the rounds, up. county, George Bateman of Clinton Banker came to see how near even stairs, downstairs, from department to county, Floyd Walworth of Shiawasmortgages for cash, through the me- there and being shown the type and tested the resolution as forcing Farm dium of a federal farm loan to their amount of business done by each, Bureau officers out of positions where farmer debtor. Also, to see what the they had a better appreciation of the they can assist farmers. On motion Under present emergency laws, new Production Credit and Co-op- great institution the Farm Bureau of Delegate R. G. Brumm of Barry county the resolution was tabled.

Mrs. Howard Paquin of South Hav-The social hour spent together top. en won first place and the Farm Bu-They found out that the Land Bank ped off with ice cream and cake made reau medal in the Farm Bureau fers. Interest and principal payments will gladly lend 75% of the "normal the "house warming" all the more engenerally total 6%, payable semi- value" which is largely determined by joyable. This was the first time the ject "What the Farm Bureau Means an earning power of the farm ar- annual meeting had been scheduled in to Me." Mrs. Paquin will represent

Restore Farm Prices, First on Farm Bureau Program

Justice on Sales Tax and Protect Highway Tax Relief for financing of farmer taxpayers.

These Head Nine Point Program Given Members in every agricultural community, is By Sec'y Brody; Farm Bureau Businesses Report Earnings Restored

"Since 1919 the Michigan State metropolitan area of Detroit, a situ-Farm Bureau has proved that organi- ation which is forbidden in all other nual meeting, Mr. Brody said: zation of farm strength is the logical States by various provisions. In this and effective approach to business, State it is forbidden by the molety tax, highway, transportation and clause of the Constitution. Three other matters affecting the farmer's times since 1924 have we defeated in business," said Clark L. Brody, execu- general elections Detroit politicians' tive secretary, in his report to the referendums to destroy the moiety 16th annual meeting of the Farm Bu- clause. We believe in a compromise reau at Lansing, Nov. 9.

The Farm Bureau needs membership either house in the Legislature. support and new members today for 5. We need Farm Bureau member-

2. Justice on the sales tax, which 6. Farm Bureau organization

gasoline tax, the McNitt-Smith-Hol- organized farmers. beck township road law, and the 8. Farmers have a vital interest in of the State Horton Act of 1932. Attempts will be the rebuilding of our banking and made to divert these funds to other credit structure, which can be best purposes than relief of the local tax- expressed through a capable, well

igan objects to proposals to concen- fare expenditures is already one of Farm Bureau Services, Inc., which

limiting any one county to 25% of

continued effort on these matters, said ship to protect farmers' interests in the complete revision of the Michigan 1. Restore farm prices to the 1926 tax system, which leading members of sales volume was lower and earning level and restore the farmers' in- the legislature and other authorities margins narrowest. on taxation regard as inevitable.

means exemption of seeds, feeds, strength is needed to insist on the apfertilizers and other farm supplies plication of economy in all public an unprecedented volume of new bought to produce food and other business in this State; to insist that revenue proposals and emergency products finally sold at retail, and non-essential items be eliminated.

then properly subject to the sales tax. 7. The financial future of our 3. Protection for our completed 10 schools, particularly rural schools, stantial credit for constructive poli-3. Protection for our completed 10 schools, particularly rural schools, particularly r on the users of the highways, as ac- tax, with corresponding relief to local terially reduced the annual dues of complished through enactment of the taxpayers, requires the attention of legislation which were objectionable tionally well since June 30. We have thereafter.

balanced farm organization.

organization, resting on membership as many Michigan communities. the only assurance that farmers' interests will be promoted and protected.

In his report on the operations of the Farm Bureau since the 1932 an-

Best in Four Years

Our business year ending June 30, 1933, included the worst of the four depression years. Your State Farm Bureau, operating with an experienced crew of workers, each giving his best to his regular and additional duties, emerged June 30, 1933, showing an operating profit. It has been the best operating year during the depression nothwithstanding that

During these critical times, the Legislature was in session from Janlegislation.

Your State Farm Bureau is due sub-

Business Activities

4. Reapportionment. Rural Mich- 9. The problem of continuing wel- ment, the Michigan Farm News and Farm Insurance Companies.

for financing of this burden to all Michigan co-operative associations, anually since the company handles an Services puts thousands of dollars in our members and patrons, anually since the company handles an Services puts thousands of dollars in our members and patrons. A strong and alert Farm Bureau sale Farm Bureau Supply Stores in for Michigan policyholders every day nually. Our seed cleaning service is on membership on



CLARK L. BRODY

Michigan State Farm Bureau are its among all of the thirty-five State Farm of supply for seeds when we can not agricultural commodities. automobile and life insurance depart- Bureaus connected with the State get them from Michigan farmers. It Large quantities of beet sugar sustaining membership credits plan

Twenty Claims Daily

for an indefinite period. The methods farm supplies and farmers through are saving them thousands of dollars of dollars in our members and pairons. and operates nine retail and whole- average of 20 accident or loss claims the hands of Michigan farmers angregate \$20,000 or more which our in- farmers. sured would have to fight himself were it not for his Farm Bureau insurance service.

an asset to all farmers' co-operative Directors. enterprises in Michigan and is responsible in many instances for an inan legislative and business matters.

Services Comes Back of 1931 and early 1932, and suffering and business failures as reported at the last annual meeting, succeeded in overcoming such conditions in the last half of 1932 and early 1933 and struck solid ground once more.

During this difficult period of falland banks closing, Services earnings ley and Thumb sections. and surplus suffered such inroads that in common with many other firms

in the year. Often liability claims ag- used by many members and other consin Farm Bureaus in purchasing

(Continued on page 3)

32 Co-op Stockholders Thirty-two co-operative associa- the organizations.

tions have become stockholders in the Our connections now include some The Michigan Farm News reported Farm Bureau Services, Inc., and have of the largest and most substantial

Lapeer and Woodland Farm Bureau contract. formed and aggressive farmer opinion Supply stores are giving excellent service to the Michigan Bean Growtions and the Michigan Elevator Ex. past year on terms more advantageafter meeting the business conditions change in the handling of beans for ous to our farmer patrons. those groups. The stores have eleganization.

Wool and Beet Sugar

director, and have one of the out- ers National Grain Corporation as an house is federally bonded and is used receive all membership credits in Principal business activities of the standing insurance organizations outlet for Michigan seed and a source to store Farm Bureau seed, and other cash. This plan is in effect now.

is the best seed arrangement your grown by Michigan farmers are being to prospective members now, with the organization has ever had and we ex- stored here through the co-operation of the County Farm Butrate control of the Legislature in the major porportions in both city and does a state-wide wholesale business We serve many thousands of policy- pect much of it. The state wide mar- of the Michigan Sugar Company,

country. It appears to be with us in seeds, feeds, fertilizers and other holders at very reasonable rates and ket for Michigan alfalfa, clover and which is a substantial aid in main-

Our co-operative relations with the continues to be most helpful to all

an operating profit for the year end- a voice in its government. They are business firms in the country. A good ing June 30, 1933. The Farm News is represented on the Services Board of proportion of them enable us to par-The Pinconning, Bay City, Saginaw, pany itself through a participating

Nearly all of our business contracts, including seeds, feeds and steel proders, Inc., local bean growers associa- ucts, have been re-written during the

Profit-sharing For Members We have developed and have working inventory values, closed banks, handle and ship beans, which greatly ing now a Membership Credits plan strengthens the co-operative bean mar- which proposes to allow every memketing service at those points, and ber a credit on his purchases of all has its value to the Farm Bureau or- Farm Bureau Brand goods. He needs only to send his sales slips showing The Farm Bureau Services contin- purchases of Farm Bureau goods to ues its marketing connections with the State Farm Bureau membership local organizations of seed growers in department as convenient during the ing inventory values, business failures northern Michigan, the Saginaw Values and the membership credits earned will be applied against his membership dues. We were able to The Farm Bureau Services leased credit of 2% on the members purestablish for the October quarter a it was found necessary to defer the warehouse on Shiawassee street, Lanchases of seeds, feeds, fertilizers, supplies. The Michigan Co-operative the members concerned and in some to farmers and to the best interests a force of nearly 350 agents under In March of this year we completed Wool Marketing Association asseminstances exceeded them. Life memdirection of Alfred Bentall, insurance a contract with the co-operative Farm- bles and stores wool there. The ware-

We are presenting this rather self-

Burean's Fight for Exemption

fight goes on from there.

