

MICHIGAN FARM NEWS

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They're All Young Fellers

Michigan is distinguished for the moment for having perhaps the youngest of the State Farm Bureau presidents. That's fine. We have a vice-president and a new Junior Farm Bureau director who are young fellows, too. And that's fine, too. But really, they aren't any younger in spirit and thought than any other member of the state board of directors, or any of the directors who have retired in recent years. In fact, these young fellows, of whom quite a little has been said in the press and in our own paper this edition, are real old timers in the light of Farm Bureau service.

When they called for 20 year members to rise at the recent annual meeting, Director and later President Clarence J. Reid, 44, rose with the others. Since he joined the St. Clair County Farm Bureau at 24, he has been on the county board 17 years, and has been president 15 years. He's had 5 years as state director and four as state vice-president. S. D. McNitt of Ravenna, oldest 20 year club member at 76, can't beat that County Farm Bureau record, even if he has been an officer since the beginning.

Vice-President Paul Begick is one of the younger World War veterans, which tags him pretty well. He has about the same County Farm Bureau and State Farm Bureau record of service as President Reid. Director Lloyd Ruesink at 27 has behind him the presidency of the State's Junior Farm Bureau and service in the Lenawee County Farm Bureau. And our new director, Mark Westbrook? Well, he's a young feller too, and according to our recollection, he's been in that Ionia County Farm Bureau since Towser was a very small dog.

Thanks . . . and Our Good Wishes

Two men who have served the State Farm Bureau long and well retired as directors at the 20th Anniversary annual meeting. President James J. Jakway and former president Melville B. McPherson are charter members of the Farm Bureau. Mr. Jakway had eleven years of service as a state director and was president four terms. Mr. McPherson has been a state director almost continuously since 1921, and was president 1926-27. A director of the Farm Bureau can and does give a great deal of time and effort to the organization in the course of a year. Mr. Jakway and Mr. McPherson have given generously. They have the thanks and good wishes of the Farm Bureau membership.

We Bring it to You

There's some very interesting and most important reading in this State Farm Bureau annual meeting number of the News. We have done our best to bring you a summary of the year's work as presented to the delegates, and what they did in their annual meeting. These are the things that you would have read and heard had you been present.

Look over the resolution on page 8. They represent views of nearly 300 delegates from 46 County Farm Bureaus and 136 affiliated farmers co-operative as well as on 38 questions of interest to Michigan agriculture. You have some interest in most of them, and no doubt a number of them interest you directly and immediately. You hold a Farm Bureau membership because the entire Farm Bureau program or certain parts of it interest you. There's the program for 1940 as drafted by the board of delegates and its resolutions committee.

Which Way Membership? on page 3 is recommended reading. You'll know what has been involved in building and maintaining a membership in 46 counties during the past six years, and at the same time give the kind of a service program that Farm Bureau has given. Problems in membership are presented, and so are some answers which are suggested by long study of the matter.

On page 2 we present a speech by Mrs. Lawrence Porter of Dryden, Lapeer county. It won first place in the Farm Bureau women's speaking contest. Her speech inspired those who heard it. We believe that you will be glad that you read it.

Behind The Wheel

50,000 Cows Will Ice Cream Needs. It takes the milk production of 100,000 dairy cows to produce enough milk each day to supply Michigan's production and consumption of ice cream, according to statistics of dairy specialists at Michigan State College.

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While Marthy Darns

The old folk look upon the world with a different eye when Marthy darns. As she sits at her sewing machine, she looks upon the world with a different eye. She looks upon the world with a different eye. She looks upon the world with a different eye.

New Directors



Presenting Lloyd Ruesink of Adrian, newly elected and re-elected member of the State Farm Bureau board of directors, and Mrs. Ruesink. Both are active in the Junior Farm Bureau. Mrs. Ruesink was state president.

Mark Westbrook, president of the Ionia County Farm Bureau, five terms and a Farm Bureau worker from Ionia, is retiring from the state board of directors. Whatever he takes hold of gets the benefit of hard work and intelligent analysis.

The ASSOCIATED WOMEN of the AMERICAN FARM BUREAU FEDERATION

MRS. LAURENCE PORTER, Dryden, Lapeer Co. FIRST PLACE in the Farm Bureau Women's Speaking Contest at the annual meeting. She will represent Michigan at the national contest at the A.F.B.F. convention at Chicago, Dec. 2. We present her speech.

