

Behind the Wheel

with J. F. Yaeger,
Organization Director

Inspiring, Educational

The 17th annual convention of the American Farm Bureau Federation held at Chicago, December 8-11, was, to me, and I think to everyone present, a great inspiration and education. The meeting of the 19,000 farm people to hear President Roosevelt, the educational discussion of the resolutions, the informative and inspiring talks by famous speakers, the Parade of States, the naming of organization as the most important project of the Farm Bureau, were among many other matters which made the convention one never to be forgotten.

These things stood out: The scope and importance of Farm Bureau projects. The fine spirit which prevailed, and the unselfish way in which one section of the country would agree on programs that seemed to the advantage of agriculture throughout the nation, even though at this time it appears to the disadvantage of that particular section. Still another was the recognition by leaders outside agriculture of the importance of agriculture in the affairs and progress of the nation. Organized agriculture is coming into its own. Never in the history of Farm Bureau conventions, I am told, has this been so apparent as at this 1935 convention.

I feel sure that the 400 or more from Michigan who heard the Roosevelt address and the 135 that stayed for all the sessions came back with added pride in the fact that they are members of a great farm organization.

The First For 1936
Again Mr. James Nicol of South Haven, Allegan County, is the first to pay his 1936 Farm Bureau dues after the New Year statements were issued recently. For the past several years Mr. Nicol has had this honor. Mr. Nicol was president of the Michigan State Farm Bureau during 1921-23 and has always been a staunch member. He is paying on the plan to mature his life membership.

Why A Farm Bureau?
Here's the answer: The total income to farmers in the United States has increased from the low point of \$4,300,000,000 in 1932 to \$6,800,000,000 (estimated) for 1935. The increase to the Michigan farmer is announced as being from the \$115,000,000 low point in 1932 to \$170,000,000 (estimated) for 1935. The difference between what the farmer pays for things he buys and what the farmer gets for things he sells is the least since the 1929-30 period, and less than the years just previous to or after that period. The agricultural program that has in a large measure been responsible for the much improved situation can be traced directly to such national farm (Continued on Page 2.)

PRESIDENT SPEAKS ON FARM PROGRAM TO FARM BUREAU

400 Mich. Members Among 19,000 at American Farm Bureau

About 400 Michigan Farm Bureau members heard President Roosevelt address 19,000 Farm Bureau members at Chicago's International Amphitheatre, Dec. 9. It was the largest Farm Bureau meeting of all time, and opened the most impressive American Farm Bureau Federation convention in its 17 years of existence.

President Roosevelt's address was both a defense and a prophecy of the farm program, which includes the AAA. For background he said:

"Three and four years ago . . . things in city and country had both got out of balance and purchasing power had declined to the point where people in the cities did not have the money to buy farm produce and people on the farms did not have the money to buy city products. . . Justice and old-fashioned common sense demanded that in the building of purchasing power we had to start with agriculture."

In defense of the surplus control features of the AAA and the necessity for nation-wide, effective agreement on surplus control measures under the AAA, the President said:

"One of the greatest curses of American life has been . . . the involuntary speculation of the farmer when he puts his crops into the ground. How can it be healthy for a country to have the price of crops vary 300 and 500 and 700 per cent, all in less than a generation?"

"You and I . . . know . . . that 48 separate sovereign States, acting each one as a separate unit, never were able and never will be able to legislate or to administer individual laws adequately to balance the agricultural life of a nation so greatly dependent on nationally grown crops."

As to the results to date and his hopes for the future, the President said:

"The relative purchasing power of the farmer had fallen to less than 50 per cent of normal in early 1933 . . . Let the record say that a relative purchasing power of below 50 per cent has now moved up today to better than 90 per cent."

Wallace Defends Treaty
Secretary of Agriculture Wallace came to the convention to make a very able presentation in behalf of the Canadian reciprocal tariff treaty. His strongest point was the "very small" quota limitations placed on important Canadian farm exports to us, as compared to our national production of those items. All Farm Bureau States along the Canadian border listened closely when the President and later Secretary Wallace promised to negotiate changes if needed.

Chester Davis, AAA Administrator, said that many changes for simplification and more local responsibility are developing in the AAA, and that the plan will go on. The Convention endorsed the principle of such changes, (Continued on Page 2.)

Horse Racing Revenues Back Bovine T-B Work

Lansing—State revenues from horse racing in Michigan are depended upon to finance the continuous check-up on bovine tuberculosis.

This season the State's revenue from racing was \$60,000 less than expected. The State Department of Agriculture is asking the Administrative Board for an emergency appropriation of \$45,000 to carry on the tuberculosis eradication work for the six months ending June 30, 1936. The sum of \$105,000 had been set aside from racing revenues to carry on the tuberculosis eradication work.

Since Michigan became a modified accredited area several years ago (less than 1 1/2% cattle re-acting to the bovine tuberculosis test), the State has provided a continuous check-up on dairy cattle, which means that once in three years the cattle in a county are re-tested.

Revenue from racing during the present fiscal year is being expended as follows: State Fair bonds and interest \$88,400; Upper Peninsula Fair \$20,000; operation of racing commission \$30,000; tubercular testing of cattle \$105,000; barbary eradication in co-operation with federal government \$5,000; Boys' and Girls' Club Work \$35,000; County and District Fairs \$70,000.

FARM OWNERSHIP MORE ATTRACTIVE

Better Outlook for Owners In Next 15 Years, Is Prediction

Ownership of farms will probably be more desirable during the next fifteen years than during the past fifteen, according to Professor F. A. Harper of the New York state college of agriculture.

One of the most important decisions young men must make, he says, is "shall I buy and own a farm now or continue as a farm laborer or tenant?"

In making the decision, Prof. Harper urges that first consideration be given to the trend during the next few years of the general price level, because "ownership of property is more desirable when the price level is rising than when it is falling." The best evidence at the present time suggests that the general price level has passed its low point and in a few years is likely to be higher than now.

"Changes in the general level of prices also exerts the most influence on whether the hired man or the owner receives more for a year's work. From 1914 to 1919 when the general price level was rising, farmers who kept cost accounts in New York received considerably more than the average wages paid farm labor."

"Serious declines in labor incomes to owners accompanied a falling price level in 1920-21 and 1930-33. During the period from 1920 to 1932 farming conditions were so bad that in eight out of these thirteen years the labor incomes of owners of cost account farms were less than wages paid farm labor."

The first railroad reached Indianapolis in 1847.

WOOL POOL CUTS NEW YEAR MELON FOR ITS MEMBERS

Final Settlement Closes a Good Year; Outlook Bright for 1936

A pleasing way of extending a "Happy New Year" was demonstrated by the Michigan Co-operative Wool Marketing Ass'n when late in December it mailed final dividend checks to its 1935 consignors.

Each member received with his final statement a check. In many cases the final dividend check mailed to the grower was larger than the amount of the advance which he received when his consignments reached the pool last spring or early summer. In fact, the total of the final payments was practically as large as the aggregate of the advances.

At the time when most of the consignments were made to the 1935 Pool, the wool market was very uncertain. Had it not been for the stabilizing influence of the pool, there is no question but that dealers' bids would have been lower.

Not only did the Wool Association's program of co-operative merchandising have a wholesome effect on wool prices in the country, but the pooled wool was handled in such a manner as to improve the market at Boston. The Michigan Co-operative Wool Marketing Ass'n and 27 other State and regional Pools are affiliated with the National Wool Marketing Corporation at Boston, their national co-operative sales and service agency.

The 30,000,000 pounds of 1935 wool handled by this co-operative sales agency was at all times in strong hands and was merchandised in an orderly way so as to benefit the growers.

Net returns to the 1935 consignors are regarded as satisfactory and in the majority of instances represent substantial profits to the growers over the best local offers available from local dealers at the time when the wool was placed in the Pool.

The Michigan Co-operative Wool Marketing Ass'n thus goes into the new year with all settlements made and no accounts hanging fire. It has a high batting average, for in the great majority of the years that it has operated the net returns made to the consignors have considerably exceeded the average prices received by growers who have sold outright to local dealers.

Last season the growers in many counties organized County Wool Producers' Ass'ns, affiliated with the State Association. These groups will hold their annual meetings during February. The annual meeting of the State Association will be held at Lansing on Thursday, March 5.

Prospects for wool prices during 1936 are decidedly encouraging. The excessive carry-over which was on hand a year ago has been consumed, along with most of the 1935 clip. The demand continues steady and there is nothing in sight but an encouraging future for co-operative wool marketing. There is every evidence that 1936 will be another good year to pool, according to Stanley M. Powell, field representative for the Association.

INFLUENTIAL



SECRETARY WALLACE

Farmers will be interested to know that their representative in the President's cabinet is rated by most observers to be the most able and most influential man of the President's official family. Henry A. Wallace, in his early 40's, is credited with being in more direct contact with more American citizens than any other government official. More than 3,000,000 farm families take part in the Agr'l Adjustment program in every part of the nation. His department is directing the greatest co-operative effort of all times in the AAA program. The Wallace effort to eliminate farm surpluses and bring production into profitable relation with demand has no parallel in American agricultural or industrial history. He has under his administration the Farm Credit Administration, which has refinanced probably 25 per cent of all farm mortgages, with the interest rate this year ending June 30, 1936, to be 3 1/2%.

Annual Meetings

Three western Michigan County Farm Bureaus will hold their annual meetings next week, beginning in each instance with the business session at 10 A. M., to be followed by dinner at noon, and a program during the afternoon. John F. Yaeger, organization director of the Michigan State Farm Bureau, will speak at each meeting. The meeting dates:

- Jan. 9—Oceana County Farm Bureau at the Shelby High School auditorium.
- Jan. 10—Muskegon County Farm Bureau at Sunshine Hall, Pine at Muskegon Ave. Potluck dinner at noon.
- Jan. 11—Newaygo County Farm Bureau at the Community hall, Fremont.

Soil Moisture

The soil moisture map of the U. S. Department of Agriculture as of Jan. 1, 1936, shows Michigan and the eastern half of the United States, east of the South Dakota and Nebraska and south to have "mostly ample soil moisture" at this time. The western plains States to the Rockies need more moisture in most places.

There are 25 beet sugar factories in Michigan, Ohio, Indiana and Wisconsin.

DETROIT EDISON AND CONSUMERS ARE READY TO BUILD FARM POWER LINES AT THEIR COST UNDER REVENUE PLAN

Farm News Summarizes Terms and Conditions Whereby an Average of Five Farmers Per Mile May Secure Power Lines for Assuring Paying Revenues

Farmers in the Detroit Edison Company and the Consumers Power Company territories can now secure farm power lines without paying a construction charge. Such lines are in return for sustaining revenues, where there is an average of five original customers per mile of the proposed extension. Terms and regulations of both companies have been approved by the Michigan Public Utilities Commission and are in effect.

Recently the press quoted Dan E. Karn, general manager of the Consumers Power Company, as stating that the Consumers will spend \$2,000,000 on rural electrification in 1936, which will extend lines to 6,000 farms. The Detroit Edison is continuing an active program in this respect.

Many Use Farm Bureaus Petitions
A thousand or more farm groups have been furnished the Michigan State Farm Bureau's Application for Electric Service petition, which is to enable farm groups to qualify for farm power lines without construction cost to farmers, where there are five or more customers per mile. The petition appears to provide all the preliminary information needed. It is also a survey of the equipment farmers plan to install. Petition blanks may be had by writing the Michigan State Farm Bureau, 221 North Cedar Street, Lansing.

The new farm power line policy is the outgrowth of the Farm Bureau proposal to the Public Utilities Commission last July at a farm electrification meeting "that the time had come when power companies should build farm lines at their own cost in exchange for sustaining revenues at rates farmers can afford to pay."

The Farm Bureau submitted a plan, the principles of which were later adopted in large part by the Rural Electrification Committee, which was associated with the Public Utilities Commission. The Farm Bureau, Grange, Farmer's Union, private and municipal power companies, and the State College were represented on the Rural Electrification Committee. M. B. McPherson represented the Farm Bureau.

New Rules and Regulations
The Detroit Edison Company terms and conditions for rural electric line extensions at company cost were accepted by the Michigan Public Utilities Commission Dec. 1, 1935, and became immediately effective in all Detroit Edison territory, including the Thumb counties served by its Lake Huron Division, formerly the Michigan Power and Light Company.

The Consumers Power Company terms and conditions for the free construction of lines for an average of five customers per mile in return for a guarantee of total net revenues of \$150 per year per mile of the extension was accepted by the Commission Dec. 2, 1935, and became effective Jan. 2, 1936.

Detroit Edison Plan
In our opinion, the Detroit Edison's manner of application of the "sustaining revenues in exchange for free rural power line construction" proposal offered by the Michigan State Farm Bureau in July, 1935, and later (Continued on page five)

"As Farmer Prospers, So Does Nation" — General Wood

Farm Prices and Income Fix Nat'l Buying Power

Sears, Roebuck President Makes Outstanding Address to American Farm Bureau; Says Agriculture, Like Industry, Right in Gearing Itself to Markets

By GENERAL R. E. WOOD
Perhaps more than other business men, I can appreciate the farm problem. Sears, Roebuck and Co. have for fifty years done business on a national scale with the farmers of the nation, north, south, east and west. For twenty years our mail order sales have approximated 2% of the annual gross farm income. As the farmer prospers, so do we prosper; as his income falls, so does ours.

