

"for all the Farmers of Michigan!"

# MICHIGAN BUSINESS FARMING

The only Independent Farmer's Weekly owned and Edited in Michigan

## Banker Supports Cause of the Farmer *Michigan Financiers Warned Against Limiting of Agricultural Credits*

"WHAT DOES the farmer want of the banker?" was the queer question which R. C. Rothfuss, president of the National Bank of Commerce of Adrian, propounded before the annual convention of bankers recently held at Saginaw. We call it a rather strange commentary upon the banking fraternity's foresight that it should be necessary to ask this question in the year 1919, after hundreds of years of business transactions between farmers and bankers. Mr. Rothfuss knew the answer to that question. He asked it of his brother bankers and answered it in their presence because he knew that many of them did not know the answer so vital to all of them.

There are several strange things about Mr. Rothfuss' answer to that question. The strangest of all is that the answer was given by a banker. You will know what I mean by this after you have read the article. Mr. Rothfuss has taken off his glasses with which he views such things as notes and other negotiable instruments in which his bank has an interest and has put on a pair which gives him a clear and almost absolutely impartial vision of the relations that should, but unfortunately do not always, exist between the farmer and the banker.

One of the most necessary essentials in the farming business is good credit. But the best of credit is no good that will not secure money at the time and in the quantities needed. There are places in Michigan as M. B. F. has many times shown where farmers are handicapped in their operations by the lack of capital and credit that does not meet the requirements of over-particular bankers. The very success or failure of thousands of farmers in Michigan depends upon this matter of credit and capital. And because this is so, it follows that scores of communities develop or retrograde according to the ability and the willingness of banks to extend credits.

The average small-town banker has a vision about as long as his nose. When he lends a dollar to a farmer he puts down among his assets the interest that accumulates upon that dollar, and let's it go at that. Yet the farmer who borrowed that dollar and set it to work earning other dollars which in due season find their way thru unseen channels into other local enterprises has added to that bank's assets many times the value of the interest which he paid upon the loan. Since scores of communities in Michigan are dependent for their growth upon the farmers, it would seem the part of good business as we have many times pointed out, for the bankers of those communities to be a little more liberal in the extension of credit.

This seems to be the conclusion arrived at in Mr.

Rothfuss' article, and were every banker in Michigan to accept the wholesome advice contained therein the greatest handicap that agriculture has to carry might be lifted and those engaged in the industry be greatly aided in a profitable expansion of their business.—The Editor.

THE GREATEST—or if not the greatest, certainly the most pressing and immediate—peace problem, is feeding a hungry world. And, because of the devastation in Europe and the disorganization of government and industry throughout a large part of the civilized world, this job will fall almost entirely, for several years to come, upon the American farmer. America must feed the world, and Michigan, as one of the leading agricultural states, must make its farms yield as never before, in order to do its full share.

Because the food problem is one which concerns every individual, because an adequate supply of food is essential to the well being and continued prosperity of all industry, and because the prevailing high cost of living has focused the attention of people of every class upon the problem of increased food production, the farmer has been the recipient of reams of advice on how to run his farm so that the markets of the world would be filled to overflowing with a bountiful supply of farm products. All of this advice has been well meant, some of it has been sound, a great deal of it has been wholly impractical, and most of it has been promulgated without any real knowledge of the business of agriculture.

Agriculture is the oldest profession in the world. It began when "man's first disobedience and fruit of forbidden tree, whose mortal taste brought death into the world and all our woe," forced our common parents to leave the garden of Eden—to give up all of those ideal conditions, and compelled them to labor hard for their daily bread. Ever since that time the farmer has been tilling the soil and earning his bread by the sweat of his brow. With all the accumulated wisdom and experience of the ages to guide him, it seems, indeed, presumptuous for men in other lines of business and professions to be offering unsought advice and counsel to the farmer. Particularly would this seem to be true of the banker, whose business, by comparison, is still in its infancy, having been founded only a few centuries ago by the despised Jews of southern Europe, who, because of persecution, abandoned agriculture and other recognized and respected lines of trade, and took to money lending for usury. There are, I am informed, some present-day bankers whose methods have not improved since then, and whose ethics bear all the earmarks of their Jewish prototypes. (Continued next page)

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## BANKERS HEREAFTER MUST CONSULT WITH THE FARMERS

(Continued from preceding page)

### Bankers Criticized

Out of all the vast amount of advice and plans for the improvement of agricultural conditions which have been offered to the farmer during the last few years, very little has been put into effect which has accomplished real results. This is true not alone of the plans offered by the bankers' associations, but also of the work of the Department of Agriculture and some of our agricultural schools as well. One difficulty has been that the plans and advice offered have been largely theoretical, and have been aimed at only one phase of the problem—increased production. They have failed to take into account actual conditions on the farms, as well as certain fundamental defects in our system of marketing and distribution, which must be corrected before the farmer will be entirely convinced of the desirability of a constantly increasing production, which he has a strong suspicion may result in lower prices, with more labor and less profit.