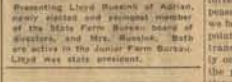
THE FARMERS MAKE IT WORLD PEACE

By MRS. LAURENCE PORTER. "We, the people of the United States, in order to form a more perfect union, establish justice, insure domestic tranquility, provide for the common defense, promote the general welfare, and secure the blessings of liberty to ourselves and our posterity, do hereby ordain and establish this CONSTITUTION for the United States of America."

was times inclined farmers to expand expenditures outside and inside the home, a good deal of which expenditure was from borrowed money. Thus the farm standard of living was heightened until several years after the war and then had to be lowered. The young men who returned from the war in Europe brought with them different points of view and practices in the field of social and general behavior, some of which were demoralizing and depressing opportunity to farm life.

World War and Farming. The immediate and indirect results of the World War are exceedingly numerous. Some of the most serious ones are: 1. Industry in the cities was greatly expanded from the onset of the war and immediately began to draw great numbers of men and women from the farms.

These 10 points help to show what Tariff exclusion leads to trade wars, and trade wars lead to military wars, and military wars lead to a world at peace. Foreign trade is of great and most important importance to our leading American industries. To our automobile manufacturers, our makers of agricultural and industrial machinery and many others. It is to no group of Americans it is of more critical importance than to our farmers.



Mark Westbrook, president of the Ionia County Farm Bureau, five terms and a Farm Bureau worker from Ionia, is retiring from the state board of directors.

The letter has at stake when his country goes to war. Problem of American Farmer. The U. S. is not only the leading agricultural nation, but an important exporter as well. Since our farmers are not able to follow the path of national isolation, but must continue to sell their surplus on the open world market, they are vitally interested in the question of international competition.

Whether you are prone to think of American farmers as being more or less content to be left alone, the fact is that they are not. In the future, farmers would like to see a more active policy toward them. At the opening of the World War, our farm production changed to be more largely in hand. There was no protesting disparity between the prices that farmers received for their crops and the prices they paid for things they had to buy. It is that condition of balance, or parity, between our major producing crops, obtained now or less by chance in the years 1914-1915 which we hope to restore.

The Challenge Before Us. We are approaching in our world today one of the most dramatic periods in history. Will we allow circumstances to overtake us and, as a result, force us to retire to a more passive, passive role of submission? Or will we be equal to the challenge? From the point of view of communication and transportation the world is more nearly one world than ever before. From the point of view of tariff walls, national divisions, and the like the nations are more separated today than ever before. The religious, economic and scientific keynote of the new age must be the overwhelming realization that mankind now has such potential spiritual powers and such control over nature that the doctrine of the struggle for existence is definitely outmoded and replaced by the higher law of co-operation.

St. Clair Happy Over Reid's Election. St. Clair County Farm Bureau members are happy over the election of Clarence J. Reid as State Farm Bureau president. The night of Nov. 30 more than 500 of them attended a testimonial dinner at the school at Emmet. It was the occasion for congratulations and a raising Farm Bureau rally.

See our LOCAL AGENT. For Further Information, Write Michigan Farm Bureau, State Office, 221 N. Cedar, Lansing 2, STATE FARM MUTUAL AUTO INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

Advertisement for KRO KILLS RATS ONLY. Includes image of a rat and text: YOUR MONEY BACK IF RATS DON'T DIE. HENS ON THE PROFIT SIDE. Your hens are helped to the profit side by keeping pure Oyster Shell where they can get it as needed.

Advertisement for PILOT BRAND OYSTER SHELL. Includes image of a shell and text: PILOT BRAND OYSTER SHELL.

Advertisement for IF YOUR CAR IS DAMAGED. Includes image of a car and text: IF YOUR CAR IS DAMAGED. A State Farm full service Automobile Insurance policy is not nearly so expensive as most people think. Actually, it costs only a few cents more per month than your present fire, theft, and a large repair bill.

Advertisement for IF YOUR CAR IS STOLEN. Includes image of a car and text: IF YOUR CAR IS STOLEN. The gold rule is... real business. It's a State Farm policy. It's a State Farm policy. It's a State Farm policy.

If YOUR Car IS STOLEN

The gold rule is... real business. It's a State Farm policy. It's a State Farm policy. It's a State Farm policy.

SEE OUR LOCAL AGENT. For Further Information, Write Michigan Farm Bureau, State Office, Lansing 2, STATE FARM MUTUAL AUTO INSURANCE COMPANY, BLOOMINGTON, ILLINOIS

Classified Ads

Classified advertisements are cash with order at the following rates: 1 cent per word per line, 10 cents per line per month. More extensive rates for longer terms.