Looking at our customers, we see the farm picture. Dealing on a large scale in practically every known manufactured article, we get an excellent picture of the whole manufacturing industry of the U. S., with the exception of the food industries. We can see the relation between the two—the farm and the factory—and the effect of the loss of farm income.

Concretely expressed, gross farm income dropped from 12 billions in 1929 to \$5,200,000,000 in 1932; our total sales from \$443,000,000 in 1929 to \$278,000,000 in 1932. But our mail order sales (made primarily to the farmers) dropped from \$240,000,000 in 1929 to \$105,000,000 in 1932. Our

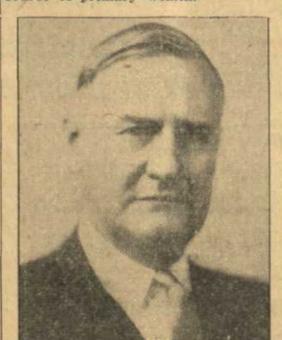
belts, store sales vary exactly with the income of the farmer around the town, which is the trading area, and as store sales decline, so does the payroll.

In a town in Texas, our sales dropped from \$227,000 in 1929 to \$114,000 in 1932; in a town in the wheat belt the sales dropped from \$226,000 in 1929 to \$150,000 in 1932; in a town in the corn belt the sales dropped from \$211,000 to \$147,000. Payrolls in these stores also dropped.

Farm or Factory First?
We have all heard the question—Which comes first, the chicken or the egg? Did factory and store wages decline because of the decline in farm income, or did farm income decline because of the decrease in factory wages? I believe all the weight of evidence shows that industrial wages and payrolls are almost wholly dependent on farm income.

The U. S. is the foremost industrial nation in the world, it is likewise the leading agricultural nation of the world. There are 6,000,000 farms, but the small town storekeeper, doctor and lawyer are just as dependent for their income on agriculture as the farmer himself. The population classed as rural—towns of 2500 and under—amounts to 53,000,000 or approximately 40% of our population, and all of this population may be said to be directly dependent on agriculture. Not only the population of the small town, but also the bulk of the population of other larger towns and cities in the territory west of the Mississippi are dependent on Agriculture, for there is little manufacturing in this section. You frequently see the statement

that farmers constitute scarcely 25% of the gainfully employed, but this statement does not tell the story, for 40% of our population is directly dependent on agriculture, and the other 60% of the population is indirectly dependent on agriculture as the source of primary wealth.



GENERAL WOOD

All our new wealth comes from the soil, the farm, the mine and the forest. Manufacturing processes it and adds wealth to it, but the bulk of it originates on the farm. Farm prices and farm income ultimately and largely determine the purchasing power of the United States.

Cities like Dallas, Minneapolis and Kansas City feel at once the impact of loss of farm income. Short crops or low farm prices or both, are immediately felt in those cities. But the industrial East, New England, and the

Middle Atlantic States have been slow to realize the effect of farm income on their welfare. In the last analysis, the salary of the bank clerk in New York City will ultimately come to the level of cotton, wheat and corn prices. If the depression had continued, the worker in New York and Boston would have come to a level in wages and salaries of five cent cotton and ten cent corn.

U. S. Industrialists Short Sighted?
What is not generally realized by our bankers and industrialists is that the bulk of the world's population is still engaged on the production of the basic commodities, from the tillage of the soil. There are only three great industrial nations besides the United States—Germany, England and Japan and in the latter the farm population outnumbers the industrial population. In a broad sense, the factories of the world are dependent for their markets on the raw material producers of the world. World factory payrolls as well as those in the United States, rise or fall with the rise or fall of the income of the basic raw material producers of the world.

Great Britain is essentially a great trading, manufacturing and financial nation. Its own agriculture is negligible, but British manufacturers sell to the raw material producers of the world outside of the U. S. When Australian wool, New Zealand dairy products, Malay States rubber, and Bolivian tin fell in 1931 to unheard of depths, the manufacturers of England received few orders, their business fell off, and in England, as in the U. S., manufacturing payrolls declined and unemployment increased. It has

been the fixed policy of the British Government for the past three years to increase the price level on basic commodities. There has been a substantial advance in those commodities, and employment and payrolls in England have risen steadily since 1931.

Says Incomes Up More Than Prices.
Manufacturing payrolls in the U. S. have risen and are rising, and they are rising about in proportion to the rise in farm income. Yet if the cost of living rises faster than wages or payrolls, there is no real gain to the industrial worker. If many of the metropolitan papers, particularly in the industrial East, are to be believed, such is the case. However, the facts do not bear it out. True, there has been a very decided increase in the costs of certain foods, particularly of those commodities most affected by the great drought, but the sum total of the items that go into the cost of living of the ordinary worker have increased relatively little. In December, 1929, that index stood at 171.4, in June of 1933 at 128.3, in July of 1935 at 140.2, 11% above the low, but 18% below December, 1929. You cannot have your cake and eat it.

It did very little good to the industrial worker in Detroit to have pork chops low in 1932, for he was either out of work or working very short hours at a very low rate of pay. In 1935, pork chops have risen, but the worker's cost of living has not risen in anything like the proportion to the increase of his income from 1932 to 1935. In our catalogue we have a pretty reliable index of our own. I am familiar with the pricing, and I

know, without reference to any theoretical indices, that the advance in prices since the spring of 1933 has been small, and not anywhere in proportion to the rise in income.

Agriculture Desperate—First Remedy.
In the spring of 1933, the position of American agriculture as a whole, was desperate. With a farm mortgage debt of over \$8,000,000,000, heavy interest charges and heavy taxes, with the index of farm prices down to 43.6 from 104.9 in 1929, American agriculture was at the bottom of the depression. Many thousands of farmers were on the verge of bankruptcy and foreclosure action had already been taken against other thousands.

The first remedy applied was a monetary one—we went off gold and the dollar was devalued. In two months, cotton went from 6.35 to 8.95 cents per pound, wheat from 45 to 75 cents, corn from 24 to 46 cents and wool from 17 to 24 cents. Precisely the same effects had been previously felt in other countries leaving the gold standard, particularly in great agricultural producing countries like Australia, The Argentine, Canada, New Zealand, and Denmark. South Africa, the greatest gold producer of the world, went off gold because the pressure caused by staying on was too great for its agriculture.

Not enough credit has ever been given to this first and very important act of the present administration. The farm organizations had and have a far better understanding of the influence of the drastic decline of the price level, and of the influence of a fixed price of gold on that price level than (Continued on page 4.)

MICHIGAN FARM NEWS

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Odds Are 4 to 1 in Favor of Local Co-op

The average farmers' co-operative enterprise in Michigan is a pretty sound institution, and a rather safe and profitable investment for the interested farmer.

In a report made by a State College man recently, it was said: "Few farmers recognize that the co-operative grain and bean elevators are sound business investments that have a 4 to 1 chance of returning a good interest on the investment over long periods of time."

"The co-operative association is the only sound, logical medium for the expression of the marketing desires of the farmers of any community."

"Co-operative elevators need and can create harmony of purpose on marketing problems. Co-operative service in any community can be greatly increased through closer co-operation of its co-operative association with co-operative jobbing agencies such as the Michigan Elevator Exchange and the Farm Bureau Services, Inc."

These conclusions were drawn following a series of conferences at which some 58 farmers' co-operatives in 36 counties were taken apart and studied for their strong and their weak points.

It was observed that the average co-operative elevator in Michigan, assembled from the experience of the 58 under discussion, has been operating about 16.4 years, and handles grain, beans and farm supplies. Over this average period, about 46% of the elevators earned 6.54% annually for 9.4 good years, or 3.75% for the 16.4 year period. About 16 of these elevators paid patronage dividends of 3 1/2% in addition to their regular interest earnings. About 12 of the elevators earned no interest throughout their life.

The greatest need of Michigan farmers' co-operatives today, said the report, is a practical continuous plan of securing members. The trend of the co-ops today is towards a recognition of this need. With three customers for every member, the co-operative elevator cannot fully express the will of the community. The extreme need for a continuing membership is evidenced by the fact that the average age of the members at the start was about 40, and today they are around 55 years of age. Ten to 25% of the membership is retired and non-producing. More young men are needed.

The better the financial condition of the farmers' elevator, said the report, the more apparent becomes the need of the members to represent the thought of the community in matters of public interest.

A Cause for Action

It has come to our attention that farmers in some counties are not getting the benefits they believe they should in the matter of lower road taxes and better township roads under the local administration of the McNitt-Smith-Holbeck township road law, and the Horton Act of 1932.

From other counties we have splendid reports of the substantial benefits to rural taxpayers, both in greatly reduced highway taxes, and the enjoyment of much better township roads.

If a county road commission or other interests are blocking farmers from the greatest savings under these Acts, here is a place where the County Farm Bureau and farmers' co-operatives within the county can do something. They can demand reforms, and set about to enforce them.

We are reminded of the rather recent action of the Ionia County Farm Bureau, which objected to several county officers adding to their salary income certain of the fees paid their offices by the public. The Farm Bureau held that the salary system had been provided in lieu of the fee system of recompense for the officials, and that all the fees collected belonged to the county funds. When the officials paid no attention, the Farm Bureau went to court. While the Farm Bureau was unable to compel a change by court action, the proceedings were effective. Public opinion was aroused. The offending officials pulled in their horns while there was yet time.

General Wood Talks to Farmers

"Farm prices and farm income ultimately and largely determine the purchasing power of the United States . . . in the last analysis the salary of the bank clerk in New York City will ultimately come to the level of cotton, wheat and corn prices . . . the farm organizations had and have a far better understanding of the influence of the drastic decline of the price level than the great majority of bankers and industrialists . . . As the farmer prospers, so do we prosper; as his income falls, so does ours."

These are excerpts from the address to the American Farm Bureau Federation convention at Chicago, Dec. 10, 1935 by General Robert E. Wood, president of Sears Roebuck and Company. Discussing farm income and factory payrolls today, General Wood spoke from long experience as one of the nation's leading manufacturers of goods bought by farmers and city people; as one of the largest customers of American industry; and as perhaps the largest merchandiser to farmers in every part of the United States. General Wood sees that nation coming back because the farmer is coming back. He sees eye to eye with the Farm Bureau and other farm organizations on these things: The farm tariff benefits through the AAA; the benefits to farm prices from leaving the gold standard; and the homes that have been saved by the Farm Credit Administration refinancing farm mortgages.

General Wood's picture of the farm situation, past and present, is so interesting and informative that we reproduce his address in this edition.

The Presidents to the Man of Family

You may have differed in politics and in thought from our Presidents, past and present, but you must be impressed with the fact that they have represented the leadership of this country. Their views on such a matter as life insurance are well worth considering. Here is what they have said:

"To carry adequate life insurance is a moral obligation."—Franklin D. Roosevelt.

"The wide distribution of insurance in this country is an invaluable factor in our daily life and one of the finest results of our national development."—Herbert Hoover.

"Our companies are on so sure a foundation that there is no argument against the taking of life insurance and there is no medium that is better than life insurance."—Calvin Coolidge.

"We are in this world to provide not for ourselves but for others and that is the basis of economy."—Woodrow Wilson.

"Life insurance increases the stability of the world's business, raises its moral tone and puts a premium upon those habits of thrift and saving."—Theodore Roosevelt.

"Get a policy and then hold on to it. It means self-respect, it means that nobody will have to put something in a hat for you or your dependent ones."—Grover Cleveland.



New Year's Resolutions

What's that you're writing, Hiram? Oh you don't need to tell. I know without your saying, 'cause I know you so well. It's New Year's Resolutions, and if you keep just one. Of all the list you'll be ahead of what you've ever done! You're just like that, you set and think of what you aim to do, But when it comes to doing it—that's not the way with you.

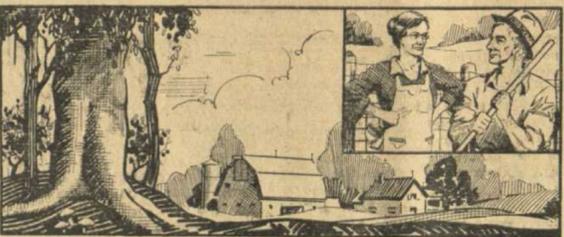
I claim a person might as well not do so much resolving. But maybe do some trifling bit to keep the world revolving. Now I could name a dozen ways; yes, easy twice that many in which you could improve yourself and yet not hurt you any. Just let me take that list of yours and add some more below it, For you are not quite perfect yet, and oh, how well I know it.

Now, Marthy, don't get all wrought up and start a family jar About these things I've written here, and not know what they are. It may be in my ignorance I've stumbled on a fact Or caught some bashful little truth and showed it how to act. Perhaps I may be right for once. I sometimes was at first, So please don't strike me, Dear, in wrath until you know the worst.