State Income Tax

applied to replace the property levy

Money Reform

Farmers' Legislative Clubs

zations

Michigan State Farm Bureau

State Ass'n of Farmers Clubs

Michigan Elevator Exchange

Michigan Milk Producers Ass'n

Michigan Live Stock Exchange

Michigan Bean Growers, Inc.

Great Lakes Fruit Industries

Farmers Legislative Clubs

Michigan Potato Growers Exchange

Michigan Sugar Beet Growers, Ass'n

Michigan State Grange

During the 1933 session Michigan



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E. E. UNGREN

Editor and Business Manager

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An Extraordinary Opportunity

The State Department of Agriculture didn't look so hot when Federal Land Bank officials came into Michigan last week to see why more applications for farm mortgage refinancing were not coming from Michigan,-to aid hard pressed farmers and liquidate frozen assets for farm mortgage holding banks.

The meeting disclosed bankers playing their mortgages close to the vest,-keen to keep the good ones and ready to trade the cats and dogs for as near par as possible. The Land Bank gave notice that it has plenty of money for refinancing, but where its first and second mortgage loans up to 75% won't retire all major debts, the creditors will have to get together and consider what's best for them, which means conciliation or scaling down of such a debt total.

Michigan's Debt Conciliation Committee, Chairman Sam Metzger of the State Dep't of Agriculture, hadn't had a first meeting although Mr. Metzger announced the Committee over a month ago.

Asked by the Farm Credit Administration to use all principal farm organizations on his Conciliation Committee, Mr. Metzger, no friend of farm groups, named one, which certainly exempts all farm groups from responsibility for the flop the Conciliation Committee has been to date.

Despite the fact that the College extension service has been ignored by the Commissioner of Agriculture, it can point to county debt conciliation commissions of farmers in action in five counties, whereas the State Committee met the Land Bank officers with a goose egg. The Extension Service education campaign on Land Bank service is largely responsible for \$32,777,259 in applications in 1933 since the new laws are in effect, as against \$1,012,000 in 1932. Some \$7,000,000 in Land Bank loans have been granted Michigan farmers this year.

The Michigan State Farm Bureau and the Michigan Farm News have been leaders in explaining the mortgage refinancing service of the Land Banks under the new laws. The Land Bank has four times as many applications on hand as it has granted loans.

If the difficulty in Michigan lies in the lack of conciliation of debts where needed, Chairman Metzger's committee, quite uncontaminated by farm organization representatives or agricultural extension men of experience, has an extraordinary opportunity before it.

The Sound-Money Myth

The greatest enemy of the American people is the catch phrase. Too lazy to study and inform ourselves regarding many public problems of great consequence, we often become the victims of catch phrases which distort rather than epitomize the essential truth.

Just such a catch phrase is "sound money." At the moment, a vast opposition to the President's monetary policies is developing among business men and bankers. The rallying cry of this group is "sound money." There is danger that our progress toward recovery will be gravely impaired for no reason other than the popular emotional reaction to this meaningless phrase, "sound money."

What is sound money? How many of its advocates could give an adequate definition? Was the gold dollar of 1929 sound money? If so, why were we forced off the gold standard, and why has every major nation save France been similarly forced to abandon gold? If returning to gold means restoring sound money, shall we return to gold at \$20

an ounce, or \$30 or \$40? These are questions rarely asked and never answered. Those who are satisfied with catch phrases are content to use them without troubling to analyze these problems. To break down the myth of sound money would require a whole textbook. But we can note here a series of factual observations that may help to annihilate the tyranny now exercised over our people by a catch phrase.

First, the gold standard, by its rigidity, is responsible in no small measure for the severity of the business depression.

Second, the dollar of fixed gold content is not stable in value, because it changes with the widely fluctuating value of gold.

Third, the gold standard in the last twenty years has functioned only because it has been supplemented by management through central banks and governmental manipulation. In other words, the gold dollar itself was something of a "managed currency," in the years before depression.

Fourth, the United States was forced off the gold standard, and did not give it up merely to try a new policy. The conditions which forced as off gold are mostly still in existence.

The "uncertainty" which "sound-money men" are criticizing is not half as great as the uncertainty to be faced if premature return to the gold basis were attempted. By facing the facts we can break down the tyranny of at least one catch phrase, and one that is working harm .-Editorial, Cincinnati Enquirer, Nov. 20, 1933.

Milk a Public Utility?

Sale of fluid milk to city consumers may some day be regulated as a public utility. The time may be nearer at hand than we may believe:

During the hearings conducted by the Michigan Commission of Inquiry into the Cost of Milk during the summer of 1931 and reported by the Michigan Farm News, it was estimated by many producers keeping accounts that their cost of producing a quart of milk ran from 5 to 7 cents per quart, to pay for feed, labor, interest on the investment, depreciation, replacement, etc.

Detroit milk distributors observed that their cost of distributing the milk delivered to them ran from 41/2 to 7 cents per quart, to cover bottling, delivery, collections, bad collections, bottle wars, price wars, ect., according to their own testimony.

Farmers' cost of production figures were not attacked by the distributors. The Commission did considerable probing. Distributors' cost statements and complaint of no profits led to the disclosure of the high cost of fighting for business, duplication of routes, bottle wars, price wars and the like. The big distributors denied charges that they had tremendously "watered" the stock of dairy companies merged with them. So that a small profit on the resulting capitalization would have been a

tremendous return on the smaller capitalization: Producers attending those hearings felt that before them was unfolding the picture of a savage scramble for dairy distribution in the larger cities and that they were paying for the tremendous waste

There was some discussion in the Commission about recommending that milk distribution be made a public utility operation in Michigan, but it was not deemed a practical move then.

Since that time more has been heard of the proposal in other States, and now we are advised by sources close to the national Administration not to be surprised if Sec'y Wallace some day recommends consideration of milk as a utility to control or wipe out the price wars, the over apitalization of distributors, the duplication of equipment and routes to deliver the same milk, which is largely at the expense of the producer.

Direct Hog Buying Needs Some Regulation

Action of mid-west farmers' live stock co-ops, the Michigan State Farm Bureau, the Michigan Live Stock Exchange and others in asking Sec'y Wallace of the U. S. Dep't of Agriculture to issue regulations to correct the general price lowering effects of direct buying at country points by packers is the right approach to the problem. It will be solved only by regulation, obtained by organized farmers. Until then, slackened competition for hogs in the price fixing terminal markets because of direct buying in the country, will weaken prices in the terminal markets, and at country points as well. The producers are in the middle and get it coming and going.

Restore Farm Prices

(Continued from page 1.) reaus and interested co-operative asa business builder.

was confronted at the beginning with the finance problems arising out of on the ground that real economy and to co-operate with the American Farm problem, and the mortgage and bank new taxes. and had the votes.

Our Economy Program

or Department of Agriculture's service to farmers.