Classified Advertisements. Includes sections for: CHICKS & PULLETS, LIVE STOCK, WATER FILTER, HARD WATER TROUBLE SEND US a sample of the water, and we will send you a free water softener. REGISTERED WEREPOND BULLS and heifers. WE HAVE a good supply of registered Hereford bulls and heifers. MICHIGAN SEPTIC TANK BIPHON and well as recommended by State College. MICHIGAN MILKING MACHINES FOR SALE. COUNTRY DISTRIBUTORS FOR

State Farm Insurance Companies. NO ONE HAS DEVISED A BETTER PLAN THAN LIFE INSURANCE TO PROTECT THE FUTURE OF YOUR FAMILY. The young man, and the man in his prime, does well to save something as he goes along. State Farm Life Insurance is savings and protection for your family. 47,000 Michigan farm and city folk carry State Farm Mutual Automobile Company Insurance. State Farm Insurance Companies. Bloomington, Ill.

WHICH WAY MEMBERSHIP?

Our Problems and Our Limitations

Taken from Report by Secretary Brody to State Farm Bureau Annual Meeting Nov. 9

By CLARK L. BRODY
Executive Secretary and Treasurer

In accordance with your resolution a year ago the board of directors of the Michigan State Farm Bureau and Farm Bureau Services, Inc., gave major attention to developing improvements in our membership and organization policies. At the March meeting of the two boards the following organization committee was chosen: C. J. Reid, Alfred George, W. E. Phillips, H. H. Sandford, J. F. Yaeger and C. L. Brody. This committee held meetings on March 29, April 12, April 13, May 8 and May 16. A detailed report was made by the committee to the board of directors on May 17. This comprised a comprehensive survey of Farm Bureau and Farm Bureau Services activities and relationships including County and Community Farm Bureaus and local stockholder co-operative associations of Farm Bureau Services, Inc.

The directors ordered that the present system of paying membership credits by the Farm Bureau Services be changed to a true patronage dividend basis, that is, a dividend based on earnings and determined at the close of the year's business. The purpose of this was to do away with the policy of obligating the Farm Bureau Services, Inc., to pay out large sums of money in the form of a membership credit's expense before the Services business earnings are known. In this regard the board of directors approved the committee's recommendations as follows:

New Membership Policies

That an agreement be negotiated between Farm Bureau Services, Inc. and its co-operative stockholders whereby a portion of patronage dividends due its local co-operative stockholder associations from the Services be assigned to members of the Michigan State Farm Bureau on a patronage dividend basis. The present system of membership credits to be retained until the new policy can be made operative. The committee also developed ten other principles of membership and organization practice having to do with Community and County Farm Bureau relationships. These principles have been adopted by County Farm Bureau leaders in three state-wide meetings and by a majority of the County Farm Bureaus in a signed

ly for the County Farm Bureau to establish co-operative business service facilities in close association with stock. Our Community Farm Bureau movement has laid a good foundation for the type of institution we need. Your committee and board of directors hope you will give the resolution to establish the foregoing fundamentals your thoughtful and favorable consideration, suggestions and approval.

Our Problems and Limitations

In view of the apparent widespread

giving a new period with changed conditions and environment.

Not Worth Six Years Later

The reports of our auditors for the past six years show that the net worth of the Michigan State Farm Bureau was \$47,296.96 as of June 30, 1928, and \$63,441.81 as of August 31, 1933. This represents a gain in net worth of approximately \$16,144.85 in six years. During this period the membership was increased from about 2,900 paid-up to about 8,900 paid-up.

lages for organization, membership maintenance, legislative and Junior Farm Bureau work and other general services. A grand total of \$194,937.30. Also, during the seven months' period from November 1, 1932, to May 1, 1933, under the combined Services and Farm Bureau District Plan, addition of money, amounting to many thousands of dollars, was spent by the Services for organization and membership maintenance, and is not included in the above totals. It is impracticable to definitely determine the amount because of the complexity of our operations during that period. The increased cost to the Services is evidenced by the greatly increased expenses for the seven months' period as compared to the same period for the previous year, and by the fact that it was not necessary to change to a more efficient and economical plan, effective May 1, 1933.

It should be observed, too, that with the operating and inventory loans they have totalled \$537,775.73 for the period to date. Payments of \$246,412.11 have been made, leaving a balance of \$291,363.62 which is being retired at the rate of \$1,250 a month. For facilities purposes, our loans from the Bank of Co-operatives at St. Paul are totalled \$117,795.51 for our operating loans. In addition, we have secured \$326,580.22 in loan from the Bank of Co-operatives at St. Paul for our operating and inventory loans. We must seek a Proportional Balance. It is obvious that in the above statements only the tangible or collectible amounts as shown by the records have been considered. It should be stated that there have been important but intangible returns for these expenditures that are not shown on the financial statements for these years. They will be discussed later.