Just listen now: Resolved this year to be a better man; To treat my dear wife, Marthy, just as kindly as I can; To do just what she wants me to, just like she wants it done, And not forget a single thing, and not neglect a one; But with this purpose firmly fixed and single in my mind, To be in thought and word and deed considerate and kind.

No, Hiram, you can't fool me yet. You ought to blush with shame For what you wrote and what you read ain't anyway the same. You think you're being funny now. You ought to take my part And not go 'round a-cracking jokes and thinking you're so smart. But just so you can see yourself the way your Marthy sees you Now let me try my feeble hand and see if that will please you.

RESOLVED, by Hiram and by me, that in the coming year We'll think and talk and work and pray with just this one ideal: To try to live the Golden Rule, without no noise or fuss, To do our best and serve our God, as He has prospered us.



Roosevelt Speaks to American Farm Bureau

(Continued From Page One) and the processing tax as the source of revenue.

Other Resolutions
Other resolutions urged that the temporary 3 1/2% interest rate on federal farm mortgages be continued at least two more years; dairy farmers got together with beef producers and cotton men to recommend a 10c per lb. federal tax on all oleo made in whole or in part from imported fats and oils, and 5c a lb. on oleo of domestic origin. The federal gov't was urged to increase revenues and decrease expenditures to balance budget and reduce the debt. Junior Farm Bureau work was endorsed. Extensive reforms in food distribution costs were urged, to be worked out through the Sec'y of Agriculture. Purpose of reciprocal trade treaties is to restore trade, and we agree, said a resolution, but not at expense of agriculture.

President Edward A. O'Neal was re-elected for a two year term. About 3,500 attended the convention sessions Dec. 9-10-11, including 150 from Michigan.

Behind the Wheel

(Continued from page one.) organizations as the Farm Bureau Federation which sponsored the program and has supported it since its inception.

Readers of this column don't have to take my word for this. Here is what others have to say:

"When you look back and survey the work the Farm Bureau has done, the things it has accomplished, certainly those of you who have had a part in it have reason to feel highly gratified. Not alone because of the building of this great organization, but because of what has grown out of this organization movement, because the voice of agriculture has been heard in the states and at Washington as never before in all our history."—HENRY C. WALLACE, former Secretary of Agriculture.

"The most helpful movement of modern times in agriculture is the Farm Bureau . . . I have more faith in an improved and permanent agriculture through the agency of the Farm Bureau than in any other single agency we have."—FRANK O. LOWDEN, former Governor, State of Illinois.

"The present administration is not consulting Wall Street for advice. We're consulting the farm leaders, your national president, Edward A. O'Neal, president of the greatest of all farm organizations, the American Farm Bureau Federation . . . The way to get results is through your leadership and your organization, the American Farm Bureau Federation, and your State Farm Bureau. Follow your intelligent leadership."—HENRY T. RAINEY, late Speaker, House of Representatives.

Proud To Be A Member
"At our Farm Bureau meeting at Falmouth, Dec. 5, as I listened to the talks on all that has been accomplished by the Michigan State Farm Bureau, I felt that a person cannot but feel proud of being a member of such an organization."—R. K. Haas, Route 2, McBain, Michigan.

What To Feed Birds

It cannot be repeated too often that it is hunger that kills the birds, not cold.

Seeds are the food of a large proportion of the birds. Wheat, oats, sunflower, corn, or any prepared bird seed are very welcome. Other birds eat insects, and any meat product such as suet and lard scraps will attract these birds. Suet rubbed into the bark of trees will be dug out by the Brown Creeper.

Common birds which come for suet are: the Nuthatches, both White and Red-breasted, Chickadees and their relatives the Titmice, Brown Creepers, Hairy and Downy woodpeckers, etc.

Bluejays will eat almost anything. Cardinals are partial to sunflower seeds.

Juncos ask only hay chaff, an inexpensive food which will gladden their little hearts these snowy days. They remember where it is and will dig down through a fresh light fall of snow. They will also eat other small seeds.

Water is very scarce in the winter, and although it will always draw birds, in the winter it is even more appreciated.

The extra thrill in feeding winter birds comes when a stranger makes a call at the feeding station. In Michigan we sometimes see the Arctic Three-toed Woodpecker, Evening Grosbeak, Pine Grosbeak, White-winged Crossbill and Bohemian Waxwing. Any such unusual visitors should be reported, with a complete description, to Audubon headquarters at the Kent Scientific Museum, Grand Rapids.

Do not abandon your station in the spring. Keep it supplied and watch the summer procession of birds. In late summer the parent Chickadees and Titmice will bring their young to the station.

Gold discovered at site of Helena, Mont., 1864.

COLLEGE STATION WKAR GETS MORE POWER AND TIME

Education, Government And Entertainment Features Announced

East Lansing.—A greater service to the people of Michigan has been made possible from radio station WKAR by the Federal Communications Commission granting an increased number of daylight operating hours and of permission to change the frequency assignment. The change in frequency will not be made until after January 14, but the program changes will be made immediately. The new frequency will be 850 kilocycles.

Headlining the new programs, Governor Frank D. Fitzgerald will speak each Friday at 4:45 P. M. in this "Governor's Hour." Gov. Fitzgerald will discuss affairs of state government of interest to all the people of Michigan. The Dept. of State will broadcast messages in connection with the state-wide safety campaign with Orville Atwood, Secretary of State, as the first speaker on January 10. The State Dept. of Public Instruction will conduct a teachers' hour each Thursday. Dr. Eugene B. Elliott, State Supt., will open this series. The Michigan State Police will describe the work of the police both in criminal detection and in civil protection. The State Dept. of Agriculture and the State Highway Dept. will continue their broadcasts.

For those interested in education, the Michigan State College of the Air provides six courses by radio. Three broadcasts each week direct from the classroom will be made of the course Survey of English Literature. Spanish lessons will continue with Prof. J. O. Swain conducting the course. New courses include Rural Sociology, Farm Electrification, Planning and Remodeling Farm Buildings, and Child Development. Information and enrollment blanks are now being sent to those who wish to pursue these courses.

Many other new features are added to the programs, both in education and as entertainment. The high schools of the state are being invited to participate with bands, orchestras, and glee clubs. A series of vocational guidance will begin on Jan. 13, with Pres. R. S. Shaw of Michigan State College as the first speaker. An early morning program is to be given daily at 6:00 A. M. Special events, such as Farmers Week meetings, are being scheduled.

Program bulletin containing the complete schedule are available to all radio listeners on request of WKAR. The increased schedule will enable the station to serve the state with education, government and entertainment.

Texas States Its Vast Area in Striking Terms

Texas extends over thirteen degrees of west longitude and more than ten and one-half degrees north latitude. This extent of longitude makes a difference of nearly two hours in time of sunrise and sunset.

Texas comprises one-twelfth of the area of the entire United States. Texas is larger by 83,000 square miles than Germany; by 53,000 square miles than France. The only European country with an area larger than Texas is Russia.

Texas is as large as Maine, New Hampshire, Vermont, Massachusetts, Rhode Island, Connecticut, New Jersey, New York, Delaware, Pennsylvania, Ohio and Illinois.

The finest farm house in the world is the Santa Gertrudis ranch house on the King ranch, Texas. The ranch is larger than the state of Delaware. The front door of the house is eighteen miles from the gate.

The natural resources of Texas are estimated to be about 15 per cent developed. Less than half of its tillable land is under cultivation. It has a population of 22.2 persons per square mile. The national average is 41.3. Texas could accommodate within its borders one-third of the population of the United States and still be no more densely populated than Ohio.

Classified Ads

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

LIVE STOCK
REGISTERED HEREFORD BULLS—Best Blood Lines. Two young bull calves carrying over 25% "Anxiety 4th" blood. Should appeal to registered owners. DAIRY FARMERS—call your dairy herds and use a Hereford and see the quality of veals. Don't feed scrubs any longer. A. M. Todd Company (14 miles N. W. Kalamazoo) Manthua, Michigan. World's Largest Mint Farm. (3-24-55b)

FOR SALE—MISCELLANEOUS
MICHIGAN SEPTIC TANK SIPHON and bell as recommended by State College Agr'l Engineering Dept. Build your own septic tank and sewage system. Install when tank is built. Installation and operation simple. Discharges automatically. Have been sold 18 years. All in daily use and giving satisfaction. Instructions with each siphon. \$7.00 delivered. Farm Bureau Supply Store, 725 E. Shawansee St., Lansing. (3-41-60b)

MACHINERY FOR SALE
AGENTS WANTED. HAVE SOME very fine territory open for the sale of heavy duty tractors, threshing machinery and bean hullers. For further particulars address The Huber Manufacturing Company, Lansing, Michigan. (1-4-21-30b)

MAPLE SYRUP SUPPLIES
EVERY MAPLE SYRUP MAKING item, including "Old Reliable" Felt Filter Bag for cleansing. Three color labels, thermometers, hydrometers, buckets, flat bottom pans, tin and glass containers, "KING" evaporators, sap storage tanks, sugaring off tips, sugar moulds, etc. For catalog and prices write Sugar Bush Supply Company, 1292 North Genesee Drive, Lansing, Mich. Display room in Farm Bureau Bldg., 725 East Shawansee St., Lansing. (1-4-31-63b)

WANTED TO RENT
WANT TO RENT FARM OF 60 TO 100 acres in Igham county. Will furnish everything. Henry Hebert, Leslie, R-1, Mich. (1-4)

FARM WORK WANTED
MARRIED MAN, 40, GOOD REFERENCED, long experience, would rent furnished farm. Has 4 children. Or will work by month or year. Does not use tobacco. Charles Oakes, Sears R-1, Mich. (1-4)

MARRIED MAN, MIDDLE AGED, No family, wants steady farm work. Thoroughly experienced. Does not smoke or use liquor. References mention "good habits, good morals, fine around children." E. C. Lingenfelter, 1927 Cady Court, Lansing, Mich. (1-4-17)

The hairsprings in watches are made by drawing a piece of steel through a hole in a diamond. A pound of steel, worth only a few dollars, is worth \$60,000 as watch hairsprings.

INSURE YOUR FARM PROPERTY

In Michigan's Largest Fire Insurance Company. Assets over One Quarter Million Dollars of which over \$150,000 is in cash or Government Bonds. Owns its own office buildings thereby saving high rental for office space as well as being accessible to members calling at office. Michigan State Board of Agriculture carries insurance on State Experimental Farms in this Company. Losses satisfactorily adjusted and promptly paid. Over One Million Dollars new business written each month for the past six months. First Company to write a blanket policy on financial standing of company.

December 2, 1935 State Mutual Fire Insurance Co. Dear Sirs: Received check for loss on barn and personal and am well satisfied with the adjustment made on the loss. We will have the new barn completed in about ten days and want it insured as soon as it is complete. Thanking you for your promptness and adjustment of loss. Yours truly, Thos. & Meadie Turmell, Pinconning, R. 2, Mich.

State Mutual Fire Insurance Co. of Michigan
W. V. Burras, Pres. 702 Church St., Flint, Mich. H. K. Flisk, Sec'y

JURIES ARE GENEROUS WITH OTHER PEOPLE'S MONEY



Sentiment and sympathy are likely to influence a verdict in a damage suit arising out of an automobile accident. Consequently, juries are often very generous with other people's money when damages are awarded.

The most careful driver may find himself involved in an accident. He may fail to prove his innocence in court against the testimony of persons in the other car. An unfavorable verdict may ruin him . . . unless he carries good insurance.

Why carry such a great risk yourself when the State Farm Mutual provides adequate public liability and property damage insurance at very reasonable rates? Should you have an auto accident, it will defend your interests in court and elsewhere in accordance with the protection provided by the policy.

We have more than 500,000 policyholders and 7,000 agents in 35 states in this national Legal Reserve Company. Let our local agent explain our policy to you.

STATE FARM MUTUAL AUTO INS. CO.

Bloomington, Ill. MICHIGAN STATE FARM BUREAU, State Agent—Lansing

IN THE PUBLIC INTEREST

Every business exists by catering, directly or indirectly, to the public. The dealings of some are limited to a small group; but a business such as the Michigan Bell Telephone Company, which caters to every one, which keeps an important product available to all at any hour of the day or night, can be truly said to be engaged in public service.

Those conducting such a business assume an obligation which does not apply to every business. The very fact that telephone service vitally affects the public welfare, and is of daily importance in the social and business life of Michigan, places a serious responsibility upon the Michigan Bell Telephone Company.

In accepting that responsibility, the Michigan Bell Telephone Company established the following principle as its fundamental policy: To supply the people of Michigan with the best possible telephone service at the least possible cost that will maintain existing standards and assure the improvements of the future.

This is not a mere theoretical motto. It is a plain statement of the permanent policy that governs this company's activities. Its importance is shown by the improvements which a faithful observance of that policy has produced in the service.

These improvements, revealed by accurate daily records, include a greater proportion of out-of-town calls completed while the subscriber holds the line; faster repair service; better equipment; increased speed and accuracy in handling local calls; unflinching courtesy; a steady decrease in "out-of-order" reports.