Brown economy bills to reduce State such materials as bought for resale, co-op associations the right to pay We supported the 95 Hartmanand local government costs. Seventy, but held that farmers buy seeds, fer-patronage dividends. four of them became law. They re-tilizers and other supplies for their Board and restored to the Legislature subject to the 3% sales tax thereon.

the power to fix the State tax total. They abolished many statutes perpetuating officials, boards and commis has been waged by the Farm Bureau sions at fixed salaries or appropriation of farm supplies since Bankers Are on Fence tions and restored to what had been July 1. The legislature at its final powerless Legislature, board of adjournment on July 16 stated unsupervisors, township boards and to create or abolish such officials or boards, to fix their pay and expenses, and to approve or reject many other appropriations for various matters which existing laws had compelled tration later denied the Farm Bur- was thick at this point. these legislative bodies to include in eau's petition for exemption, in accortheir annual budgets

Stop Lots of Spending

shape before it can be voted on.

They restored to local school authorties the right to economize in certain

They limited somewhat the powers of the State department of education to replace the proceeds to be no comment as a group, but went learned this week that the average for home to think. to compel local expenditures.

They repealed laws permitting State for public schools. ments, offices, boards and institutions majority in favor of it. tin by the Legislature hereafter.

budget, which stood the examination to limit any county to 25% of the are working on it.

Delinquent Tax Relief

In the Legislature we supported the 25% limitation program. principles of the Holbeck Bill against the earlier Moore bill. The Moore lators who saw in it an opportunity to private hands . . . the right to issue plications filed the first 10 months of Committee to promote the increase evade payment of old taxes, and to be currency shall be returned to the 1932 and 1933: guaranteed their tax delinquent hold-government . . . we favor decreasing 1932 ings for several years without further the weight of the gold in the dollar payment of taxes,—to gamble on a possible real estate upturn—and all and other prices on a controlled prosaid that \$2,000,000 had been loaned

at the expense of the paying taxpayer.

The Moore bill had its good points, but also its fatal defects. We fought the undesirable features vigorously

We have co-operated with the 000,000 for 1933 to date. By December 1 all Michigan applications up to and found strong support from both interests in advancing this program Nov. I will have been considered. rural and urban communities. Event- and have seen much progress within It was gathered that Michigan ually the Moore and Holbeck bills the past eight months. were deadlocked and a compromise

Farm Bureau Views Adopted Most of the Farm Bureau's recom- Michigan expressed interest in adding mendations for a compromise were strength to the Farm Bureau's legisincluded in the compromise Moore- lative program. A committee compos-Holbeck bill which provides that all ed of W. E. Phillips of Decatur, J. A. delinquent taxes back of 1932 may be Richards of Eau Claire, Carl Buskirk paid in ten equal annual installments of Lawrence, Roy Ward of Dowagiac beginning in September 1935, with and Alfred George of Buchanan de-4% interest on all installments after veloped with the Farm Bureau a plan the first. The interest provision for a Farmer's Legislative Club agrees with your resolution for aid to around any co-operative association. such taxpayers on a self-sustaining Legislative clubs functioned at basis. No taxes are forgiven. The Burnside, Buchanan, Cassopolis. 1932-33-34 taxes are payable when due Coopersville, Dowagiac, Gobles, Eau and subject to the usual tax laws, as Claire, Hadley, Imlay City, Kalama the Farm Bureau insisted to provide zoo, Lapeer, Lawrence, Lawton, Mar current operating revenues. cellus, Mattawan, Paw Paw, South

Another bill supported by the Farm Haven and Three Oaks. They had a Bureau extended until October 31, total of several hundred members. 1933, the time that 1932 taxes could Conference of Michigan Farm Organibe paid without penalty or interest. 1932 taxes paid after October 31 were subject to about 10% in penalties farm organizations formed what was known as the Conference of Michigan and interest.

Highway Tax Relief

Your 1932 resolutions said that the legislation after the matters had been Farm Bureau's 10 year program to discussed by the several organizaplace the cost of building and main- tions in the conference. C. H. Bramtaining all highways on the users of ble, master of the Grange was elected the highways rather than on real president, and C. L. Brody, secretary estate had been accomplished by of the Farm Bureau, secretary of the means of the Farm Bureau supported conference. Member organizations gasoline tax, the McNitt-Smith-Hol- were: beek township road law, and finally the Horton Act of 1932, transferring all the weight tax back to the counties and earmarking those funds for retiring road debts, maintaining roads, building and improving roads, -in that order. Your 1932 resolutions urged that these acts be administered strictly according to the intent of the laws.

The new administration, pressed for welfare funds, determined to amend the Horton Act and use for welfare and took positive and important purposes money pledged to the relief action on the delinquent tax bills, of local highway taxpayers. We appropriations for the Michigan St. fought the move. The legislature was College, proposed truck legislation, in sympathy with us, but the pressure bills aimed at extension work, the was too great and a welfare pipe sales tax, and others.

ture to include a provision that such at Washington and Chicago in its pro- cost of foreclosure, loss of interest, Farm Bureau Program diversion must cease in January of gram to advance farmers interests in etc., before deciding to foreclose, sociations, who see in it both farm Your 1932 resolution urged that no mortgage relief through the Federal of the mortgage balance. organization strength they need, and new law be laid by the 1933 legislature unless it were specifically pro- on all old and new loans, and emer-educational work of the county agri-

We objected to the general sales tax new loans, etc. We have co-operated and continued Michigan. the delinquent tax situation, the 15 mill tax limitation law should Bureau and all other agencies in the mill tax limitation law, the schools be given a try-out before creating effort to restore the 1926 level of prices through reform of the money cal banking and other credit facilities situation, all of which were tremend- However, the administration was system which will permit farm prices by enabling any 10 farmers eligible ously intensified by the banking holi-settled on having a general sales tax to raise and farmers to pay their debts to borrow from the Production Credit in dollars of the same value as when to form a loan ass'n. Farmer mem-The Sales Tax Act declares that the debts were contracted.

Last year you recommended our goods bought for resale are not sub- We have co-operated in the various support for State and local budget ject to tax. When the act became wheat, corn and hog allotment pro- 6% or possibly less to finance long or conomy and instructed us to resist effective the State Board of Tax Ad- grams and have worked to protect any effort to cripple the State College ministration ruled that manufacturers farmers interests in the various codes were exempt on purchases of metals, adopted under the National Recovery wood, cloth, leather, glass and all Act, particularly in preserving for plan will be available to Michigan

We favored and gave our endorsecalled from the State Administrative personal consumption or use and are ment to the federal insurance of national bank deposits which becomes effective January 1, 1934, State banks You are familiar with the fight that are eligible.

About Mortgage Aid?

(Continued from page 1)animously in House Concurrent Resoschool districts the right hereafter animously in House Concurrent tessotax farm supplies for production pur-It will permit no other major debts merchandising operations. The State Board of Tax Adminis- if one has to be issued. The silence other mortgage holders in scaling down

dance with this resolution of intent. announcement any, they didn't cheer Conciliation Commission, appointed After much indecision it finally ruled it either. They complained a little by Gov. Comstock on request of the The Hartman-Brown bills forbade that our position was right and order- that here and there farm loan secre- Farm Credit Administration, is trythe State to contract for buildings ed the exemptions. The attorney gen- taries and farmers had tried to force ing to get under way, it appears. without having the money on hand, eral suggested another reversal of "scaling down", which Mr. Crowley Chairman Sam Metzger had his com-They provided existing deficits must opinion, which came about. Finally said was not within a Land Bank emmittee together late Nov. 28 for the be reported in any budget submitted the matter was passed to the governor, ploye's province. Farmers are free first time since their appointment a to the Legislature. They provided who has refused to place the matter to dicker. The Land Bank made it month ago. One member of the comthat any budget bill must be 5 days of farm and manufacturing exemp- plain that cases of over-loaning were mittee said he wanted to ask Mr. before the Legislature in its final tions before a special session of the plenty everywhere and that in such Metzger if Democratic county chairlegislature, and the Farm Burean's cases the creditors had better get to- men were being charged with selectgether and decide what is best for ing the county debt concillation boards them. The bankers listened, asked for farmers. Your 1932 resolution favored a questions of procedure. They made From other sources, the Farm News