1933 Membership Finance Experience

Despite the fiscal year for which we close, 1933, the records show that the receipts from membership dues were: State Farm Bureau's share of \$19,352.47. TOTAL RECEIPTS in member-ship dues were \$19,352.47. TOTAL EXPENDITURES for membership dues were \$22,584.76. The net result was a deficit of \$3,232.29.

Three Will Handle Him



understanding and lack of information regarding the problems and limitations of your state organization. I made an extended examination of the major policies of the Michigan State Farm Bureau, Farm Bureau Services, Inc. and Farm Bureau Products Company in connection with the preparation of the budget for the year September 1, 1933 to August 31, 1934. This review as of July 31, 1933, was submitted with the budget for the present year and approved by the board of directors of the Michigan State Farm Bureau and Farm Bureau Services, Inc. Report to the County and Community Farm Bureaus by the policy recommended by our committee and approved by the board of directors, including the terms of a greater or part of the membership dues to the local organizations. It is hoped to establish the type and amount of membership dues for the Farm Bureau program. A dual function and purpose in our Community Farm Bureaus will make the Farm Bureau real and tangible to the member.

Michigan State Farm Bureau 1933 to 1939

Report of C. L. Brody, Secretary, to the District Committee and the Board of Directors of the Michigan STATE FARM BUREAU and FARM BUREAU SERVICES.

I have made a rather extended examination of the major policies of the Michigan State Farm Bureau and Farm Bureau Services, Inc. in connection with the preparation of the budget being submitted to the Board of Directors.

This study extends over the past several months and includes a review of Farm Bureau operations since 1922. The year July 1, 1929 to June 30, 1933, was selected as a starting point because it marked the beginning of our emergence from the depression of 1922 and the starting of a new epoch in the life of the Farm Bureau and its subsidiaries.

The net worth of Farm Bureau Services increased from \$92,239.57 to \$172,637.84 during the same period, after having paid out \$153,167.32 in membership credits.

The increased assets and net worth of the Farm Bureau as a whole have been produced or maintained mainly by the earnings of the Farm Bureau Services and branches, and the Insurance, Farm News and Printing and Selling Departments.

The critical earning commodities of the Services have been fertilizer, seeds, oil and miscellaneous supplies. We have not yet been able to get the farm machinery and electrical equipment projects on a paying basis.

The combined assets of the State Farm Bureau and Farm Bureau Services as of June 30, 1933 were \$177,847.76. As of August 31, 1933 they were \$162,584.63.

The number of employees under our larger responsibilities at local points and broader program generally, has increased during the six year period from 59 to 212. These are divided as follows: State Farm Bureau, Farm Bureau Services, Farm Bureau Fruit Products Company—19; Farm News Services Branches—75; Service Management Branches—75. During the peak of the banking season we had over 300 employees employed. Our total expenditures for the past several months are as follows: City—200; Colons—40; Latex—150; or more than 300 in carrying help alone.

Cost of Membership Operations

In connection with the membership maintenance, organization, legislative and Junior Farm Bureau work during the six year period ending July 31, 1933, our study reveals the following amounts have been spent in carrying on these projects:

Allocate to State Farm Bureau from membership dues	\$4,822.52
Received from Farm Bureau Services	11,531.54
Total	\$16,354.06
Expenses for membership dues, legislative and other services rendered by the Farm Bureau	\$2,284.91
Total	\$14,069.15

In addition, approximately \$250,000 in membership credits had been paid by the Services to Farm Bureau members whose membership credits total \$1,100,000. This amount was making a total amount paid by the Services in the form of membership credits of \$1,240,069.15.

During these six years we have spent all the State Farm Bureau's share of the dues paid in by members (\$184,937.30) plus \$120,213.30 from the State Farm Bureau District Plan earnings.

This is the amount paid out of other Farm Bureau income—\$19,352.47.

The above difference is approximately 100% of the net earnings of the Insurance Department for the period.

Program Consumes Net Income

This study also shows that during the six year period the entire net income of the State Farm Bureau was expended in carrying out our membership maintenance, legislative and Junior Farm Bureau work during the six year period ending July 31, 1933.

Our investment in the Services branch in 1933 was \$192,089.20, and for the year ending August 31, 1933, it has been \$274,583.82, showing an increase of 193% in the six year period.

The volume of our wholesale business in 1933 was \$329,430.30. For 1932 it was \$217,582.21, and for the year ending August 31, 1933, it has been \$274,583.82, showing an increase of 193% in the six year period.

The balance sheet of Farm Bureau Services shows that a large part of its business is transacted on borrowing money, the major portion of it being used to finance the branch and management contract investments.