Such tangible, continued progress did not come by chance; it did not "just happen." It grew directly out of a sincere desire to serve the public well; out of the belief that the only policy which can work to the permanent advantage of any business is the policy that works in the interest of the public.



Elect King Director of National Wool Coop

Mr. F. D. King of Charlotte, president of the Michigan Co-operative Wool Marketing Ass'n, was elected a Director of the National Wool Marketing Corporation at the annual meeting of the stockholders of the Corporation held at Chicago, December 10. Mr. King succeeds the late W. W. Billings, who for many years represented Michigan on the national board of directors.

THEY COME AGAIN

Wild deer apparently are unafraid of traps. After having been taken in a live-trap an individual buck or doe may return 10 or 12 times to the same trap to be captured and released again.

JUST SO HE AVERAGES UP WELL

Wife (heatedly): You're lazy, you're worthless, you're bad-tempered, you're shiftless, you're a thorough liar." Husband (reasonably): "Well, my dear, no man is perfect."

INGHAM CO. ROADS AMONG FIRST 20 SYSTEMS IN U. S.

Entire Cost from Weight and Gas Tax Acts Backed By Farm Bureau

Ingham county folks are justly proud of their roads. This county's highway system is listed among the first 20 county highway systems in the entire United States, according to United States highway officials.

Out-of-state motorists frequently note not only the beauty of many of Ingham county's drives, but also express approval of road conditions and of the trimly kept roadways freed of unsightly brush and weeds, under supervision of the county road department. They also commend the county system whereby, throughout the winter, snow is kept removed from state trunk lines and through-country roads at all times, and side roads are cleared as rapidly as possible.

Ingham county's road system derives its entire revenue from weight and gas tax moneys distributed to counties under the McNitt-Smith-Holbeck township road act and the Horton Act of 1932, both of which were supported by the Michigan State Farm Bureau.

No direct tax is, or has been for some years, levied either for road building or road maintenance in this county. More than that, Ingham county's road business is a pay-as-you-go business, and the county's highways have no bonded indebtedness against them, while the road department maintains a substantial balance for emergencies.

The past year much has been accomplished under supervision of the county road system's efficient management. Listed under 1935 construction are 80 miles of township roads graded and graveled; 50 miles of new blacktop construction, as well as several small bridges and culverts built, and some 120,000 cubic yards of crushed gravel produced. This work was distributed throughout the county, some of it in each of the townships.

Under county maintenance during 1935 the county system has kept in order 327.2 miles of gravel road; 146.0 miles of blacktop road; 99.7 miles of state trunk line; 700 miles of plat streets; 627.6 miles of township roads. Of the latter all but 100 miles are graded and graveled.

The buildings owned by the county's road department include the office and garage at Mason; a storage building at Mason, and three maintenance garages, one at Williamston, another at Stockbridge, and the third in Onondaga.

County-owned road equipment now in use includes two gravel producing plants; three power shovels; 16 float trucks; 16 small trucks; 4 passenger cars; 2 Ball wagon graders; 2 asphalt distributor trucks; 6 large blade graders; 2 blacktop mixers, 9 caterpillar tractors, 26 snow plows, 1 motor grader, and numerous other pieces of equipment.

During the coming year (1936) the program as outlined and approved by both the county highway department and the board of supervisors proposes to grade and gravel the remaining 100 miles of township roads taken into the county system some two

The Need for the New Year is More Straight Thinking

So Says Mrs. Wagar, In A Remarkable New Year's Message

By MRS. EDITH M. WAGAR

The New Year brings new hopes, new ambitions, new problems and also renewed courage to face them.

From all sides we have the assurance that life looks brighter, that changes have been made favorable to the average person. Peace of mind and contentment may again reign throughout America.

When asked the other day what in my opinion was the greatest need of the hour, it brought me face to face with many current problems. There is the question of war, with all of its horrors; its costs; its opportunities - for greed and exploitation. We must be on our guard lest some unforeseen maneuver draw us into an overseas conflict. It only takes the right move on the part of a scheming nation to find one's self on the defense in the checkerboard of life.



MRS. WAGAR

I recall the number of times I have heard loose talk during the past year about it taking another war to settle things and that such an experience might bring a return of good jobs and high wages!

Then there's the question of crime and how to deal with it. Every week or two, the entire nation is shocked with the report of some hideous deed. Newspapers are filled with every minute detail in connection with each occurrence and the horror of it all is dragged along through the prolonged publicity through the press and over the air. What are we going to do about it is another question for us all to think about!

Then my thoughts turn to the fast growing tendency of covetousness among our American people. So many want to share what the other fellow has acquired no matter how or why. We criticize the unfortunate victim of circumstance who has been compelled to accept a public dole in order to live at all, and we very freely and vociferously denounce the "chiselers" yet in the same breath we demand something we haven't earned.

More Straight Thinking
In my own mind I thanked the good friend who set my mind running along this channel when he asked my opinion on the greatest need of the hour. I decided the thing most essential for America today was more straight thinking on the part of its citizens.

years ago and when this is accomplished all of Ingham county's former township roads will have been improved since they were accepted into the county road system. Another 100 miles will be surfaced with blacktop if present plans mature as expected during the coming year. Besides this, numerous small bridges and culverts will be built, in addition to the regular maintenance which will be kept at its usual high standard of excellence.

If we keep America in the place she has all reason to want to be, we must get down to earnest thinking on the fundamental principals that make and keep a nation great.

The adult population must set the example of thrift, ambition, sobriety, self-denial and self-respect that will instill in the youth a desire to acquire the same ideals. Then America will be safe.

We older folks have no right to dictate to or to criticize the growing generation if we do not have the backbone to curb our own selfish weaknesses.

Some years ago, a ne'er do well of our neighborhood was always telling "what the government owed him." Everybody accepted this statement as a loose remark by a weak-brained fellow who needed pity rather than condemnation because he was mentally light,—but what do we find today?

On every corner and many times between, we find people who are looking for "hand outs" without a thought of how it will come or what it may cost the country that their forefathers' straight thinking created.

We find leadership whom we have all reason to believe down in their hearts condemn the idea, but for selfish reasons refrain from saying so.

We can curb all thought of war if we will but will it so. When worldly goods are conscripted with the same determination as human souls, there'll be more sentiment for peace and less for war. It's all in the hands of those who would be asked to participate as to which way a difficulty is settled.

When the public demands respect for law and order from everyone; demands full protection and consideration for respectable citizens and none for criminals; then we may hear less about crime waves and more about stable America.

It's going to take firm, sane leadership to keep this country balanced. We cannot expect results of the right sort if those with influence are impulsive, and unstable and willing to deviate from justice for all, in order to gain a selfish point. Not only in public matters must we adhere to straight thinking but in every day family life as well.

Organizations have a big part to play in shaping the nation's future. There may be times when the immediate present would appear more attractive if an organization would assume a spectacular program of short sighted demands, but the organization that actually accomplishes something is the one that looks on all sides of a question and uses its influence for the good of all.

Not only does this type of organization need men strong of character and sober in its planning but it needs the influence and encouragement of far seeing women. There has never before been a time when such leadership was more needed than now, and in the Farm Bureau program for this year, we hope each and every member will offer their loyalty and their cooperation and their best thinking to the end that we may mobilize the best agricultural brains into a united action for those things best for all.

I make a special appeal to our women to enter into the Farm Bureau work as co-partners with our men with the thought that many hands make lighter work. There are many problems facing us today that need every thoughtful woman's support. When the appeal goes out for help in any way be ready to do your mite. All things are secured according to the dispatch and the strength of the response from the home districts. Without this support, all efforts fail.

AAA, MORTGAGES, MOTOR FREIGHTS BEFORE CONGRESS

Chester Gray Sees Legislation In Making on These Subjects

Washington.—Chester Gray of the American Farm Bureau Federation legislative department here says that the present Congress will consider these questions which are important to the man on the farm:

Future of the AAA
The forthcoming decision of the Supreme Court will determine much. If the decision is largely favorable to the AAA, nothing of great importance is likely to be done in amending the Act. If, on the other hand, the decision should be adverse, and sweeping, as the opponents of the Agricultural Adjustment Administration wish, much will be done in Congress to re-enact the AAA in conformity with the Supreme Court decision, whatever it may be.

Farm Mortgage Interest.
Farmers having Federal Farm Credit Administration mortgages, (federal farm loans) are now paying 3½% interest for one year beginning July 1, 1935. The Farm Bureau is in favor of continuing that special rate of interest for at least two years, perhaps longer. Efforts will be made by the Farm Bureau to have bills introduced in both Senate and House to provide continuation of the 3½% interest rate during 1936 and 1937.

Motor Carrier Act of 1935.
This law placed motor carriers under regulation of the Interstate Commerce Commission, and provides for freight rate regulation by the I. C. C., requires motor lines to show that they

A GREETING TO HIRAM AND MARTHA

Hiram and Martha, How do you do! It's pleased we are to be meeting you. In the Farm Bureau paper you've been our guest. We are happy to greet you nevertheless.

I'm asking your pardon for being so slow But where the time goes to I really don't know. Like you, we are busy most night and day Getting adjusted to the AAA.

For in spite of our bonus, it is still up to me To make over clothes for the children three, While I do that,—My "Hiram" says He's telling the government what he has raised.

How many pigs our mother pig had. If our farm crops turned out to be better or bad. He has answered questions from A to Z Except what prices our products should be.

In our domestic life, Martha, I extend sympathy. My "Hiram" is sometimes a puzzle to me. But the "Hirams", I guess, all over the land Are hard for their wives to quite understand.

They have lovely hearts in them all just the same. Always are handy to pet or to blame. So all in all it seems certain to me This world lonely without them would be.

Here's to Hiram and Martha of Old Michigan From an ardent admirer and Farm Bureau friend.

Ioia, R. 5 Dec. 9, 1935

—MRS. JOHN COCHRUN

Editor's Note—To Mrs. Cochrun: Thank you, Mrs. Cochrun, for the nice compliment to Hiram and Martha, and for understanding us Hirams.

Bounties on Pests

are entitled to "certificates of convenience and necessity" from the I. C. C., and makes the motor carriers subject to the same type of regulation that applies to the railroads.

According to the American Farm Bureau, the act needs amending: first, to remove the freight regulatory features, and to insert in it regulations for weight, speeds, and dimensional requirements needed for the protection of the public and the preservation of the highways.

The effective date of the motor carrier act has been advanced to April 1, 1936, by the I. C. C.

The bounty system of predatory animal control, put into effect a year ago, cost Michigan \$32,415.50 of the \$40,000 appropriation in the first 11 months of the past year.

New York's Dairy Cows

Less than four per cent of the dairy cows in New York state are being tested in dairy herd improvement associations. They average 8,077 pounds of milk and 307 pounds of butterfat a year.

Once When Big Production Brought Farmer More Cash

The value of organized effort is brought out in this single paragraph by Secretary B. F. Beach of the Michigan Milk Producers Ass'n in his 1935 annual report:

"We produced 72% more hay this year than last year, and in spite of that the value is 30% less than the 1934 crop. We had more milk this year marketed in the Detroit market than any time during the history of the organization. However, the handling of milk is on such a basis that we received \$2,000,000 or approximately 16% more this year than a year ago. It is one of the crops that has been well enough organized

so that the sale of additional volume does not always produce a lower gross return to the producer."

Hic, Hike and Hug

"Intoxicated driving, uncontrolled thumping, and indiscriminate spooning," a traffic report declares, "are among the major menaces of our highway safety." Or to put it even more briefly—hic, hike and hug.

Cornell University takes part in a new plan for the Land-Grant college radio hour that will be launched in 1936. Programs will go out from eleven institutions over the farm and home network of the national broadcasting system.

9 1/2 Million FRUIT TREES

WERE FERTILIZED LAST YEAR WITH 'Aero' Cyanamid

AMERICAN CYANAMID COMPANY
PRODUCERS OF GRANULAR FERTILIZERS
'Aero' Cyanamid—'Ammo Phos'—'32S' Aero Super Phosphate
NEW YORK, N. Y. ATLANTA, GA.

THE NON-LEACHING NITROGEN-PLUS-LIME FERTILIZER



PARTNERS...FOR FIFTY YEARS

"Give me your hand. The cold, unfriendly years
Have been more friendly and less cold, because of you.
When strength was spent and hopes were choked in fears,
Your same calm smile, still glistened through your tears;
And, after that, the fight I thought was through
We fought again, and WON...because of you."

and threshed it with flesh and blood horsepower, hitched to a wooden sweep. Those were the days when his wife's hands were just as calloused as his own... when she lugged water up from the spring in cedar buckets, boiled the clothes in an iron kettle and scrubbed them on a washboard... with children clinging to her skirts.

Today his car eats no man's dust. No wave length is barred against him. Bankers ask, anxiously, about his health. Statesmen, like weather vane, whirl to his slightest wish. And Sears-Roebuck, who fifty years ago staked all on the farmer, have no reason to regret the decision.

★ FIFTY YEARS AGO Sears, Roebuck and Co. entered into a partnership with the American Farmer. After half a century of getting acquainted, both parties to the arrangement seem pretty well satisfied... Sears still call the farmer "our best customer"; and the farmer still calls Sears "our favorite place to trade."