Time To Act Is Now

Departments, boards and commissions A state income tax failed by one Paul Land Bank urged farmers in- been granted. Some of the remainto keep fees collected and now compel vote of passing the senate in the terested in refinancing their farm ing third can be worked out perhaps, their remittance to the State Treasur-er. They provide that all departwanting to turn their farm mort- igan Democratic politician, now conmust depend solely on an appropria- Reapportionment of the Legislature gages into cash to act quickly with nected with the Federal Credit Ad-Your 1932 resolution stated the applications. There is no limit to ministration at Washington, has been The State College presented to the Farm Bureau's program on reappor- Michigan's share of the \$200,000,000 returned to Michigan. With the St. Legislature a considerably reduced tionment of the legislature would be fund Congress provided, but 48 States Paul officials he petitioned the Gov-

was adopted with our support. We clause to insure representation for senting about 40 farm loan applicaresisted successfully several political-counties of small population should tions for every 200 presented by igan applications for Federal Farm ly inspired attempts to wreck the extension service, undoubtedly because it had advised farmers in their cooperative marketing activities.

be retained. Several apportionment bills were offered in the 1933 session, but the committee to which they were offered to speed work on abstracts and other papers. Thousands referred was strongly in favor of a of sets of papers are side-tracked locally, holding up money ready at the Land Bank, said Mr. Crowley. Today

Michigan farmers in October and \$7,

banks have not been active to liqui- er towns and cities and in rural disdate mortgages by the Farm Loan tricts. Very early in the session co-opera- route. Yet they want their money. tive associations in southwestern

with others in including the legisla-, ted with the American Farm Bureau They were advised to consider the the framing of the Agricultural Ad- rather than take a Land Bank loan justment Act; in developing farm that might involve some scaling down

The 1933 session of the Legislature was a most extraordinary session. It was confronted at the real estate levy.

George Susens, president of the new bers may borrow considerable sums in accordance with their security at short time crop production, feeding operations, etc. The local ass'n gets half the 6% interest earnings. This soon with several district men in

Huxtel Metzger, president of the New Bank for Co-operatives said that it succeeds the old Farm Board facilities for loans to co-ops. The Farm Board could loan only to State or regional co-ops, direct from Washington. The St. Paul Bank for Co-operatives will do business direct with co-ops large and small in Michigan, Minnesota, North Dakota and Wiscon sin, aided by State representives

To assist farmers and hanks and debts as between the debtor and his While the banks didn't criticise this creditors, the Michigan Farm Debt

all Federal Farm loans is this district is about \$3,200. That about two-The new administration of the St. thirds of all loan applications have

of the Legislature for economy and house or senate, and that the molety Michigan, said Mr. Crowley, is pre- Nov. 28 to provide funds for a Lan-

Of Milk Products

Lansing-Michigan creameries, ice Your 1932 resolution said "reflation Michigan has about 200 appraisers at cream and cheese makers, handlers bill was enthusiastically supported by is the remedy for deflation . . . that work, more than in the entire United of fluid milk and other milk products metropolitan area real estate specu- control of money cannot be left in States a year ago. Michigan loan ap- have organized as the Michigan Dairy use of dairy products to relieve the tremendous surplus, largely responsible for present low prices. The committee organized at State College Nov. 21. Handlers of milk and cream are

pledging themselves to contribute 4 cents per 1,000 lbs. of butterfat handled in 1932 to the committee to carry on educational work to increase

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.

BABY CHICKS

WORLD'S LARGEST CHICK PROders, Leading breeds; also sex guaran-sed chicks, Bargain catalog free, Colon-I Poullry Farms, Dept. 85, Pleasan III, Missouri, (12-2-11-20b.

LEGHORN CHICKS. BARGAIN Pullets and bens at bargain prices. Write for free catalog and special price sulletin. George B. Ferris, 927 Union, Grand Rapids, Mich. (12-2-1t-45b)

LIVE STOCK

REGISTERED HEREFORD BULLS, depender", "Woodford" and "Par ood lines. Priced \$25 to \$75. For 00. A. M. Todd Company, Me Farm Organizations in order to prenazoo) World's largest mint farm. (10-7-4t-29b)

> RINKLAND FARMS - REGISTERED olstein bulls, cows and helfers for sale orld's record breeding at farmer ices, Must reduce herd, John A. Rink, Sons, Warren, Mich. (12-2-1t-24b)

CLAIMS SERVICE

FARMERS CLAIM SERVICE. LET FARMERS CLAIM SERVICE. LET us present your claim for stock killed or injured on railroads or highways; for damages resulting from fires set by locomotives. We advise and do collection service on claims arising from power telephone or pipeline crossing your property. If gravel operations or damming a stream may affect your property, write us. We collect loss, damage and overcharge claims on freight or express Nominal charges for the collection. Our service available to all farmers and coperative ass'ns. We conducted this work for many years for the Michigan State Michigan Co-operative Wool Mktg. for many years for the Michigan State Farm Bureau, Write A. P. MILLS, MICHIGAN LIVE STOCK EXCHANGE Transportation Dep't, 6750 Dix Avenue, Stockyards, DETROIT. (9-2-tf-165b) The group had several meetings

WANTED- TO RENT

WANTED-TO RENT 80 TO 100 ACRE nished farm on shares. Go on new o spring. C. A. Whitman, 108 W. Madi 1 street, Lansing, Mich. (12-2-14

was too great and a welfare pipe sales tax, and others.

| WANTED-TO RENT FARM WITH lots of pasture and woods. Have team and three cows: Jesse Arnold, Grant, R.-3, Mich.
| WANTED-TO RENT FARM WITH lots of pasture and woods. Have team and three cows: Jesse Arnold, Grant, R.-3, Mich. (12-2-11)

FOR SALE-MISCELLANEOUS CIGARETTE BURLEY, MILD

MICHIGAN SEPTIC TANK SIPHON and bell as recommended by State College Agr'l Engineering dep't. Build your own septic tank and sewage system. Install when tank is built. Installation and operation simple. Discharges automatically. Have been sold 16 years. All in daily use and giving satisfaction. Instructions with each siphon. \$7.00 delivered. Farm Bureau Supply Store, 728 U.S. Shiawassee St., Lansing. (3-4-tf-60b)

WANTED-BY SINGLE MAN, 40, ard with middle-aged farm family sildren preferred. Will pay board. Elmer Fisher, Fleming Hotel,

HAVE ONE OHIO HAY BALER IN

FARM MACHINERY

od working order. If interest, Mich George Wruble, Harbor Beach, Mich (12-2-3t-18) FARM HELP-WANTED

WANT AN EXPERIENCED, TRUSTY aiddle-aged farm hand by the grank Mason, St. Charles, Mich., R-1, (12-1-1t-p)

WANTED-FARM WORK SINGLE MAN, 33, WANTS FARM work by month or year. Needs tenant nouse, Father and mother make home with him. Experienced farm help. H. Hazelton, 1337 Emerson St., Lansing (11-4-11)

STEADY WORK ON FARM BY SIN man, 50. Or would rent or work farm shares. Frank Weinert, 113 E. Mi ope, Lansing, Mich. (12-2-1t MARRIED MAN 39, 2 CHILDREN,

BLIND

What would you do if an ac-cident, disease or infection destroyed your sight? Charity supports 82% of the blind. 62% of all blindness occures after age 49.

Each \$4 to \$7 (according to age) paid on our COMPENSATOR paid on our COMPENSATOR POLICY will guarantee you a \$5 monthly income for life in case of 90% or more blindness.

We will contract up to \$100 per month blindness income under the COMPENSATOR, another good policy by the STATE FARM LIFE CO. Bloomington, III.

AN ACCIDENT

Doctors Nurses Hospital Care Medicines

MONTHLY CASH INCOME

THE SAMARITAN A good, low cost, accident policy with features for farmers by the

STATE FARM LIFE CO. Bloomington, III.