Since June 30, 1933, the Farm Bureau Services has borrowed from the Bank of Co-operatives at St. Paul a total of \$132,575.51. Of this amount we have repaid \$26,618.16, leaving a balance of \$105,957.35.

Included in the above borrowing are \$37,575.73 for the period to date. Payments of \$246,412.11 have been made, leaving a balance of \$291,363.62 which is being retired at the rate of \$1,250 a month.

For facilities purposes, our loans from the Bank of Co-operatives at St. Paul have totalled \$117,795.51 for our operating loans. In addition, we have secured \$326,580.22 in loan from the Bank of Co-operatives at St. Paul for our operating and inventory loans. We must seek a Proportional Balance. It is obvious that in the above statements only the tangible or collectible amounts as shown by the records have been considered. It should be stated that there have been important but intangible returns for these expenditures that are not shown on the financial statements for these years. They will be discussed later.

The main objective of the membership committee of the Farm Bureau and Farm Bureau Services boards of directors and members of the Farm Bureau staff in several meetings this year has been to devise ways and means to enable all groups participating in the Farm Bureau's service program to bring their people into the Farm Bureau, and only the variety of interests involved in our membership problems.

That this need is recognized by business co-operative leaders as well as by the Farm Bureau is evidenced by the fact that Andrew Lohnm, manager of the Hamilton Farm Bureau in Allegan county, has enlisted the support of his stockholders as Farm Bureau members, and by the time that this annual meeting has convened may have 300 or more stockholders.

Hamilton Farm Bureau's stockholders are being enrolled as Farm Bureau members in a plan that was approved last summer by the Allegan County Farm Bureau Board. The plan follows the recommendations of the Farm Bureau Membership Committee. Much credit is due County Agricultural Agent Arty D. Motley for his assistance in this problem in Farm organization relationships.

(Continued on page 7)

CLARK L. BRODY

Far Local Participation

The committee report throughout indicated its major purpose to be one of encouraging more active participation and the assumption of greater responsibility on the part of the members through their Community and County Farm Bureaus. The committee aimed to establish a policy that would provide an opportunity for Farm Bureau members to actively and continuously participate throughout the year in the Farm Bureau program, in a more generous way than has been the case.

Local Participation Necessary

Vital, tangible and continuous local service, participation and community spirit and enterprise are essential to membership maintenance. It can only be accomplished by the more extended of large sums of money earned by other activities for organization and service. The members have a full share of responsibility for the program, through activity in the Community Farm Bureaus and the Michigan State Farm Bureau. This is accomplished by building a membership program with the regular business and problems of the future. It has been difficult, discouraging and even in some instances demoralizing for County Farm Bureau leaders to maintain the Farm Bureau membership because we have lacked a vital organization, entity around

a vital organization, entity around

Little Fellows Raised the Big One

HOLIDAY SPECIALS

CO-OP OF ELECTRICAL EQUIPMENT

This Sale for
December and January only

NO. 380 - 7 H
7 TUBE AC SUPERHET

\$3950



A console styled to appeal to discriminating tastes, yet within the price reach of every average family. Each of the seven tubes is used to maximum advantage, and excellent 10 tube performance is delivered. A full sized speaker and scientifically constructed resonance chamber produces a thrilling tone quality unsurpassed even in most larger sets. Push-pull audio system assures minimum distortion and more power output. With the new super-powered Aeroscope, and the Electrostatic Shield, finest reception is assured under all conditions.

10% Discount to Farm Bureau Members on ALL Electric Equipment

NO. 605 - 7 C
7 TUBE
A-C SUPER-
HETERODYNE
RADIO



\$2950

Here is the set designed to give consistently fine performance, even under most trying conditions. In this table model cabinet of beautiful walnut is housed the same finely engineered chassis as in the 7-tube console, minus the Aeroscope—and offered at the unbelievably low cost which makes this an exceptional value in the class of larger table models.

NO. 394 - 11 B
11 TUBE AC SUPERHETERODYNE



\$6950

Besides having important mechanical features, this model is outstanding because of its thrilling performance, glorious tone enhanced by a scientifically constructed chamber for finest acoustics, and low hum for amplifying bass notes at low volume when these tones ordinarily are not reproduced. It has superior sensitivity and selectivity on both the short wave and standard bands—it is mechanically tuned with the new "piano push-buttons" which are artfully merged into the design of the richly elegant cabinet, and is equipped with the super-powered Deluxe Aeroscope as well as the Electrostatic Shield, which eliminates man-made static. The ultimate in a quality radio with class.