The farmer likes the idea of shopping sitting down... of these little nightly rocking-chair journeys through Searsland. He likes to have the markets of the world bound into a book and laid in his lap. He likes the money-back guarantee that never argues or side-steps, but ungrudgingly and gladly makes good down to the last penny. And, best of all, he likes the steady Sears HIGH QUALITY at the steady Sears LOW PRICE because he KNOWS IT SAVES HIM MONEY.

No association ever endures that isn't founded on understanding; and certainly, after all these years, Sears-Roebuck and the farmer understand each other.

We have seen him grit his teeth and bore through, when any man with less hickory in his heart would have signed away the farm and let them have it. We have heard the air ring with the bite of his Sears saw and felt the ground tremble under trees felled with his Sears ax.

Sears can remember when farmers cut their wheat with a cradle, bound it with twists of its own straw

Back in the old days, where the hill was steepest, they used to throw up what they called a "thank-you-marm"... a ridge of dirt to chock the wheels and give the team a chance to blow and get its strength back for the pull still ahead. In a way this Sears Golden Jubilee is like that... just a "thank-you-marm" in the middle of the hill.

For fifty years we, and those before us, have put all we had into this job... given our best to it. And we aren't fooling ourselves for a minute... with farm requirements getting more and more exacting every day, we know that the next fifty years may be even harder. But whatever the future holds, this company will try so to conduct itself that the greater Sears, Roebuck and Co. of tomorrow and your children's children may still be... PARTNERS.

SEARS, ROEBUCK AND CO.



"The Quality in Farm Bureau Spray Materials appeals to me!"

THE consistent results which growers have had with Farm Bureau Brand Insecticides and Fungicides bear out the statements we made last year about their high quality. They are manufactured under contract with General Chemical Company whose scientific control of every step of their making assures absolute uniformity and exact adherence to stated analyses. We have satisfied ourselves that no better materials are available, nor fairer prices.

For exceptionally severe infestations or virulent fungous diseases you may require materials other than the Farm Bureau Six (see list). To round out our service we bring you also the General Chemical Company's Orchard Brand specialties noted below.

Farm Bureau Services, Inc.
221-227 North Cedar St., LANSING, MICHIGAN

ARSENATE OF LEAD
CALCIUM ARSENATE
BORDEAUX MIXTURE
DRY LIME SULPHUR
LIME SULPHUR SOL'N
and OIL EMULSION

What Causes SCOURS in CALVES?

Read this Book . . .

GET the answer to this question. Learn how to avoid scours in calves—how to escape profit-destroying digestive upsets. . . With this book as your guide, you can follow the best practices of the top-notch herdsmen throughout America.

TESTED AND PROVED

The principles described are those practiced on the country's most successful dairy farms, including Carnation Farms, where more than 300 calves are raised yearly. Your copy of "The Key to Successful Calf Raising" is ready.

Write for it Today — It's FREE —

Calf-Manna CARNATION COMPANY
Dept. M-P Oconomowoc, Wis.

THE BETTER WAY TO FEED CALVES

PLANT DISEASES FORECAST COMING

Long Range Predictions May Help Farmers With Control Plans

Ithaca, N. Y.—A new role for the "plant doctor" in coming years, that of forecasting severity of crop diseases for the next growing season, is predicted by A. G. Newhall of the New York state college of agriculture.

When farmers know in advance that potato blight will be severe, that sweet corn may face heavy infections of wilt, that celery blight will abound, or that onion mildew will be severe, they may be able to do something to protect themselves, as more intensive spraying or seed treatment, Dr. Newhall believes.

"Some of this forecasting is under way now. In New York State there is considerable reason to predict that some diseases will be more severe than usual in 1936.

"Late blight of potatoes, for example, seems to come and go in cycles of from three to five years. Past records show that New York is on the "up" side of one of these cycles. After a lapse of six years, late blight appeared again last year. The most important single thing to watch is July rainfall.

"Rainfall was excessively heavy this past July in a large part of New York. Predictions were made last spring that considerable blight rot would probably occur by the end of September unless August and September were exceedingly dry. August was somewhat drier than normal, hence only about a million bushels, or one in twenty, were lost throughout the state.

"In some counties where rainfall was the most abundant, losses were three times as high. Based on past experience, the chances are more than fifty-fifty that late blight will be troublesome in 1936."

Similar experiences point to a gloomy outlook for disease in onion and celery crops in 1936.

"Onion mildew is carried both by seed and soil. Most of the seed is raised in California and Michigan. Records of past years show that New York growers usually suffer much from this disease the year following an outbreak on the seed crop in California.

"Acting on information from California last winter, predictions were made in the spring of 1935 that mildew would be severe in New York unless the season was very dry. Since the growing season was not very dry, there was plenty of mildew. The average reduction in yield was estimated at fifteen per cent or a loss, roughly, of more than half a million dollars.

"Prospects for 1936 are not bright. Both California and Michigan suffered heavily from mildew on the seed crop during the past summer. New York growers will have to buy that seed because the State does not have enough home-grown, disease-free, onion seed available. As a result, considerable reduction in yield of onions from mildew in the northeastern states is predicted for 1936 unless the season from July 1 through to harvest is exceptionally dry.

"As for celery, there are at least two seed-borne diseases. Most of the seed comes from one or two states, and when blight prevails on the seed crop, farmers in the east can expect trouble the next year.

"Prospects are no brighter than a year ago on celery blights. Because some celery seed is always carried over to the next year and because the weather has not been too favorable in the seed growing regions, the prediction is that celery blights will again give much trouble in 1936 unless the season is exceptionally dry.

"One of the best recent examples of successful long range forecasting was done by Dr. Stevens of the United States Department of Agriculture who found that a good deal of bacterial wilt of sweet corn in northern states accompanied mild winters and that severe winters caused a decline. This find has given a valuable index on which to base a prediction, and it proved remarkably trustworthy in predicting almost no trouble from sweet corn wilt in New York in 1935."

SENATOR GRADES LANSING LOBBYISTS

Farm Bureau Man Is Given Public Servant Rating By Legislator

Fremont—Senator Don Vanderwerp of Fremont discussed lobbying before a group of co-operative managers and their wives and friends meeting at the Fremont Community Hall, Tuesday, November 26. The meeting followed a trip several weeks ago when the same group visited a number of plants manufacturing Farm Bureau brand commodities.

Senator Vanderwerp classed lobbyists as of three sorts: (1) those interested in organization matters for the general welfare; (2) those interested in only one bill for private interests; (3) those interested in the promotion of rather questionable projects for such interests as gamblers, racing, liquor, etc. The speaker classed Farm Bureau legislation as constructive, unselfish and for the general promotion of valuable agricultural projects. He characterized it as a good program, splendidly presented.

Senator Vanderwerp spoke highly of R. Wayne Newton, legislative representative of the Michigan State Farm Bureau. Mr. Newton, said Senator Vanderwerp, belongs in the general welfare group of lobbyists and has respect of the legislators. He is always on the job and courteous and is aggressive but never offensive, said the senator from Newaygo county.

Senator Vanderwerp has been in the legislature two sessions. He publishes the Fremont Times Indicator.

Others who spoke at the meeting included Mr. Martin Schwaas, manager of the Mason County Marketing Association at Scottville, Mr. E. R. Steen, manager of the Shelby branch of the Great Lakes Fruit Industries, Inc., and Mr. L. A. Hawley, manager of the Ludington Fruit Exchange. Each emphasized the need for a closer relationship between the local co-operatives and the State Farm Bureau. Each attributed increased success in their various businesses to the activities of the Farm Bureau in their trade territories.

The program was preceded by a co-operative luncheon served by the wives of those in attendance. Mr. L. A. Hawley led the community singing and sang a solo. Morris Robinson of Fremont High School played the accompaniment. Mr. Wesley Hawley of Ludington, district representative of the Farm Bureau, was chairman. J. P. Yaeger of the State organization was also present.

Cortez Brought Cattle And Horse Here in 1518

Texas leads all states in the production of cattle, sheep, goats, horses, and mules. Since horses and cattle are not natives of North America but were first introduced into this country by Hernando Cortez in 1518, it is reasonable to assume that Texas was the first state of the Union to have cattle and horses within its borders. Despite a 20 per cent decrease from government program and drought, Texas had, at the end of 1934, 1,388,000 head of dairy cattle and 6,640,000 head of cattle of all kinds, which was more than 2,000,000 head than Iowa had, its nearest rival. There are twice as many cattle as people in Texas. The State produces twice as many sheep as any other State.

Will Carleton, author of "Over the Hills to the Poorhouse" was born at Hudson, Lenawee county, in 1845.

As Farms Prosper, So Does Nation, Gen. Wood

(Continued from Page 1)
The great majority of bankers and industrialists. Furthermore, the influence of that step is still at work, and will continue to be felt in the future. I feel certain that there will continue to be a slow but gradual rise in the price of world basic commodities.

End of Surpluses—Financial Aid.
The AAA was passed May 12, 1933. Prices of basic commodities continued to rise rapidly until the fall of 1933, when they became more stable. Between the AAA and the great drought of 1934, farm surpluses were pretty well eliminated.

The Farm Credit Administration has been doing a splendid and wise job in the refunding of farm mortgages. Farm taxes have dropped from \$601,000,000 annually in 1929 to \$400,000,000 in 1934, interest charges from \$682,000,000 in 1929 to \$500,000,000 in 1934, a total decrease of nearly \$400,000,000 in fixed charges annually within the space of five years. The farmer has been gaining at both ends.

—In a rise in prices for his products and in a decline in his fixed charges. While the gross farm income is still one-third below the 1929 figure, the difference is not as great as appears from the face of the figures.

The farm problem should not be a political problem, though from the nature of our institutions, it is bound to get into politics. It is primarily an economic and a social problem.

Bound to Have Farm Problem.
From the economic side, when a country is almost equally divided between manufacturing industry and agriculture, there is bound to be a farm problem when there is a high protective tariff. If there were no tariff, there would be relatively little justification for farm aid from the economic side. This is a fact that the manufacturers of New England and the Middle Atlantic States have persistently ignored.

Now, I do not believe you can eliminate the tariff without causing very severe injury to the whole body of industry. As long as there are the present great difference in living standards between the workers of the different races of the world, you cannot withdraw this protection to the American manufacturer and his employees. You may modify the tariff but you cannot eliminate it.

AAA or Something for Farmer.
On the other hand, as long as a great body of our farmers have to export their products and sell in a world market, you must have an AAA or some method of giving an equivalent of tariff protection to the farmer.

This was what the McNary-Haugen Bill attempted to do, and political history has been changed by the twice repeated veto of a New England president.

Now, I do not believe the AAA is perfect. Mistakes in policy and mistakes in administration have been made, which were bound to occur in a new instrument operating on such a large scale. But the AAA served a great and useful purpose in the agricultural crisis of 1932 and 1933. Furthermore, it has taught co-operation and some unity of effort to the great mass of 6,000,000 individualistic farmers, who were at a serious disadvantage between well organized industry on the one hand and highly organized labor on the other.

But the AAA cannot remain static; it must be changed as conditions change, and the conditions of today are not those of 1932 and 1933.

Fair Prices, Profits and Wages.
The Brookings Institute has recently completed its studies of economic conditions in the U. S. While I do not agree with all of their conclusions, I do believe firmly in their main premise, which is, that it is the main function of capitalism to produce and distribute goods to the people at the lowest possible prices, consistent with fair profits and fair wages. As we advance in technology, we must give the people the benefit of lowered prices. If manufacturers or merchants succeed in this, the people give them a reward, which is called profits. If capitalism does not accomplish this, it is not entitled to a reward.

This is also true of agriculture. The industrial worker cannot be expected to pay in the cost of his food, interest on inflated farm land values or, for that matter, for the cost of inefficient or wasteful farming. He should and must pay a price consistent with a fair return on the capital and labor on the average farm. It is better for the farmer, as well as the manufacturer and the merchant, to get larger volume with moderate prices, rather than low volume with high prices. In other words, agriculture as well as industry, cannot permanently aim for any economy of scarcity.

Agriculture Should Protect Itself.
But agriculture, like industry, should protect itself from the ruinously low prices caused by an overwhelming surplus. If a manufacturer has a big inventory and no orders, he shuts down his plant and stops producing. I see no crime in the farmer doing the same thing. Every factory has production control geared to its orders, every merchant has inventory control geared to his sales; so I cannot see that the American farmer should be blamed for desiring some measure of production and inventory control. But the ideal for the farmer, as well as for the manufacturer and merchant, is to run his plant to full capacity at moderate prices, provided he can earn a living by so doing. I do not believe in the theory of over production. I believe that in the future we will solve the problem of under consumption, and that farm, factory and mine will all run to capacity.

Can't Lay Farmers Off.
For the past twenty-five years the

number of farms in this country and the total farm population have remained almost constant in number so that the proportion of farm to total population has steadily decreased from 35% in 1910 to 25% in 1935. Each farmer has, therefore, become individually more efficient, has improvement in productive ability running parallel to the technological advance in industry.