\$1,000 INSURANCE for \$5

Every Six Months

Our Paymaster Policy Premium guaranteed not to increase. Accidental death double indemnity is available for \$1 extra semi-annually. Policy fee is \$5.

This sound, legal reserve insurance meets the needs of small incomes; fits in with any insurance program; is available to a select class. Let our local agent tell you

PAYMASTER PAYS AT DEATH

STATE FARM LIFE Bloomington, Ill.

MICH. STATE FARM BUREAU State Agent Lansing, Mich.

FARM NEWS PATTERNS 15c each, Postage Prepaid



8026. Girls' Dress, Designed in Sizes

6, 8, 10, 12 and 14 years. Size 12 requires 2½ yards of 39 inch material. The belt of ribbon requires 2¼ yards. Price 15c.

ORDER BLANK MICHIGAN FARM NEWS,

Pattern Service, 11 Sterling Place, Brooklyn, N. Y.

Pattern No...... Size... Fashion Book

.... RFD Mich. BE SURE to address your Envelope as given above.

Exhibit at Stock Show

Chicago.-Four Michigan farm boys Eldon Williams, of Ingham county Harry Crandell, Jr., Huron county Gene Bickle, St. Joe county, and Harold Hulbert, Tuscola county, will be among the exhibtors of baby beeves, lambs, and pigs at the 1933 International Live Stock Show, which will be held in its 34th year at the Chicago Stock Yards December 2 to 9.

A Quarter Century of PROGRESS :

Is recorded by Michigan's largest Farm Mutual Fire Insurgest Farm Mutual Fire Insurance Company. For twenty-five years, through good times and hard times this company has been insuring farmers in Michigan. Today, payments of its losses are guaranteed by its assets and resources—of nearly ONE HALF MILLION DOLLARS. Its policy has no technical loop-holes to avoid liability, consistent with safe underwriting. Its blanket policy on personal property often gives as much protection as double the amount in a classified policy. Careful underwriting and a thorough system of inspection thorough system of inspection is maintained, eliminating overinsurance,

fire hazards and un-desirable risks. REVENTION means Send for literature and financial statement. W. V. BURRAS, Proc.

H. K. FISK, Soc'y

FLINT, MICH

State Mutual Rodded Fire Insurance Co., of Mich.

NOTHING SO CHEAP NOTHING SO SAFE.

for Laying Hens

There isn't anything a poultryman buys in the way of feed for poultry that costs him so little, lasts so long and is so essential to profitable egg production as Crushed Oyster Shell.

A 100-lb. bag of PILOT BRAND will give the best and safest excellent and safest eggshell material for 50 laying hens for a whole year at a cost of less than 3¢ per hen for a year.

> You must always get PILOT BRAND to be safe. Substitutes for oyster shell may contain impurities dangerous to the health of poultry.

PILOT BRAND is always dependable, 99 25/100% pure Calcium Carbonate. Keep it before your flock all the time. It is the cheapest and safest eggshell material obtainable. It contains no poisonous matter, no waste, is easily and quickly assimilated.



OYSTER SHELL PRODUCTS CORPORATION St. Louis

Michigan Bean Growers, Inc.

BEAN GROWERS

ANNOUNCE LAST

Present on Jan. 1 to

Sept. 1 Pool

tion he informed the President

that the present policy threatens a complete breakdown of credit

and that the only defense from a

drift into unrestratued inflation

is an 'aroused and organized pub-

lie opinion' to which he now pro-

"The exodus of 'sound money'

men from the Treasury has killed

any impression that the President

was still counseling with both

schools of thought on monetary

problems. That was a belief that

appealed to a good many business

feel that the President's mind is

closed to the subject, and who will

express their opposition in louder

"The alarms and concerns of husiness for the present have to do largely with the currency ques-

tion and with all matters having

to do with our credit structure. In this field few business leaders

can accept the Roosevelt program as a whole, while organized busi-

ness is preparing to give the Administration a real fight. Nor will banking industry, and com-merce be without allies. The

American Federation of Labor, the American Legion and similar groups have announced their opposition to currency inflation without being very clear as to

what kind or what degree of infla-

tion inspires their fears. Defini-

tion and particularization are ex-

pected to come from such groups

soon to indicate the real strength

and purpose of the opposition to

to the Administration's currency

"While business is almost unan-

imous in looking with horror upon the possibility of resort to

greenback money, it is generally admitted that the hazard is re-

mote. The assumption is that the president would resort to fiat money only as a last desperate resort. Advocacy of it is confin

ed to a few of the more radical of the President's advisers who are under the pressure of farm

"On the other hand the expec tation of a commodity dellar is real and immediate. The Presi-dent long ago promised a managed

currency and the stabilization of

the dollar at a purchasing power

far below that which has been accomplished thus far by inflation. Business is just being convinced

that he meant exactly what he

said. This leads to the assumption and the fear that currency

will be manipulated for some time

to come in an effort to increase

purchasing power, to permit the liquidation of debts with cheap

dollars and to bring about a re-

intention of an early return to a

gold basis, with complete avoid-

ance of monetary experiments. greenbackism and flat money, and

with complete recession from the-

oretical and arbitrary ideas of price index fixation of the value

(Continued next column)

distribution of wealth."

and credit schemes.

poses to contribute.

and londer voices.

POOL FOR YEAR

ELEVATOR EXCH SELLS GOV'T 30 CARS OF BEANS

And Move 1,500,000 Pound Order

cent of the pea bean purchases of the U. S. government for relief purposes this winter to the Michigan Elevator Bean Growers, Inc., for this year's Exchange a few days ago once were marketly one more pool remains available for the members of the local associations of the Michigan below 3 bushels per person is considered a light crop.

At the Michigan Potate (Ironau Exchange a few days ago once were marketly and a few days ago.

Exchange a few days ago once more demonstrates the efficiency of the cooperative marketing program of the farmers of Michigan.

Of the 5 million pounds of beans upon which the government requested bids from all bean handlers, 2,300,000 were navy beans. The Michigan Elevator Exchange bid for 1,500,000 were navy beans. The Michigan Elevator Exchange bid for 1,500,000 made for beans delivered to this pool.

The season pool running from September 1, 1933, to September 1, 1934, to September 1, 1934, to September 1, 1934, to September 1, 1935, to September 1, 1936, to Sep U. S. Federal Grades No. 2. The Ex- closed on November 15 and the short would be nearer \$1.70 per bushel.

The low bid of \$3.55 per cwt, sub- pool. mitted by the Michigan Elevator Ex- The outstanding feature of the change may seem to many farmers pooling method of marketing beans is high, considering the price of \$2.05 to the evening up of market fluctuations he farmers on November 29.

The explanation is that the bid was the true value of the beans delivered made to the government on a day during the pool period. Each man (Continued from column 3)

No New Spending Henry I. Harriman, who was given Bureau policy re-stated that With a paying price at \$2.25 to the the sales to the trade less the actual the central place on the program of farmer, beans sell at \$2.70 to the cost of making such sale. trade. The difference between \$3.55 Actual experience covering a period ican Farm Bureau Federation, in Chiand \$2.70, or 85c, represents the add- of three years on a falling market cago, one year ago. At that time big

containers to withstand wear and tear than what the majority of cash sales of delivery to the needy of our vari- brings to farmers.

Beef Cattle Exhibit for

tunity of viewing a fine exhibit of order to receive the pool benefits. Michigan beef calves entered in the State Feeding Project. These calves Mobilizing for Greatest will be showing good quality and finish as they are required to make a two pound average daily rate of gain over a feeding period of seven months. They were all started on feed in June and will complete the 210 day period in January.

Some are dumb, and others just look dumb so that they can make a good trade.