OTHER SIZES
Range Models
DKG 7.8 Cup \$3.45
DVG 10.12 Cup \$4.45
Electric Models
DKK 7.8 Cup \$5.95
DVE 10.12 Cup \$6.95



CORY - MADE Coffee Is Untouched by Metal

All that you ever dreamed a coffee brewer could be! Beautiful! Crystal clear glass enhanced by genuine stainless striping—elegant fittings—a complete ensemble of Ivory-tone Bakelite or Jet Black Durez. And so practical! Compact and steady-standing! Wide-lid—easy-to-clean decanter! Marvellous coffee and tea in a jiffy. Healthful, appetizing beverages! The average family needs all three CORY brewers. The charming 4 1/2 cup model for 2 or 3—the family size 7 1/2 cup brewer when everybody is at home—the big 10 1/2 cup brewer for company. One CORY electric suit serves for all three. Why not invest in at least one CORY brewer now? Enjoy marvellous coffee and tea, untouched by metal.

D - R - G
BLACK TRIM
RANGE MODEL
\$395
7.5 CUP

D - E - E
IVORY TRIM
ELECTRIC MODEL
\$645
7.5 CUP



NO. 444
ROASTER
COOKS
ROASTS
BAKES
SIMMERS

\$995

With high-low heating element and heavy mineral wool insulation this roaster operates at less than 1/2 the current of the average roaster. Removable inner cooking well of heavy steel finished in white enamel. Self-heating cover with adjustable air vents—capacity 6 quarts—11" high by 12 1/2".



NO. 100 C
ROASTER
COOKS
ANYTHING
ANYWAY
ANY PLACE
\$1950

The grille in the lid makes this appliance a practical all purpose electric cooker. It removes all cooking limitations. Broiling, grilling, toasting, and top-browning are done in addition to roasting, baking, boiling, stewing, steaming, and frying. The built-in-the-lid broiler unit is a unique feature available only on this type of roaster.

Deluxe model—Broiler element, 1500 watts. Cooker element, 1320 watts. Capacity—11 qts.



NO. 619
2-Slice
SEMI-AUTOMATIC
TOASTER
\$325

Bread automatically turns when doors are lowered. Three position indicator for light, medium and dark toast. Current turns off when bread is toasted. Complete with removable cord.



AUTOMATIC
3 Heat
HEATING PAD
NO. 611
\$2.50

FOR THE SICK ROOM
Attractive, thick and fluffy sides down covered Heating Pad, 12x15". Switch conveniently arranged on long cord, has three heats, high, low and medium. Pad has automatic cut-offs to protect it from overheating, assuring an even steady heat. Packed in an attractive display box which may be used to store Pad in.



NO. 567
"Grid-A-Bout" Sandwich
Toaster and Waffle Iron
\$6.95

This combination appliance with patented design can be used for toasting—making, toasted sandwiches and preparing steaks, chops, eggs, hot-cakes, etc. Flat side of grids can be quickly reversed to other side which are large waffle grids 10 1/2 x 5 1/2 of silver finish which allows removal of waffle without sticking. A SUPERIOR APPLIANCE, DISTINCTLY DIFFERENT.



NO. 602
AUTOMATIC
TOASTER
\$1050

Fully automatic—easy to clean—simple and positive in action. Toasts two slices on both sides to any desired taste. Toast "pops-up" when ready. Well built for long and satisfactory service. A beauty in appearance. For use on 110-120 Volts.



NO. 95
INFRA-RED LAMP
Recommended by medical profession as being of great assistance in helping eliminate many ailments. This attractive lamp made with heavy base with easy adjustment for distribution of heat rays. 300 watt element of highest grade chrome wire.

\$350



NO. 112
HOT PLATE
The one piece body with cast corners mounted on bakelite feet makes this stove easy to keep clean. Two seven inch enclosed burners, one 900 watts the other 600 watts controlled by high, medium and low switch. Underwriters Approved.

\$795

NO. 211
CORN - POPPER

Chrome plated. Will pop two quarts in five minutes. Generous size popper. Corn can be popped in butter, oil, or fatty grease without dripping. Handles walnut. Not furnished with cord but constructed to fit any standard appliance cord.

\$250

FARM BUREAU SERVICES, Inc. - LANSING, MICHIGAN

CO-OP OFFERS

Exceptional Values in Laundry Equipment

10% DISCOUNT to F. B. MEMBERS

ON ALL Electric Equipment—
Ranges, Refrigerators, Auto-
matic Water Systems,
Motors, Etc.