Some think that when overproduction has occurred in farm products or when there is capacity to produce an amount greater than can be currently consumed, the natural process of elimination of marginal producers should take place and enough farms should go out of production to restore the balance. When applied to our total number of farms the process is unsound from the viewpoint of the stability of our economic structure.

To correct long-term changes over a period of years it may be necessary to reduce or increase the farm acreage in production, or certain sections which have been devoted to raising a particular crop may have to diversify their crops and introduce new ones. But to attempt to control short-term variations in consumption by taking farms out of production in times of low consumption and starting them up again when consumption improves would entail a capital loss and disturbance of our farm population which we cannot accept. Continuity of ownership and production is vital to their well-being and equally important to those who do business with them.

Prosperous Agriculture Is Basic.
I have referred to the social side of the farm problem, and in many ways it is the most important side of the problem. If I read my history rightly no urban civilization has perpetuated itself. There are many reasons for this—time forbids my going into them. A body of independent freeholders living on the land, has been in all times and at all places the strength of a state. If our American state is to endure, we need the stability, sound thinking and patriotism of the 6,000,000 American farmers. If they become impoverished, if we have a body of poor farm tenants renting from large land holders, our social order will indeed be threatened. As I see it, it is the patriotic duty and the very deep interest of every American industrialist, to do everything in his power to promote the stability and the prosperity of the American farmer. It is equally the duty of labor, for, in the last analysis, the jobs and wages of labor depend on the flow of new primary wealth from the farm.

I believe we are emerging from this depression—the worst in our economic history. I believe our course is upward, and will continue upward for some time. But we cannot build on a firm foundation, unless we keep this country in balance. If any one of the leading groups—whether capital, labor or agriculture—gets too greedy, wants too much for its share, we will get

out of balance, and we will sow the seeds of another upset. I hope the depression has taught all of us that one simple fact.

I have always liked the definition of a liberal as a practical idealist. Let us try to have our ideals, let us be receptive to new ideas, let us put the best of our new ideas into practice, but in the application of these, let us be practical, hard-headed and not too hasty in execution. Reform is an evolution and cannot be accomplished over night, and impractical idealists often do more harm than reactionaries or crooks.

New Ice Fishing Rules Were Effective Jan. 1

Michigan's new ice-fishing regulations for inland waters, which have been the subject of controversy in sportsmen's circles, were effective January 1st.

Inland lake fishermen are limited to the use of two ice-lines with not more than one hook attached to each line. These lines must be held in the hand or be under immediate control. The regulations also apply to the "tip-up" or any similar mechanical device used for the taking of fish from the inland waters. No more than two "tip-ups" may be used by an individual fisherman and these must be under immediate control.

Smelt fishermen in recognized smelt waters are also restricted to the use of two lines, but may use any number of hooks on a line.

The two ice-line regulations, however, do not apply to the Great Lakes where five ice-lines, the number allowed last winter, is still legal.

Cost of Distribution

According to Secretary of Agriculture Wallace when the average family spends \$19.06 for food, the farmer gets about \$7.34 of it. The remaining \$11.72 is consumed in processing and distribution cost and charges between the producer and consumer.

Milk Producers Rap Canadian Reciprocity

Detroit—The sales committee of the Michigan Milk Producers Ass'n has declared that the Canadian reciprocal trade agreement will work a hardship on Michigan dairy farmers, without in any way providing them with a reduction in the cost of manufactured articles they have to buy. Their resolution of protest has been forwarded to President Roosevelt, Secretary of Agriculture Wallace, and all members of Congress from Michigan.

Sparring Season Opens

The two-month season for sparring through the ice opens Jan. 1. This season is open during January and February on all inland waters, except trout streams and waters not otherwise closed to sparring. The use of artificial light while sparring is forbidden.

The species of fish that may legally be taken with the spear are: Carp, suckers, mullet, redhorse, sheepshead, lake trout, smelt, great northern, grass pike and pickerel, muskellunge, whitefish, ciscoes, plofish or menominee whitefish, dogfish and garpike.

Wiring a Home

First step: Plan the job to get the most from the new service and to avoid the usual mistakes. Get the help of a reliable electrician. Good wiring means safety, efficiency and economy. Write Michigan State College Agr'l Engineering Dept' for its booklet on wiring the farm home and buildings.

CHICAGO'S GREATEST HOTEL VALUE

HOTEL SHERMAN

1700 ROOMS
1700 BATHS

from \$2.50

Favorite Chicago Home of American Business Men

DRIVE
Your Car Right into the Hotel Sherman

HOME OF THE COLLEGE INN

GEORGE OLSEN — ETHEL SHUTTA AND THE ICE SKATING SHOW

Livestock Feeders!

PROFITABLE feeding operations this year will require that live stock be PURCHASED as cheaply as possible, FINANCED at a reasonable interest rate and when finished SOLD at the highest market value.

PURCHASING

The Michigan Live Stock exchange through its NATIONAL connections can furnish at cost plus a reasonable handling charge, all grades of feeding hams, on the hoof and calves. A large assortment at our Daily Markets is now kept on hand at St. Johns and Battle Creek at all times.

5% FINANCING

5% MONEY is available for the feeding operations of all worthy feeders who have feed, regardless of where they purchase their feeders.

SELLING

Our new enlarged complete Selling Service now consists of not only Commission Sales Agencies on Detroit and Buffalo terminal markets, but daily market at St. Johns, and Battle Creek where all species of live stock are purchased each day and moved direct to the packers or the public market. All grades of dairy cows bought and sold at Battle Creek.

For complete information phone or write

Michigan Live Stock Exchange

Secretary's Office, Hudson, Mich.

Daily Markets: Terminal Markets
St. Johns & Battle Creek Detroit, & Producers Co-op at Buffalo, N. Y.

Market Quotations—Mon., Tues., Wed., and Thurs. Station
WXYZ and Michigan Radio Network at 12:15 P. M.

LIFE INSURANCE PROTECTS The Family Circle



When the head of a family gets somewhere near the half-way point in bringing up his family, he is probably around the same point in paying for his home. He finds it very difficult to make substantial cash savings as the years go by. He longs for financial security.

He can assure himself and his family a large measure of financial security by purchasing a fair amount of life insurance. Immediately it is issued, he may assure his family a sum that will pay for the home, and raise the family in comfort should he be taken away.

Paying for life insurance each year, a little at a time, a man saves money, protects his family and property, and builds a fund to provide income for his own old age. Isn't it a wise program?

State Farm Life insurance policy plans are especially adapted to farmers' needs. You should know what we have to offer before you buy a policy anywhere. We are glad to explain, and without obligation.

Mortality Tables Say that of 1,000 Men Aged 40, Ten Will Die Within the Next Year.

STATE FARM LIFE INSURANCE CO.

Bloomington, Illinois

MICHIGAN STATE FARM BUREAU, State Agent, Lansing

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Write for 40 packs and Gift Book TODAY, Send No Money. We trust you.

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6c FREE WHITE 1236 FORD or other large cash awards

CHOOSE YOUR GIFT · ACT NOW

The Same Organization of Michigan Farmers That—

- Secured relief from the 3 per cent sales tax on farm supplies.
- Secured State policy of paying up to \$65 tuition for all high school students, thus assisting every rural school district.
- Won the fight for removal of tax on farm property for township roads. Compare your tax statements.
- Slashed \$12 a ton off the price of fertilizers years ago and introduced open formula feeds, and alfalfa and clover seeds of northern origin, high purity and germination.
- Won the zone freight case of 1923-24 which saved farmers of Michigan a half million dollars annually.
- Caused the equalization of farm property to be corrected so as to compare with urban property.

Is Today Working For

- Rural electrification that will extend rural lines without construction cost to the customers, and make available electrical equipment at reasonable prices and easy terms.
- Farm to market roads that will bring farmers off the main highways "out of the mud" through the use of federal money allocated for the relief of the unemployed.
- A more just portion for farmers of the Nation's annual income and a more equitable price for farm produce.

Join the Michigan State Farm Bureau

Farm Taxpayers Save About \$2,100,000 Tuition

The first payment of \$2,100,000 paid this fall under the new State aid act for schools went to pay tuition for rural high school students. When this bill was before the Legislature, the Michigan State Farm Bureau saw to it that the payment of high school tuition should be by the State, and NOT by the rural school districts as in the past. Farmers can thank the Farm Bureau for this saving.

First steamboat on Great Lakes left Buffalo Oct. 10, 1818.

40 EGGS MORE COST 3 CENTS

To make egg shell, the average hen eats 3-lbs. of oyster shell a year at a cost around 3-cents per hen.

She lays about 40 more eggs—so with a 3-cent cost with eggs at 18-cts. a dozen, she makes 60-cts. more—100 hens \$60.00 more.

To insure this result keep Pilot Brand Oyster Shell Flake before your flock at all times.

No waste—no odor—no poisonous matter.



No. 7

NATIONAL SAVES MONEY
 gives better light
 • Better quality, lower cost, better economy operation. Ask your dealer for National in the RED DRUM. Write us if he cannot supply you.
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CARBIDE
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Not only does sufficient vitamin A mean heavier egg production through the winter months, but it also insures healthier, more vigorous birds, faster growth, lower mortality and a longer laying season. CLO-TRATE, the concentrated cod liver oil, is rich in vitamin A (and in vitamin D, too). Buy CLO-TRATED feeds, make greater poultry profits.

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CLO-TRATED FEEDS ARE MORE DEPENDABLE

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 firesafe, long-lasting concrete farm structures



Concrete is permanent and firesafe; improves working conditions, increases productivity and gives you real pride in your place.

Our 72-page book, "Plans for Concrete Farm Buildings," gives detailed information on how to mix, form, reinforce and place concrete. Shows plans for all types of farm buildings—dairy and cattle barns, hog and poultry houses, grain bins and corn cribs, ice houses and smoke houses—farm houses, too. Write for free copy.

You can build these improvements yourself. Or get a concrete contractor. Your cement dealer can put you in touch with a good concrete builder.
PORTLAND CEMENT ASSOCIATION
 Dept. D1a-5, 2013 Old Tower Bldg., Lansing, Mich.

Try This Measuring Stick for Farm Line

The Consumers Power Co. now offers farmers a choice of two plans for securing a rural power line extension:

No. 1
 The old plan. Farmers to finance the line. That is, they pay \$1,000 per mile for the line. The Company allows a credit of \$100 each to original customers, and \$60 for each additional customer within 5 years, to be divided among the original customers, up to the time the original group gets its line investment back. No revenue guarantee is required, except the standard rate provision for 50c per month minimum charge.

No. 2
 The new plan. Where an average of 5 new customers per mile on a proposed extension will guarantee \$12.50 per month (\$150 per year) revenue, the Company will build the line at its own cost. Five customers at \$12.50 per month is an average of \$2.50 minimum bill per customer, per month.

TO COMPARE THE PLANS
 (a) Assume that one set of 5 farmers finance a line under Plan 1. After \$100 credits, each still has \$100 tied up in the line, providing no other customers connect in that mile. A problem in Michigan seems to be to average 5 customers per mile.
 (b) Assume that under Plan 2 each of another set of five customers per mile guarantee the Company \$2.50 per month.

Now, for purposes of comparison, assume that each customer under Plan 2 actually consumes only \$1.50 of electricity per month, and therefore "loses" \$1 per month or \$12 per year on the deal.

Each of the 5 farmers per mile under Plan 1 has \$100 construction cost tied up in the line, to stay tied up unless sufficient other customers connect for service in that mile.

Arithmetic
 (c) Divide the actual \$100 per customer tied up in Plan 1 by the assumed "loss" of \$1 per month per customer in the Plan 2 situation above. It will be 100 months of the same situation before the possible "losses" or under-consumption per customer in Plan 2 will equal the \$100 tied up, possibly permanently, by each customer in the Plan 1 example.

Additional customers on the mile under Plan 1 would cut the \$100 tied up at the rate of \$60 per new customer, or \$12 refund to each of the original five customers. And so would change the figure to be divided by the assumed \$1 monthly "loss", and the final result.

Under Plan 2 each additional customer would reduce the monthly guarantee for all customers. Under Plan 2, use of any piece of major electrical equipment, such as a range, refrigerator, or water heater, in addition to lights and small appliances in the home, would provide monthly electric bills in excess of \$2.50, and to the customers satisfaction, in our opinion.

OUR FORMULA
 Here is our formula for comparing Plan 1, and Plan 2 for any number of customers per mile, to show how long it will take any average under-consumption "loss" under Plan 2 to equal the first cost under Plan 1.