Farm Bureau Membership Credits

Notice to Members: Purchases of arm Bureau dairy and poultry feeds Farm Bureau dairy and poultry feeds from your local dealer; also, purchases from our clothing and blankets dep't at Lansing, are eligible to patronage dividends, when declared. Mail your copy of dealer sales slips, receipted by him as paid, to the Michigan State Farm Bureau, Membership Dep't, 221 North Cedar street, Lansing, about every three months. Be sure Farm Bureau brand goods are entered on slip as "Farm Bureau Alfalfa," "Milk-maker," "Mermash." etc.

\$10 annual dues mature life memberships; \$5 annual dues do not, but participate in Membership Credits, which reduce the amount of dues payable.

payable.

Life members receive their Membership Credits in cash once a year.

MICHIGAN STATE FARM BUREAU Lansing, Michigan



"DO UNTO OTHERS"

HIS will be the happiest Christmas for many people. Laughter will have a new ring, voices a new confidence. Share some of your joy by using Christmas Seals on your letters, packages, gifts, and cards. The gay little stamps will brighten your message. The funds they provide will help prevent, find, and cure tuberculosis throughout the year.



The National, State and Local Tuberculosis Associations of the United States

BUY CHRISTMAS SEALS

SHORT POTATO CROP HERE BUT

\$1.70 Cwt. Believed Probable

In August Becomes

90c Cwt.

Washington.-The national potato

change sale amounts to about 30 car-loads, which member elevators had.

This week Michigan growers were ready when the bid was made.

The low bid of \$3.55 per cwt, sub-The low bid of \$3.55 per cwt, sub-

the national convention of the Amerand \$2.70, or \$5c, represents the added labor made necessary by the packing and other specifications required
by the U. S. Government.

of three years on a falling market
has demonstrated that the majority of
farmers tend to sell beans when the
price is going down which of course

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of three years on a falling market
has demonstrated that the majority of
farmers tend to sell beans when the
of three years and the course

of the course of the course by the U. S. Government.

Among other things, the beans must be packed in 5 lb. cloth bags, sewed, and downs will tend to give the man and assembled in lots of 12 in suitable containers to sell beans when the Little Red Riding Hood of Agriculture and Middle Class America still refused to believe there was any and lived in lots of 12 in suitable containers to sell beans when the Little Red Riding Hood of Agriculture and Middle Class America still refused to believe there was any big, bad wolf.

Of course, it never can give the top lic, that the opposition has come into Beef Cattle Exhibit for
Farmers Weeks Show
Visitors at the 1934 Farmers' Week
Program will again have an opportunity of viewing a fine exhibit of order to receive the pool before Feb. 28 in the pool before the pool before the pool before the pool before Feb. 28 in the pool before the p market for any given period, but very the open. There is no longer any exfore taking a definite stand. The issue is clear. A Michigan citizen is with the big banking crowd, or he is against it. There is no wide middle ground left, in which turncoats can delude their associates.

Reactionaries Strongly Intrenched

Within the next sixty days we will learn the extent of the power of hig banking in action. The Chamber of The mountain of fair mashed potatoes, The ples, about so far across, The cakes and the pickles and jellies, fore taking a definite stand. The is-Money War Since '90's ground left, in which turncoats can

banking in action. The Chamber of Commerce of the United States reaches into practically every local Chamber of Commerce in the nation. His reso-Jutions and declarations are passed down to the chamber of commerce in the chamber of commerce in the year, I remember, A meal seemed too lengthy for me, For after the dinner was over The pext thing to come was the tree! little Michigan cities, as the Law from the Mount. Small town bankers, cor-The packages little and big; the Mount. Small town bankers, corporation lawyers, and retail merchants who must borrow from banks, will incline a willing ear to the demands of the higher ups. That will with glamourous trinkets and tinsel wi nands of the higher ups. That will bring the power of big banking right The tree by which ever so keenly to the front door of those who read this article.

To mit this article.

To mit this article.

To withstand the tremendous im- The tree was the bright heart of Christpact of the nation wide onslaught will require equally strong organization of progressive uninion throughout the But how I remember the tree! of progressive opinion throughout the central western states. Farmers are Yes, Hiram, I guess I remember; going to learn that middle class neogoing to learn that middle class people in cities and villages should be in the same economic That came to our mail box today.

The came to our mail box today.

It's from Mable, and says they are army with themselves. Three-quarters of the middle class in cities were born on farms, know farm life and are sympathetic to it. They face the same danger of complete extinction, through the operation of predatory wealth, that farmers do. They should be invited to volunteer for the immediate Farm Bureau At Home struggle.

Why Labor Deserted President

The action of the American Federation of Labor, in endorsing a reaction-spirit that dominated the Wednesday from the ranks of progressive think- that we had made no mistake. ers. The leaders of labor believe that wages can be pegged and maintained at a fixed point, and therefore an era of falling prices would benefit.

"Taps" were played by George Austin of Washtenaw County at the close of the brief memorial service conducted by President Noon in memory

be paid.

If that is an accurate view of the condition of laboring men, then a pegged wage level and an era of falling prices would be of advantage, in theory; but only in theory. For another stretch of falling prices would so cripple the middle class and the agricultural class that their buying power would disappear. There would remain no consumers for the products of labor—except the laborers themselves. Inasmuch as labor receives, in wages only about 20% of the price of the finished product, the consumption of manufactured goods, by labor, is too small to keep the wheels twenting.

County, was given first place and Mrs. A. L. Lott of Coldwater, Branch County, a very close second.

The women decided that each Mrs. Farm Bureau member be again asked to contribute a dime during the year towards a fund from which the womanly touch could be given the next annual meeting.

Mrs. Wesley Hawley of Mason County, Mrs. Chas. Cook of Shiawas-see County, and Mrs. Frank Myus of Lapeer County were chosen as an advisory committee to assist the state chairman in developing the home and community department of the Farm of manufactured goods, by labor, is community department of the Farm too small to keep the wheels turning Bureau. long. However, the fact remains that During the banquet the dedication organized labor has gone over to the of a green and gold Farm Bureau flag camp of the deflationists.

"Disperse!" Says C. of C.

If the President of the United together with an American flag was an impressive feature. The former was a gift to the organization from "Immediate announcement of

Summary of Resolutions Adopted By Farm Bureau produce dealers.

To Farmers

Lansing-The Farm News presents a digest of the resolutions adopted at ent to meet an emergency. State inthe 16th annual meeting of the Mich- come tax is most equitable basis for igan State Farm Bureau, Nov. 9-10:

Farm Prices

Co-ops Successful Bidders Will Advance \$1 per Cwt. for crop is the smallest in 43 years and Restore farm prices through conscarcely averages 21/2 bushels per per-trolled inflation. Control inflation by son, said the U. S. Dep't of Agricul- changing to a commodity dollar, basture in its November crop report, ed on the price index of 600 com-Lansing.—The awarding of 65 per Lansing.—Only one more pool re- There is ample reason for an advance modities observed by the U. S. Dep't Bureau directors to "act as neces-

restrict or deny service; also, pro-

Demanded that welfare agencies use butter instead of oleo, which represents largely foreign labor and ingredients. Asked for laws restricting in the attempt to give to the grower Money War Since '90's or denying imports of fats and oils for oleo.

By R. S. Clark

neighbors And lived upon eighties that Fined. Men Must Take Sides

It is an excellent thing, for the public, that the opposition has come into

Meeting Enjoyed by All

(Continued from page 1) ary monetary policy, removes labor evening gathering assured us at once

This assumption carries the corrol- of the several members and leaders. This assumption carries the corrollary idea that laboring men have lost whatever property they formerly possessed, that they have no equities left to protect, and no debts that must be paid.

The first women's speaking contest was an exciting time for all. The orations were wonderful. Mrs. Howard Paquin of South Haven, Allegan County, was given first place and Mrs.