AMERICA'S GREATEST WASHER VALUE
NO. 200
DELUXE ALL WHITE DOUBLE WALL WASHER

The washer that meets every requirement, in a smart streamlined modern design. Takes 8 pounds of dry clothes. High 3 vane impeller for most efficient washing action. Long life mechanism assures years of dependable quiet operation. Sturdy motor, lifetime oiled. Porcelain enameled, double wall tub, maintains constant water temperature. 2 1/4 "x13" cushioned rolls on the very latest type safety wringer with self reversing drains, makes this exceptional washer the best that money can buy.

\$64⁵⁰



STEEM
Electric
NO BURN
NO SCORCH
NO SPRINKLE
IRON

- No Sprinkling!
- No Boiling!
- No Mildewed Clothes!
- No Burning!
- No Scorching!
- No Press Cloths!
- No Tedious Lifting!

THE IRON THAT WILL NOT SCORCH

The superlative performance of the amazing new Steam-Electric Iron will prove a revolution. Succeeds where ordinary irons fail. No other iron offers such versatile performance and it is destined to replace every other iron now used in the home. IT PLEASURES! IT GLAZES FURS! IT BLACKENS KNITTED WEAR! IT REJUVENATES PILE FABRICS! IT BLOCKS FELTS! Cuts ironing time in half because you take your clothes right from the line to the iron. Saves energy! Eliminates the need of constant lifting. Glides on a cushion of steam. Operates on any home current . . . A.C. or D.C. Approved by Underwriters.

\$995

THIS SALE
FOR DECEMBER
AND JANUARY
ONLY



CO-OP SPEED IRONER
NO. 613 M

This fine ironer with two speed ironing roll, thermostatically controlled, will make short work of your wash day work. 1st speed irons at 122° per minute—second at 75° per minute. The highly polished chromium plated shoe is controlled by convenient switch. Full open and roll 6"x28". Knee or finger-tip control. Emergency release operates instantly. Tilting cabinet top protects ironer against damage and dust.

\$795⁰⁰



PORTABLE
DRAIN TUBS
\$795
MODEL O 795



NO. 11
DELUXE ATTACH.
\$750

CO-OP DELUXE NO. 141 O

The finest machine to bear the CO-OP name. New Beauty, New Performance. Shadowless electric rug illuminator with on and off switch. Thumb screw nap adjustment permits exact fitting to any rug. Automatic tilting device to guide machine over rug fringe. Special patented feature of handle adjustment permits sweeper to be stored away in 1/2 usual space. Try this cleaner in your home. If you are not convinced that this CO-OP Deluxe compares with any sweeper at any price, you may return it at our expense. The CO-OP attachments shown are available at slight additional cost.

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NO. 322
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- Electric Clocks

Automobile Hot Water Heaters

They Joined Farm Bureau in November

- List of names and counties who joined Farm Bureau in November, including Hamilton, Berrien, and others.

- Continuation of the list of names and counties who joined Farm Bureau in November.

Personal Observation of 20 Years of Farm Bureau

Then, as Now There's Good Reasons For Our Kind of Farm Organization

By Mrs. EDITH M. WAGAR
Twenty years' experience would look ahead that seems like a terrible long time...

- List of names and counties who joined Farm Bureau in November (continued).

Michigan State Farm Bureau

Michigan State Farm Bureau has been instrumental in improving the quality of life...

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Large advertisement for ABC Special Heavy Duty Washer, featuring a large illustration of the machine and promotional text including 'And here's another outstanding value', 'Special during our GREAT Year-End SALE', and 'CONSUMERS POWER CO'S GREAT Year-End SALE'.

AGRICULTURAL ADJUSTMENT and SOIL CONSERVATION

A Permanent Program for Agriculture

STATE FARM BUREAU PRESENTS BACKGROUND MATERIAL FOR DISCUSSION BY COMMUNITY GROUPS DURING DECEMBER

By J. E. YAMBER

Director of Membership Relations

The Community Farm Bureau discussion program for 1939-40 started in October with an analysis of "What's Wrong With Agriculture." The November discussion dealt with one phase of the solution advocated by the Farm Bureau under the topic, "The Cooperative Way."

However, the Farm Bureau does not believe that co-operative selling and buying is the entire answer to the farmer's problems. The Farm Bureau believes that the farmer must further co-operate in (1) adjusting marketing and perhaps even production of basic farm crops to demand so as to avoid excessive surpluses which glut the market and drive down prices, and (2) stopping the practice of "milking" the fertility of the soil in the production of crops which are sold at a price that does not permit of replacing that fertility.

It is these two phases of the Farm Bureau program that we propose to discuss for December.