The fact of the matter is that most of the plans for better farming have not taken the farmer into account at all. They have been framed from the standpoint of the consumer and for the purpose of lowering prices to the consumer. All lines of business have met in convention year after year, speakers have urged the farmer to do his patriotic duty and raise more crops, resolutions have been adopted to be bestowed upon the farmer, containing their pet formula for bringing about this much-desired result, and then the conventions have adjourned and the delegates have gone their way filled with conscious pride at the big things they have asked someone else to do. But they leave up to the farmer the problem of getting in his crops with an insufficient labor supply—insufficient because the farmer cannot compete with the high wages now paid for even unskilled labor in other lines of business. They expect the farmer to buy tools and implements at greatly increased prices, and after his crops are produced they leave it to the farmer to market them under the same old antiquated system which makes him the prey of speculators and manipulators, and gives him no assurance that he will receive a fair or just price for the fruit of his labor.

It is a popular misconception that the farmer as a class has been reaping a rich harvest of profit out of the high prices prevailing during the war. While those farmers whose land was in good producing condition, and who have been fortunate enough to have sufficient help, have made somewhat more than their normal profit, others less fortunately situated, whose boys have been in the army, have been compelled to pay high prices for labor, if obtainable at all, or to leave their land untilled. The cost of tile, fence, seed, machinery and everything which goes into the cost of operating a farm has increased so that the net profits from many farms during the war period have been actually less than under pre-war conditions.

### Time for Bankers to Consult Farmers

In my opinion it is time that the farmer should be called into the consultation. Before any further time is spent in evolving uplift and betterment schemes which have for their real purpose not the good of the farmer—it is time, I say, to ask the farmer what he wants and what he needs to make it possible for him to increase production on a basis which will yield a living profit for himself and at the same time provide the amount of food necessary to feed the world and avert in our own country and in other less favored countries the conditions of anarchy now spreading from bolshevik Russia throughout Europe.

You may ask why I feel justified in criticizing the efforts of bankers and men in other lines of business to promote better farming and increased production. You say that the efforts are well intended. Then why should they not be well received by the farmer? I have talked with many farmers in regard to the matter, and have read many articles in farm papers bearing on the subject, and the prevailing spirit seems to be one of ridicule, if not of resentment, at which seems to them unwarranted interference in those phases of practical farming which they feel themselves better qualified than anyone else to handle. They do not claim to be entirely self-sufficient or independent, and admit that they need the financial assistance of the bankers. But they insist that, if provided with proper financial aid and the proper co-operation of the various governmental agencies controlling transportation, marketing and distribution, they will be able to work out their problems in their own way for the benefit both of themselves and the consumer.

The farmer asserts that faulty marketing facilities, improper methods of distribution, excessive transportation costs and excessive profits to the jobber and middleman are more responsible for the high retail prices of food products at the present time than insufficient production. He insists that he is not getting his fair share of the consumer's dollar, and that railroads and middlemen are absorbing most of the profits of farming. Because of the failure of the Government or of private enterprise to provide proper warehousing and storage facilities, reliable statistical information regarding production of crops and demand for them in the markets of the world, and proper means of distributing them quickly and cheaply to the points where they are needed, the farmer must offer the fruits of his labor in a speculative

market and he is obliged to accept whatever price is offered.

Every year thousands of bushels of potatoes, fruits and perishable crops of all kinds are wasted because of faulty marketing and distribution facilities. It is also a common experience for the farmer to ship his live stock, and find, upon its arrival in Buffalo or other live stock markets the price has dropped while his shipment was in transit, because the market happened to be glutted that day by a few more carloads than the packers were prepared to take. He has more than a strong suspicion that these conditions are not the result of the law of supply and demand, but that prices are being manipulated by the packers for their own benefit. Until the Government finds some means of correcting these and many other glaring faults in our system of distributing food products, the farmer prefers to handle the production of crops, but he does want assistance in producing them more cheaply and in marketing them at less cost.

### What Ails Our Program?

What, then, do the farmers want from the bankers? What is wrong with our banker-farmer program? It was conceived in good faith and with the right motives, and a considerable amount of real constructive work has been done. But for some reason we have failed to establish and maintain the proper points of contact with the farmers to make our efforts entirely acceptable to them.

Let us begin with fundamentals. The business of the farmer is to produce crops. The business



MR. R. C. ROTHFUSS  
President National Bank of Commerce, Adrian, has seen the light as for the need of extending credits more freely to farmers and in other matters, explained in the accompanying article.

of the banker, so far as the farmer is concerned, is to assist him in financing his farming operations and the various agencies upon which he is dependent for the things necessary in the production of crops. There you have the crux of the whole situation. The banker is outside of his proper sphere when he undertakes to do for the farmer anything but to finance his proper requirements.