United States, mouthpiece of big policies, he will need tremendous or banking, demands:

was a gift to the women through voluntary contribution. Both flags will be presented bution. Both flags will be presented America during the coming months. hereafter in the opening ceremony of all annual meetings. The color bear American Farm Bureau ers during this dedication were Elmer Ball, a charter member of Calhoun Annual meeting at Hotel Sherman, County, and Paul Begick, a life mem-Chicago, Dec. 11-13. Railroads allow ber of the Farm Bureau and a World fare and one-third rates for the round War veteran of Bay County; the trip, same route. Write State Farm color guards were Mrs. Adah Wagar The president of the Chamber of Bureau, 221 No. Cedar St., Lansing, maker of the flag, of Monroe County Commerce of the United States is for ticket certificate. Hotel Sherman and Mrs. Nellie Brumm, president of rates \$2.50 up single, \$4 up double. Barry County Farm Bureau.

NOT HIGH PRICE Advocate Money Program to Restore Buying Power lestate burdens and not be spent for land agree on something in the matnew functions, Simplification of local ers to spray and be legal about it. government is a necessary step in reducing tax burdens.

Called sales tax temporary expedi-State revenues and to reduce property levy for schools.

Renews Sales Tax Fight

Protested double taxation of farmers by sales taxing of seeds, feeds, fertilizers, etc., and instructed Farm sary,"-a broad hint to consider going into court.

Endorsed 15 mill tax law. Predict-

tended for local highway taxpayers' relief. Pledged Farm Bureau to defense of McNitt-Smith-Holbeck township road law and Horton Acts to make unnecessary the levying of taxes on farms for highway purposes. For legislation to control sale of prison made goods in Michigan.

Commended State administration for mortgage moratorium act of 1933 now being tested in courts.

Protest Anti-Truck Laws

Protested the anti-truck legislation to stifle Michigan fruit, vegetable and one addressing a letter to: other farmers who have expanded NOPCO, 52 Essex St., Harrison, N. J.

their production to serve new mar kets created by trucks and trucker

Urged state and federal authorities in charge of spraying to get together

Rapped attempts to legislate new packages for all fruits and vegetables. Expressed appreciation for loyalty and steadfastness of Farm Bureau membership in these difficult times.

LAYING HENS PUT "OK" ON VITAMIN D

Sunshine Takes Back Seat

Here's another reason why you should feed Nopco XX for the uniform, dependable supply of Concentrated Vitamin D so necessary for our modern high-producing birds. Read what H. J. Hardin of the Laurel Grove Dairy and Poultry Ranch at Petaluma, California, says: "I am always seeking anything that will definitely improve the quality of my flock and poultry products. That is my reason for feeding Nopco XX daily as I have been doing for more than a year.

"Since feeding Nopco XX my egg receipts have shown an increasing percentage of high grades due to improved shell texture. I have also had excellent bone and frame development in my pullets."

Here's why the "sunshine takes a back seat"—according to Mr. Hardin— "Every bird on this ranch gets Nopco

XX both winter and summer, for the hot

summer sun does not seem to help the laying hens and I find that Norco does.

"Norco XX, in my opinion, is one of the most helpful ingredients that is put in the feed and the cost is insignificant compared to the returns.

A brief history of Vitamin D and Nopco XX called: "Twenty Years of Pro-gress in Scientific Poultry Feeding" is yours for the asking. If you're not a poultryman—show this ad to your neighbor who is. The folder is quite worthwhile. Copies

Live Stock Men!

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

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.

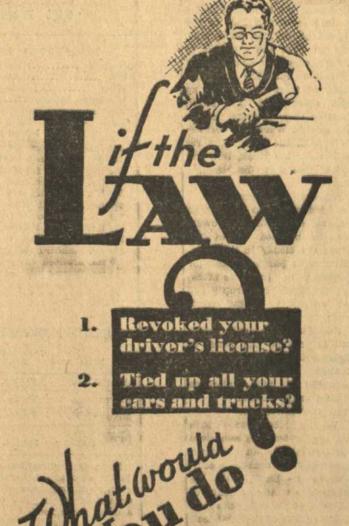
Some 20,000 farmers, belonging to 150 Michigan shipping ass'ns, have at Buffalo and Detroit their own sales offices, top notch salesmen, and handle a large volume of stock on both markets.

Ask about our purchasing service on feeder cattle, calves, lambs from range or markets. Our credit corporation and 6% U.S. money,

Tune in CKLW at 12:35 P. M. Mon., Tues., Wed., and Thurs., for live stock quotations at Detroit market

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

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



Michigan's Motor Vehicle Responsibility law provides that if a car owner shall fail to pay within 30 days any judgment of \$300 or more for death, personal injury or property damage in which his car is involved, HE SHALL NEITHER DRIVE NOR HAVE a car or truck on the highways until the judgment is

NOT ONLY THAT . . . after the judgment is paid, such driver must produce \$11,000 financial responsibility before he may drive or have any car or truck on the road again.

WHY RISK ALL THAT TROUBLE? . . . When a low cost public liability and property damage policy in the State Farm Mutual Automobile Insurance Co. will ASSURE your financial safety and satisfies ALL the demands of Michigan's Financial Responsibility Law and those in other states?

> We have more than 500,000 policyholders and 7,000 agents 30 states in this national Legal Reserve Company Let our local agent explain our policy to you.

STATE FARM MUTUAL AUTO INSURANCE CO. Bloomington, Ill. MICHIGAN STATE FARM BUREAU, State Agent-Lansing

Farmers Clubs 41st Annual, Mason, Dec. 6-7

Mason-Forty-first annual meeting of the Michigan State Association of Farmers Clubs will be at the First Methodist church here, Dec. 6 and 7. Free lodging and breakfast will be furnished officers and delegates by the host Farmers Clubs. Speakers inclide (Wednesday) Rep. V. J. Brown, Senator A. L. Moore, Lucius E. Wilson, Dr. Ed. Austin of M. S. C .; (Thursday) Dr. W. B. Hartzog, Justice L. H. Fead of the Supreme Court, Dr. Paul B. Voelker, Superintendent of Public Instruction. Sessions begin at 9:30 daily. Churches will serve luncheons and the banquet Wednesday evening.

Court Action on Sales Tax Asked

(Continued from page 1.) reau's speaking contest for women at the national annual meeting Dec. 4-6. Mrs. A. L. Lott of Coldwater was very close second. Both gave their presentations again at the Farm Bureau's annual dinner.

For Commodity Dollar

Mr. Lucius E. Wilson spoke at the dinner, urging that all farmers join the Farm Bureau in a recovery pro gram, which includes support for controlled inflation to restore farm prices and puchasing power, and a stable commodity dollar.

Six places on the board of directors were filled by the election of J. T. Bussey of Lake Leelanau, president of the Michigan Potato Growers Exchange; M. L. Noon of Jackson, Milk Producers Ass'n; W. E. Phillips of De catur, Elevator Exchange; Paul Be jick of Bay City; C. S. Langdon of Hubbardston and J. J. Jakway of Ben-

Other members of the State Farm Bureau's board of 11 directors are W. W. Billings of Davison; Charles Woodruff of Hastings, representing the Michigan Live Stock Exchange; M. D. Buskirk of Paw Paw, Great Lakes Fruit Industries, Inc.; Mrs. Edith M. Wagar of Carleton, and M. B. McPherson of Lowell.

The directors re-elected President Noon for the 7th time since 1924 and his 8th term as president; Mr. Billings was re-elected as vice president and to the executive committee of the Board. Clark L. Brody of Lansing was re-engaged as executive secretary and treasurer.

Pointers by Land Bank Men on Farm Loans

(Continued from page 1.) Land Bank borrow cheapest when they borrow through a local Farm Loan Association. In the absence of a local association they may borrow direct from the Land Bank at St. Paul, but it costs them a slightly higher rate of interest, which is reduced if such borrowers in a community form a local Farm Loan Association. Any ten such borrowers may form an association.