1. What is the underlying principle of the Soil Conservation portion of the program?

In an effort to meet the ever-increasing disparity between farm income and expenses, the intelligent farmer has found himself forced to grow more and more and to place more and more land in production. He has cleared brush and timber from new land and thus placed soil fertility at the mercy of a crop program and erosion which has caused an ever-increasing loss of the fertility. His decreased income at the same time has made it impossible for him to replace this soil fertility. Recognizing this as a national catastrophe which will affect all people, the Soil Conservation program is so designed as to give to the farmer better payments which he can secure by practicing a type of farming such as will replace soil depleting crops with soil conserving crops. The financial assistance (bonus) provided gives the farmer who will either do this by continuing good farming practices or who will revert his farming practices so as to give these practices as recognized as a responsibility for all classes of people to bear. Payments to the co-operating farmer are therefore taken out of the general taxes to be paid to farmers who co-operate in the program to a sufficient degree to bring about this conservation of soil fertility.

2. What is the underlying principle of the Agricultural Adjustment portion of the program?

For years farmers have watched organized labor take the attitude of refusing to work unless its income is more in balance with the cost of living. At the same time industry has refused to operate its factories except at a profit. During the depths of the depression, agricultural prices dropped and approximately 100,000,000 bushels of wheat were produced more and more in an effort to meet this deficiency. At the same time industry refused to drop its prices materially. For example farm machinery prices dropped but 4% but production of farm machinery was retained nearly 80%, just the reverse of the agricultural program.

Labor brought forth and had enacted into law the Labor Relations program and the wage and hour program which protect labor's eyes, nose and produce less and less demand a larger income. Under the "control program" emphasized by labor and industry, labor wages has increased 212 percent as measured by the 1923-24 (base) and business income 125 percent. Under the "everybody-for-himself" program of agriculture, the farmers' income is only 75 percent of the 1929-31 "yearbook" period. Taking his losses from industry and labor, the Farm Bureau argues that the farmer should also curtail his production in line with the demand, thereby forcing prices up to parity. The solution of the surplus problem which the farmer had been wrestling with was the basis of both the proposed McNary-Stangen program in 1936-1938 and the Farm Bureau program, which was in effect during days of President Hoover. The McNary-Stangen program never was given a chance due to presidential re-election. Effective curtailment of production being lacking, the Farm Bureau program collapsed. Realizing that the curtailment of marketing and production in line with demand could be made effective only through national legislation, the Farm Bureau sought to bring about such a program through controlled marketing and production under the present A.A.A.

3. In its parity program, does the Farm Bureau recognize the consumer's viewpoint?

Yes, and for that reason the primary objective of the program is one of orderly marketing with a sufficient volume of crops to meet unanticipated shortages. These stored crops would be dumped on the market when prices that consumers pay become out of balance. This is known as the Ever-Normal Granary feature of the program. In other words, the Farm Bureau argues that the prices of farm products should be the same buying power as in 1909-1914 but should go as higher.

4. Does the present national program embody all of the features desired by the American Farm Bureau Federation?

No, but it is considered by the Farm Bureau as being a long step in advance and forms a solid basis for a national farm policy. Neither is the Farm Bureau entirely satisfied with the way the program is being administered. However, the Farm Bureau feels that these things can be corrected.

5. Are there any benefits from the present program?

Although the present program did not become a law until February, 1939, and has, therefore, had little opportunity to work, some benefits are readily apparent. Prices of national farm commodities have been fairly well stabilized. Farm income is still far above the low 1932-1933 levels. To cite a specific example, wheat which sold in 1932 at 26c to 25c a bushel is today selling at more than twice that amount. This, in view of the fact that the quantity of wheat on hand is as great as the surpluses of the low depression years. These prices, coupled with soil conservation and parity payments would bring the price of wheat for the co-operating farmer up to over \$1.00 per bushel, not far from parity.

6. Has the Soil Conservation program been beneficial?

The benefit to be derived through the conserving of soil fertility is hardly expected to be so quickly apparent, especially when viewed on a nationwide basis. However, the soundness of the conserving of soil fertility and its importance as a national program is accepted by all farm leaders and farm organizations as well as by leaders in the political and economic fields.

7. What part did the Farm Bureau play in bringing about the present Agricultural Adjustment Act?

It is true that conferences of farm leaders from various organizations were held in Washington, D. C., from time to time in 1938 and 1937, and that a set of principles were finally formulated and endorsed on February 28th and 29th, 1937, by all farm organizations.

8. How did the American Farm Bureau Federation fit into the picture?

The American Farm Bureau Federation is the only organization that can claim so large a portion of the credit for developing the basic principles of the agricultural adjustment program to a point where these basic principles were finally enacted into law.

9. How did the American Farm Bureau Federation help to bring about the present Agricultural Adjustment Act?

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