SIX CUSTOMERS PER MILE (UNDER PLAN 1)
 \$1,000 line cost to farmers
 600 credit
 400 left with Company
 400 = \$66.66, net cost of line per farm if no others connect
 6

(UNDER PLAN 2)
 Line is free if average of 5 customers per mile guarantee \$150 income per mile per year
 \$150 = \$25, av. annual guarantee for each of 6 customers
 25 \$2.08 av. monthly guarantee per customer
 12

NOW ASSUME
 That average consumption of electricity is as low as \$1.50 per month per customer
 \$2.08 No. Guarantee
 1.50 Av. mo. consumption
 58c Av. mo. "loss"

COMPARE SUCH COSTS
 \$66.66 Plan 1 = 114% Mos.
 58c Plan 2

Or 9 years and 6 1/2 months before an av. under-consumption "loss" of 58c per month per customer under Plan 2 would total the \$66.66 net line cost per customer under Plan 1 for the same line.
 Desirable things that could happen in the 9 years: Increase in electric equipment on line to actually use much more than \$150 of current per mile per year. Under such conditions, end of the guarantee period after 5 years of such consumption. Also, unforeseen improvements in rates and policies in favor of the customer in keeping with the march of progress in electric service.

Southwest Business Leaders Support AAA

"The farmer is entitled to the same benefits industry enjoys," said the southwestern division of the Chamber of Commerce of the United States at its annual meeting at Kansas City early in November. About 400 attended the meeting, representing 96 cities in 26 States.

In a resolution supporting the AAA crop program, this group said to the U. S. Chamber of Commerce:

"We believe that financial aid should be continued to producers for that part of our crops used for domestic consumption. In a degree sufficient to give agriculture benefits compensating those enjoyed by industry under the tariff on manufactured goods."

A Talk with Bennett About Seeds

The King of Optimists is the Man Who Expects a Good Crop from Seed of Unknown Origin

When groups of farmers visit the Seed Department of the Farm Bureau Services, Inc., at Lansing, they are shown through the plant by its manager, Mr. Roy W. Bennett, who has been with this department since the day it opened. Farmers watch the various operations, and they ask questions like these:

Mr. Bennett, how long has the Farm Bureau been guaranteeing its seed to farmers?

MR. BENNETT: The Michigan Farm Bureau is going into its 17th year of guaranteeing to farmers that its alfalfa, clover and other field seeds are of northern origin, are adapted to Michigan, and are of the purity, germination and description as stated on the analysis tag. When we opened in March 1920 we began to guarantee these facts to the farmer to the full purchase price of the seed. So far as we know, no other seed firm was then making any such guarantee. We were told many times in the beginning that it could not be done. But we have been successful at it. It is a fact that the farmer-owned Farm Bureau seed service has paved the way for general improvements in the marketing of field seeds. We began by making ourselves wholly responsible to the farmer for the quality of the seed.

What put the idea into your head to pack your seeds in sealed bushel and half-bushel bags? Is it practical?

MR. BENNETT: By 1926 Farm Bureau Brand alfalfa and clover seeds had become so well known and in such demand that we resolved to protect both our dealers and farmer customers by packing them in sealed, Farm Bureau



Brand sacks in convenient sizes, which turned out to be bushel and half-bushel sacks. We were thus enabled to double check each individual sack of seed by stamping on the sack the variety name of the seed and the lot number to correspond with the analysis tag. We

also began to include in each sealed sack of seed a postcard and other literature to enable the farmer to register that field with us in case he should later want to take a seed crop, and prove the variety and other important facts regarding his seed crop to all comers. This has been a valuable service.

The cost of seed is always an important item. Why not use more of cheaper seed and get the same results?

MR. BENNETT: You may pay more money for high quality seed, but you can sow less of it per acre, and have a much better stand. Your labor and the crop you expect is worth something, and so is good, high quality seed. The risks that a farmer takes in seeds are that they might not be adapted to Michigan; they may be of low vitality or low germination, and in some instances, may contain noxious weeds. It's too late after the seed is in the ground. It costs money to make good field run seed A No. 1 stock.

When can farmers or farm groups visit your seed department?

MR. BENNETT: Any time. More farmers should visit this farmer-owned seed service and see for themselves how seeds are selected, tested, cleaned, and what we take out of field run seeds before they are ready for Michigan farmers, according to our judgment of what constitutes good seed.

WARNS FARMERS TO BE READY AS PAY DAY NEARS

Farmer May Need Protection When U. S. Drafts New Tax Program

Michigan farmers were warned here Thursday that pay day for the heavy federal expenditures probably will come in 1937 in the form of new and higher taxes and they should be on guard against an unjust share being placed upon agriculture.

Addressing the eighteenth annual convention of the Michigan State Farm Bureau, Chester H. Gray of Washington, legislative representative of the American Farm Bureau federation, declared "farmers will need to watch with the greatest care the federal tax program in 1937."

As pay day for the great federal expenditures approaches, Gray said taxes to get the money to balance the budget and retire or reduce the public debt will then be prominently before the nation.

"Some persons and interests," he warned, "will want to soak the rich and get all the revenue from that source. Others will want to spread the tax basis along income and corporation tax lines so that more persons will contribute to the support of the federal government on the basis of ability to pay. Still others will swing to a manufacturers excise tax or a general sales tax, both of which will be paid on the basis of necessity to consume when the citizen buys his daily wants over the retailer's counter."

"The farmer should be particularly on guard that neither the federal sales tax nor the manufacturers' excise tax should be loaded on his shoulders and on those of other consuming groups."

Mr. Gray said there was little danger that any major federal tax legislation would be enacted in 1936 as neither the republicans nor the democrats desired a tax fight in a presidential year.

Reciprocal Treaties Rapped

Turning to a discussion of the agricultural adjustment program, Gray said it was time for the nation to consider co-ordinating its policies with those looking toward the establishment of a permanent agriculture. He warned that progress in that direction cannot be made under a national policy which fosters reciprocal trade treaties with foreign nations at the expense of the farmers' home market, or in promoting reclamation projects to increase production in the face of existing surpluses. He believed agriculture is entitled to adequate tariff protection to safeguard the home market against foreign competition.

"American farmers cannot surrender any portion of the home market in exchange for a promise of an equal portion of some foreign market," said Gray as he denounced the proposed reciprocity trade agreement with Canada. He declared agriculture would get the short end of any such deal.

AAA Plan Not Perfect

Two years' experience with the AAA has shown, Gray asserted, that the adjustment program requires considerable co-ordinating legislation and administration to make it most effective.

"There must be correlation between the adjustment program and the protective principle," he added. "Farmers are getting tired of seeing dairy products come into our markets in increasing quantities. They resent importations of grains and other commodities in sufficient volume to de-

Edison and Consumers Offer Farm Line Plans

(Continued from Page 1.) rates provided in the Detroit Edison rate schedule.

Consumers Power Plan

The Consumers Power Company plan follows very closely the Michigan Public Utilities order on that Company of Oct. 5, 1935. The order requires that where an average of five customers per mile shall agree to guarantee the Company revenues to total \$12.50 per month or \$150 per year per mile of proposed rural extension, the Company shall build the line without charge to the farmers. This order was based on the average line construction cost of \$1,000 per mile. The \$12.50 per month per mile is calculated to provide revenues to cover interest, taxes, upkeep, depreciation, manufacture and distribution of power, and a reasonable return on the investment.

The Consumers announces that it will consider each rural extension a separate, distinct unit. Each further extension is a separate unit. The farm customer is the owner of a typical farm. Non-farm rural line customers shall include tenant houses, commercial establishment, summer cottages, churches, schools, and non-farm dwellings, whose permanence and use of service will determine their rating as equivalent of farm customers.

Consumers Construction Rules
 The Consumers will construct a rural line at its own cost where there is an average of 5 or more farm customers (or the equivalent) per mile, and each original customer has guaranteed the Company as a minimum monthly payment an amount which shall aggregate at least \$12.50 per month per mile of the extension.
 That means that five customers per mile shall not necessarily each guarantee \$2.50 per month each, but they may guarantee in accordance with the equipment they install.

Additional Customers

The Consumers provides that when new customers connect to the extension, each shall pay the average minimum monthly payment of all customers previously connected to the line. This remains in force until the next anniversary of the line. Thirty days before each anniversary date, customers on that extension will be notified by the Company that they have an opportunity to reappportion their guaranteed monthly minimum payments so that the aggregate per mile will total at least \$12.50 monthly as before. If customers do not avail themselves of this right and do not notify the company before the anniversary date, the old minimum guarantees per customer will remain in force another year, as above. This appears to provide for reducing the guarantee per month all around when new customers come on the line, and to provide opportunity for other rate adjustments within the group.

If Customers Quit

If there is a decrease in the number of customers per mile, the Company will give notice 30 days before the anniversary date so that the customers may make their own reappportionment of monthly guarantee. If they do not, the company will increase each rate per mile to make the aggregate at least \$12.50 per month.

If and when the extension has actually consumed electricity at standard rates, without regard to

stray in part the effectiveness of the adjustment program.
 Gray believed the time has come to make the adjustment act effective on all crops, instead of only a few basic commodities. He declared the national policy also should be changed from one of reduction to one of adjustment.

guarantee payments, in the amount of at least \$150 per year for 5 years, the foregoing monthly guarantee schedule is to be dropped.

Application for Service

The Consumers terms and conditions state that interested groups should file their petition at the nearest office of the Company, and ap-

point a member of the group as their representative to the Company. The Company will investigate and advise regarding the arrangements under which an extension can be made. That may lead to formal agreement between the Company and the interested farmers for the line and service.

Farmers' Part

The next step, says the Consumers statement, follows signing of the formal agreement. The Company will determine the best location for the line, and will prepare and furnish papers for securing rights of way. Applicants for the line will then secure and deliver to the Company the necessary rights of way and tree trimming permits in advance of any construction work.

Construction of the line will start as soon as possible, the statement says, after the construction plan requirements above have been completed, and the farm premises are wired, or contracted for wiring.

Customers shall stand the expense of their home and other wiring in accordance with accepted standards. Farm customers shall have three-wire service connections of not less than 60 ampere capacity. All ordinary farm customers will receive adequate service from a transformer of 5.5 kva or less, the Consumers' regulations say.

The Company shall own and maintain all rural line extensions, including rights of way, transformers, service connections and meters. Connection to the customer's premises will be made without charge except where more than one pole is required after the line leaves the right of way.

BIRDS OF A FEATHER

A distinguished visitor to a lunatic asylum went to the telephone and found difficulty in getting his connection. Exasperated, he shouted to exchange:

"Look here, girl, do you know who I am?"

"No," came back the calm reply, "but I know where you are!"

THROUGH FOR THE DAY

Groncho: "Didn't some brainless idiot propose to you before we were married?"

The Mrs.: "Yes."

Groncho: "I wish to goodness you'd married him."

The Mrs.: "I did."

FEED REGULATES EGG YOLK COLOR

Light Yellow to Deep Orange Tints Produced Almost As Desired

Ithaca, N. Y.—Eggs with a light yellow yolk, or eggs with yolks colored a deep orange—the poultryman can get either color according to the kind of feed given to the hen.

Housewives like deeply colored yolks to impart a golden color to their omelets and to make richly tinted ice cream. But the hen is not concerned with how eggs are used. Depending on what she eats, the hen can transfer different shades of yellow to the yolk, says Professor L. E. Weaver of the New York state college of agriculture.

Substitute white corn for yellow corn, limit the amount of green feed, and the hen tends to produce eggs with light yellow yolks.

If the poultryman keeps his laying flock confined and uses little or no green feed, says Professor Weaver, he must be careful to supply some other source of vitamin A when he uses white corn which has relatively little of this vitamin. To supply this, he can mix a suitable quantity of cod-liver oil with the evening's feeding of scratch grain.

Yolks with richer shades of yellow come from increasing the amount of yellow corn and green feed. Too much green feed, however, tends to give the yolk a brown or green "offint."

Small amounts of pimento or chili pepper, included in the regular rations, give yolks a deep orange-red color, according to Professor Weaver.

Consumers Are Exempt

The Agricultural Adjustment Administration has announced that consumers buying potatoes in the ordinary way are exempt from penalties under the Potato Act of 1935.

Paddlefish

The paddlefish is the queerest and rarest of all Michigan fish. It has a long, oar-like snout and is known to have been taken only once in Michigan waters.

AN IDEA MEN LAUGHED AT

Over a period of years, Swift & Company's net profits from all sources have averaged only a fraction of a cent per pound.



"SO they're going to sell ham, bacon and lard in packages, are they?" snickered critics when Swift's Premium Ham and Bacon, and Swift's Silverleaf Pure Lard first appeared, toward the close of the past century. "They'll never make a go of it. People won't buy enough of 'em, I tell you."

But the American housewife thought differently. She had been wanting brands whose uniform quality could be depended upon, from week to week, and year to year. So sales steadily grew.

As item after item was added to this list, a persistent demand for branded beef and lamb began to arise. Though Swift & Company knew the problem of branding fresh beef and lamb was one of the most difficult ones it had ever been asked to solve, it set to work at once. The difficulties were many. Producers must supply a regular quantity of quality beef and lamb in each of the twelve months throughout the year. Also some attractive method of stamping these meats had to

be devised, which would enable consumers to identify the brand name on the retail cuts. Numerous other obstacles had to be hurdled.

Years of painstaking study and investigation followed. Finally, in 1928, Swift & Company began selling fresh beef and lamb, stamped with the name "Swift" in dots. The beef was sold as Swift's Premium, Swift's Select, and Swift's; the lamb was sold as Swift's Premium Lamb.