Each borrower must subscribe for stock in his local association in the amount of 5% of the loan he obtains. It is deducted from the proceeds of his loan. Borrowers or shareholders are responsible for the business management of their association up to the total amount of their stock. which insures their interest in the association affairs. When the borrowers' loan is paid, the association reimburses him for his stock, less any indebtedness that may be standing against it.

Purposes of Loans

Loans are made only to farmers on mortgages, as described. Borrowers must state the intended use of the loan and use the money in that way. He may borrow to purchase land for farm purposes; to buy live stock, equipment, fertilizers for proper and reasonable operation of the mortgaged farm; to provide buildings or improve the land; to refinance a mortgage: to provide the owner of the mortgaged land with funds for general farming purposes. Loans are made from \$100 up, with preference given to loans under \$10,000.

After an application for loan is accepted by the local farm loan association, the property is appraised as soon as possible by an appraiser for the Land Bank, who makes a complete report to the Bank, with his recommendation on the amount of loan asked. Cost of obtaining the loan is about 11/2% or less of the total loan for appraisal, determination of title

A semi-annual payment of \$30 will retire in 36 years a \$1,000 loan bearing 5% interest. Thus \$60 a year, which is 6% on the \$1,000 serves to pay off interest and principal in 36 years. One percent applies on the principal. Twenty year loans are made at a somewhat higher semiannual payment, but the interest on the unpaid balanace is 5%. Federal Land Bank loans may be paid off in fewer years if the borrower wishes to do so.

AMERICAN FARM BUREAU

Listen in over WJR on Dec 9th, during the Farm and Home hour and hear the regular monthly American Farm Bureau program and also on Dec. 12th, during the same hour and hear the A. F. B. F. program given during the national convention.

Andrew Carnegie prepared the following epitaph for himself: "Here lies a man who knew how to enlist in his service better men than himself."

We're Still Buying Seeds for 1934



There's Satisfaction and Profit in a Farm Bureau Alfalfa Field

We want Michigan grown clover seeds! June, Mammoth, Alsike, Sweet Clovers. Also Michigan grown alfalfa seed. You will find our buying policy and prices the best that present markets will warrant. We want to see you get the most out of your seed.

We have bought much seed this fall and appreciate our very good relations with the growers and co-op ass'ns. Our main buying season will soon be over. When we start bagging and shipping we're about through buying.

Send us an 8 ounce sample of your seed. Make it representative by taking equal amounts from each bag. Write us the amount of seed you have and we will quote you. We send sample mailing bags on request.

Seed Cleaning Service! We're too rushed to handle custom cleaning after Jan. 1. Let us put your seed in A-1 condition in our modern seed cleaning plant. Charges very reasonable. We clean and return seed to you as soon as possible. Will make you a price on cleaned seed if you request it. Ship seed by freight to Farm Bureau Services, Lansing, Michigan, freight prepaid, preferably. Tag each bag with your name and address. Write us a letter stating total number of bags and giving us complete instructions on cleaning your seed.

Seed Cleaning Charges: Based on weight of seed as received at our cleaning plant. 20c per bu. for one run over mill; 35c for 2 runs. We advise 2 if seed is very dirty. \$1.00 per bu. of seed charge for removing buckhorn. Includes above mill runs. \$1.25 per hr. for hulling sweet clover, mill runs additional as above.

Decide to buy Farm Bureau seed in 1934! We guarantee our alfalfa and clover seeds to be northern grown, winter hardy, top quality seeds of the best varieties for Michigan. Our complete line of field seeds is selected on the basis of quality and production. Farm Bureau Brand seeds are packed in sealed, trade-marked bags and are guaranteed to be as represented on the analysis tag. The best seed costs less and produces more when harvest rolls around.

Farm Bureau Services works closely with seed producing farmers, the State College Farm Crops Dep't, State Dep't of Agriculture and the Michigan Crop Improvement Ass'n to assure you the best in Farm Bureau Brand Field Seeds.

Milkmaker Dairy Feed

MILKMAKER

24% Protein

GUARANTEED ANALYSIS

.....(Minimum) 4.00% (Maximum) 9.00% Digestible Protein 22.08% Total Digestible Nutrients. .1483.54 lbs

OPEN FORMULA

- 250 lbs. Soy Bean Oil Meal 250 lbs. Cottonseed Meal
- 200 lbs. Linseed Oil Meal, 34% protein 100 lbs. Corn Distillers' Dried Grains 500 lbs. Corn Gluten Feed
- 200 lbs. Standard Wheat Bran
- 100 lbs. Fine Ground Oats 140 lbs, Ground Yellow Corn
- 100 lbs, Cane Molasses 100 lbs. Standard Wheat Middlings
- 20 lbs. Steamed Bone Meal 20 lbs. Ground Limestone (Calcium

Carbonate) 20 lbs. Salt

2000 lbs.

FEEDING INSTRUCTIONS

With	24%	Grains
Alfalfa Hay	100 lbs.	150-200 lbs
Clover Hay	100 lbs.	90-125 lbs.
Mixed Hay	150 lbs.	75-100 lbs.
Timothy Hay or Corn Stover	200 lbs.	75-100 lbs.

Note: If hay is best quality, us larger amount of cereal grain, as quality of hay gets poorer reduce amount of cereal grain toward lower amount recommended.

BALANCE YOUR COW'S RATION

- In using any of the above grain mixtures or Milkmaker straight, the grain ration should be fed as follows:
- 1 lb. grain mix to 4 lbs. 31/2% milk. 1 lb. grain mix to 3% lbs. 4% milk.
- 1 lb. grain mix to 3 lbs. 414% milk. If you know the amount of butterfat the cow produces daily, feed 7 to 8 pounds of the grain mixture dally for each pound of butterfat

with home grown grains and legume hay is unbeatable

1,200 MICHIGAN FARMERS in cow testing ass'ns are there to help their herds make more money. Cost of feed and results from feed are important items.

FOR YEARS Milkmaker fed herds have won 1st and 2nd place for herd butterfat production and 4 or more of the first 10 places among 1,200 herds of all breeds.

LIKE YOUR HERD, the job of these herds is to produce income. They receive every day good farm care. The fact is these winning herds make money.

THEY PROVE AGAIN that Milkmaker with home grown grains and legume hay increases production and makes money.



MILKMAKER FORMULAS 16, 24 and 32% Protein



With Mermash 16%

MORE EGGS from the same hens with no increase in feed costs lowers costs and increases profits.

MERMASH 16% has achieved this satisfying result so many times in pen against pen tests with other methods of feeding that it has this extra recommendation to flock owners.

POULTRY RESPONDS to Mermash, a 16% protein feed. It is made of the best home grown grains, meat scraps and other feedstuffs to which has been added a ration of ocean kelp and fish meal to supply iodine and other food minerals lacking in our soils and crops.

WE MAKE Mermash with or without cod liver oil. 5 lbs. of NOPCO XX cod liver oil in Farm Bureau feeds has the vitamin D value of 40 lbs. of ordinary cod liver oil. Farm Bureau feeds are cheaper to feed since less cod liver oil is required.

FARM BUREAU WINTER OIL



MERMASH

16%

PARM BUREAU MILLING COL INC

FARM BUREAU ZERO GRADE oils start easy and lubricate well in the coldest weather that the Old Man from the North can send to Michigan.

FARM BUREAU OILS and their 30 to 35c per quart brothers, owned by the great oil firms, come from the same field. Farm Buraeu oils, refined by the best process for quality, cost you less because the Michigan, Indiana and Ohio Farm Bureaus own a co-operative blending and distributing plant. Ask your co-op for Farm Bureau oil.

Ask For **FARM BUREAU** Coal

Salt Oys ter Shell

For Farm Bureau Supplies

SEE YOUR CO-OP OR FARM BUREAU DEALER

Write Us If You Have No Dealer FARM BUREAU SERVICES, Inc., Lansing, Mich.

Ask For **FARM BUREAU** Fence

Lime Greases