Today, Swift & Company is placing its name on more than 95 per cent of all the beef and lamb handled by it which meet the requirements of its brands. More than one-third of all the beef and lamb sold by it falls within this class.

Producers are gaining much from all these efforts of Swift & Company to raise the standard of its many products, and create a demand for them through use of national advertising. Swift & Company's efficient merchandising is helping to build up wider outlets for livestock, and dairy and poultry products, and establish higher price levels for these raw farm products, than would otherwise be possible.

Swift & Company

In daily touch with every meat, dairy and poultry consuming city, town, and hamlet in the United States

ST. CLAIR GROUP AT LANSING PLANT

Farm Bureau Members See
State Organization in
Action

Twenty-three members of the St. Clair County Farm Bureau drove to Lansing December 27 where they saw the seed, supplies, insurance, membership and other departments of the Farm Bureau in action. For a number it was their first visit. Very interesting to them was the improvement in quality that the Farm Bureau's seed cleaning brought in seed that looked pretty good to start. They were told it had to be good to be accepted. Then they saw the seed go over a mill that separated out the choice No. 1 seeds. A large stream of excellent seed and a smaller stream of shriveled seed and other matter passed before their eyes. As one member expressed it, "If I hadn't have seen it, I wouldn't have believed it."

At the Farm Bureau's Shiawassee street warehouse they saw Lansing and central Michigan wholesale and retail stocks of Farm Bureau seeds, feeds, fertilizers, etc. One of the five floors is devoted to Farm Bureau machinery. Another floor is devoted to wire, fencing, steel roofing. Frequently, this large five story building is cramped to accommodate the Farm Bureau's warehouse needs. The visitors were much interested in the Farm Bureau's display of Westinghouse electric refrigerators, washing machines, mangles, vacuum sweepers, radios and lamps. The party was entertained at lunch and heard Farm Bureau department heads explain their work. Those in the party were:

Abbotsford—Albert E. Scheffler, Wm. A. Nolte.
Columbus—Fred Winn.
Capac—Louis A. Sass, Roy W. Hazzard, Irvin Graybiel, Paul Leader, Fred Knoll, J. C. Cook, Duane Cook, Harry Tosch.
Emmett—Louis Neaton, W. H. Van-Master, Peter E. Neaton.
Goodelle—Geo. Smith, Fred Badgero, G. A. Bubei.
Memphis—J. C. Plagens, Glenn Merrick, Chester Shirley.
Port Huron—Howard Johnston.
Smiths Creek—Harry Phillips, Arthur Fish.

Others in the party were Austin Gwinn of Lapeer, Stanley Sherman of Imlay City, Kenneth Williams of Pontiac, and Mr. and Mrs. Roy Welt of Brown City.

Christmas Tree Harvest Damage Isn't Important

As a deforestation factor in Michigan, the cutting of Christmas trees annually during the pre-holiday season is negligible, believes E. C. Mandenberg, in charge of orchard and nursery inspection for Michigan Department of Agriculture.

"As a rough, but I believe fair estimate, I would say that somewhere between 700,000 and 1,000,000 Christmas trees are cut in Michigan each winter," Mandenberg said. "Probably no more than a half-million Michigan trees actually are used within the State, the surplus of several hundred thousand being burned or thrown away."

Mandenber does not think that the cutting of spruce, balsam, pine or cedar trees for Christmas tree purposes is of so great a consequence as people generally believe. An especially regrettable feature, however, is the destructive manner in which the trees are frequently cut, he says.

"All of the trees annually cut in Michigan could be grown on a good-size southern Michigan farm. There are Christmas tree plantations in the state that are growing 4,800 trees to the acre."

Thousands of Christmas trees are shipped into Michigan each holiday season from Canada, Maine, Vermont, New Hampshire, Connecticut, Massachusetts, Idaho, Washington and California.

Hay Producers Glum

Sault Ste. Marie—Chippewa county, a large hay producer, is concerned over the tariff reduction on hay from \$5 to \$3 per ton, through the Canadian reciprocal trade agreement, effective Jan. 1, 1936, according to J. H. Smart, manager of the Chippewa county Co-operative Ass'n.

"This will permit still more serious competition from Canadian hay in our country," he said. "Last year, under the higher tariff, about 300,000 tons of Canadian hay were distributed in the northwestern States to avert a hay shortage while Chippewa county hay remained unsold."

CREDITS ON PURCHASES Help Pay Farm Bureau Dues!

NOTICE TO MEMBERS: Purchases of Farm Bureau Brand dairy and poultry feeds, seeds, fertilizers and fence from your local dealer; also, purchases from our clothing and blankets dept. at Lansing, are eligible to membership credits when declared.

MAIL YOUR DEALER SALES SLIPS to the Michigan State Farm Bureau, Membership Dept., 221 North Cedar Street, Lansing, about every three months.

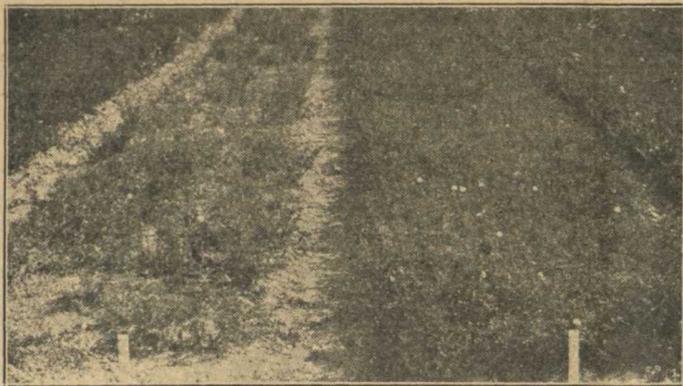
BE SURE Farm Bureau brand goods are entered on slip as "Farm Bureau Alfalfa," "Milkmaker," "Mermash," etc.

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

Life members receive their Membership Credits in cash once a year. We furnish addressed, postage pre-paid envelopes for this purpose on your request.

MICHIGAN STATE FARM BUREAU
Lansing, Michigan

THE PICTURE TELLS THE STORY



THE SECOND SUMMER
LEFT: Alfalfa not adapted to Michigan. WINTER-KILLED.
RIGHT: Alfalfa from Michigan Seed. (State College Photo)

Here are two plots of alfalfa on test in their second summer at the Michigan State College. Failure, at the left. Success at the right. Why?

The plot at the right was sown to Michigan grown seed, such as the Farm Bureau provides Michigan farmers. Note how thick and luxuriant the stand is! Plenty of cheap legume hay in a field of alfalfa like that. For this year and the years to come.

The plot at the left was sown to seed NOT adapted to Michigan (seed from the southern States or South America,—known origin, but not adapted here). Winter killing ruined that plot. A field sown to such unadapted seed would suffer a similar fate.

The seed for each of these plots appeared equally good. So did the stand the first summer. How can you tell hardy alfalfa seed from alfalfa that will pass out the first winter? You can't by looking at it. You must know that you have seed of guaranteed northern origin and winter hardiness.

FARM BUREAU GUARANTEES northern grown, winter

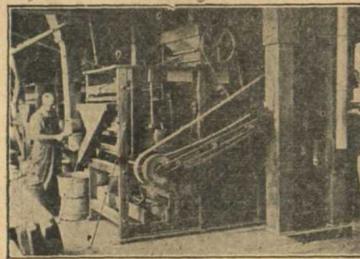
hardy alfalfa (and clover) seeds of the most productive varieties for Michigan. They are genuine varieties such as Grimm, Hardigan, Michigan Variegated alfalfas—heavy yielders, free from weeds and crop mixtures. Their purity, quality and germination are top notch. See our guarantee below, as it appears on our seed analysis tag, which describes seed as "Michigan Grown", etc.

It's expensive,—and almost needlessly so, when a farmer sees a promising stand of alfalfa (or clover) winter killed, or riddled by summer diseases that unadapted alfalfa or clover can't resist.

Planting time is far off, but Farm Bureau's seed service is busy assembling, testing, cleaning and storing Michigan grown alfalfa and clover seeds of the best, highly productive varieties for you next spring.

Every lot must be of northern origin. Our weed seed expert passes a judgment that is final. Processions of seed samples march through our germination tests. Our requirements are indeed a test for high quality. Daily our modern seed cleaning plant elevates vast quantities of seed from cleaning mill to cleaning mill, according to the treatment required. Farm Bureau seed is cleaned to super-fine quality.

Next spring as usual, you can depend on Farm Bureau seeds for the best stands and the high yields. The secret is our selection of seed. Ask your Co-op to get Farm Bureau seed for you.



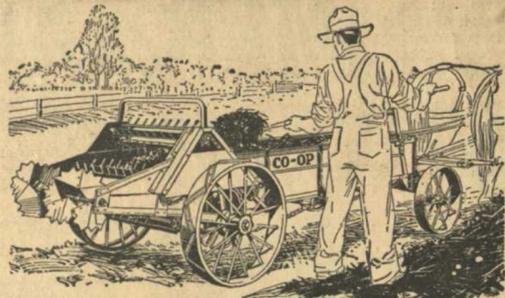
Farm Bureau Seed Cleaning Mills
Assure Superfine Quality

FARM BUREAU BRAND SEEDS
Are delivered to you in sealed, trade-marked, Farm Bureau Brand bushel and half-bushel sacks, direct from our warehouse to you.

FARM BUREAU SEED GUARANTEE

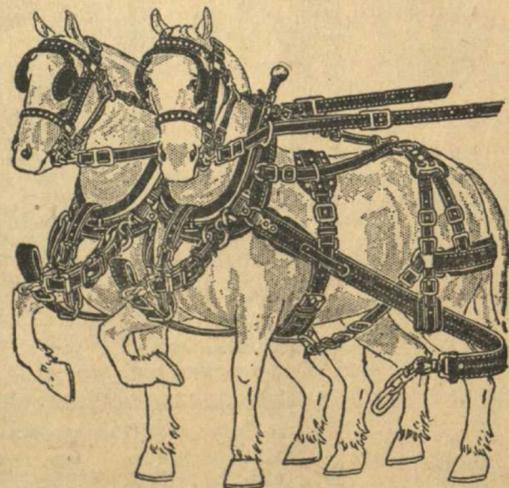
Farm Bureau Services, Inc., of Lansing, Michigan, guarantees the vitality, description, origin and purity of its Farm Bureau Brands of Seeds to be as represented on the price card and analysis tag to the full amount of the purchase price if received by the customer in our original, sealed and branded bags.

CO-OP SPREADER Low, Large Capacity, Pulls Easy



Easy to Load Top of box only 36" from ground. 60 bu. capacity. Sets for 6, 12, 18, 24 loads per acre. Has 14" road clearance. Will turn short.	Light Draft Weighs 1,200 lbs. or 100 to 500 less than usual. Wide tread wheels, self-aligning, closed bearings with oil chambers.	Built Right Steel angle frame. Heavy steel axles, chains, levers, spokes, teeth. Shreds, pulverizes manure in wide, even blanket of fertility.
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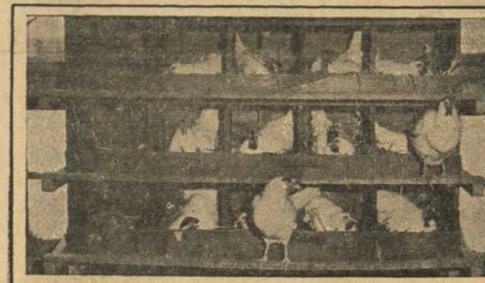
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BUREAU
HARNESSES

We use only No. 1 selected steer hides in all harness and strap work. We get the best in workmanship and hardware. Traces, breechings, strap work are extra strong for long wear. Write for our harness circular.

FOR TOP EGG PRODUCTION



FARM BUREAU MERMASH MAKES BUSINESS GOOD

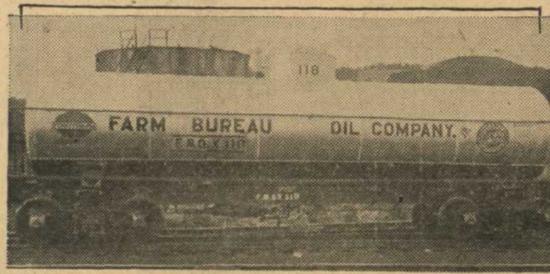
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Less sunshine, colder weather lowers the vitality of hard working hens. Supply this vigor and boost the flocks laying average by feeding Mermash. This feed is priced right.



FARM BUREAU ZERO OILS



Always
Start Easy

Long
Wearing

Lubricate
Perfectly

Farm Bureau Oil Company now has its own tank cars for gasoline distribution. Farm Bureau motor oils, refined by the best processes, are highest quality lubricants. Thousands of Michigan, Indiana and Ohio Farm Bureau members and other farmers use them. Ask your Co-op Ass'n for Farm Bureau motor oils and greases. Ask for our MIOCO or Bureau Penn Oils.

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Your Co-op

MILKMAKER
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Moneymaker

MILKMAKER FORMULAS
16, 24 and 32% Protein

For Farm Bureau Supplies

SEE YOUR CO-OP OR FARM BUREAU DEALER

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