But, according to this line of reasoning, you say the banker-farmer movement is all misdirected effort. Most decidedly not. The banker-farmer movement is all right, but the bankers like an "awkward squad" of rookies have got off on the wrong foot and are out of step with the movement. The banker-farmer movement originated when the U. S. Department of Agriculture proposed the organization of farm bureaus and the appointment of county farm agents in every agricultural county and asked the co-operation of the American Bankers' Association in carrying out the plan. The Michigan Bankers' Association was one of the first of the state associations to realize the importance of this plan, and went at the job with the "will to win." Farm bureaus were established in several counties the first year and in 1916. The slogan of the agricultural commission during the last two years has been: "A county farm agent in every county in Michigan." The work has progressed to the point where they are now only nine counties without a farm bureau in charge of a competent farm agent. These counties are Hillsdale, Gratiot, Ionia, Clare, Midland, Sanilac, Huron, Ogemaw and Leelanau. A strong effort will be made to bring these counties into line during the present year.

But having assisted in its organization, what is the apparent attitude of the bankers, both collectively and individually, toward the farm bureau

at the present time? Many bankers seem to have forgotten its very existence, judging from the manner in which they ignore it and fail to acquaint their customers with its advantages. The farm bureau was organized for the purposes of providing a central organization in each county, to which all farmers, whether members or not, might look for information in regard to all farm problems. It is in charge of a man who is acquainted with every phase of country life, and capable of giving definite advice and of securing information on all matters pertaining to agriculture, such as soil fertility, soil analysis, testing of seeds, pure bred seed, feeding and breeding of live stock, prevention of disease, organization of co-operative marketing associations and boys' and girls' club work. The county farm agents have in nearly every instance measured up to the job and are furnishing this kind of advice and assistance to all who apply, and are seeking by every means at their command to widen the sphere of their influence.

### Where the Banker Fails

But the country banker, with a shortsightedness difficult to understand, has consistently and persistently ignored the farm bureau ever since his first spasm of enthusiasm for the movement led him to assist in its organization. Even the agricultural commission seems to have overlooked the purposes of the county farm bureau. At the annual meeting at Lansing in February in our zeal to do something real and definite for the farmer, we authorized one of our members to prepare a placard, which in final form reads as follows: "Farmers: This bank by special arrangement with the Michigan Agricultural College will gladly furnish you with help and information regarding your problems in soil, seed, stock. You are very welcome to this service." This placard was distributed by the association and is now displayed in the lobby of every member bank in the state, when, in every county but nine, we have a county farm bureau which we helped to create, with an expert on agricultural problems in charge, whose principal duty it is to gather and furnish just this kind of information to the farmers. Was this intended as a reflection upon the efficiency of the farm bureau? Certainly not. But this case is a striking illustration of how little consideration the bankers have given to the farm bureau. The idea of the agricultural commission was good, but the method of carrying it out was wrong.

We are ignoring the farm bureau in numerous other instances. Read the current number of the Bankers-Farmer and you will find articles describing the plan of operation of a boys' and girls' calf club or pig club or a corn or potato contest, financed and conducted by some individual bank. And to what end? Ostensibly for the benefit of the boys and girls and to promote better farming, but in reality because it appeals to the cashier of the bank as a good advertising stunt, which will "put one over" on his competitor across the street. And it is a good advertising stunt, and no fault could be found with the bank which "put it across." If there were not a better way of handling the matter—one which would insure the permanence of the club and make it an annual institution of lasting benefit to the community.

The county farm agent is thoroughly familiar with all kinds of boys' and girls' club work. He is anxious to assist in getting this work under way, and the only thing that he lacks is the financial backing to take care of loans and prizes and incidental expenses. Here is an opportunity for the banks of every county to show their public spirit and to do something which will be appreciated by the boys and girls and by their parents, and result in lasting benefit to the farming community. Forget for the time being the question of personal profit or advertising, try to get the bankers of your county together on some plan to finance the loans necessary to carry out a comprehensive plan of boys' and girls' club work covering several phases of farming activity. But by all means leave it to the county farm agent to work out the details and let the farm bureau have all the credit. If this work is carried on under the supervision of the county farm agent it will become a permanent institution.

On the other hand, it has been found that boys' and girls' clubs work conducted by individual banks for advertising purposes almost invariably falls down of its own weight after one or two seasons, because of the vast amount of detail work involved. The county farm agent is better qualified than the bankers to select and arrange the most desirable line of work, to look after the purchase of the stock, to watch the progress of the contestants, to instruct them in proper methods and to arrange for judging and awarding the prizes. Bankers who agree to underwrite this work in the manner suggested will be doing a big, unselfish thing for their community, and they will not have long to wait for their reward, for there is nothing which has ever stimulated greater interest in better farming, both among the boys and girls and the "grown-ups" than club work of this kind properly conducted and placed on a permanent basis.

### Help in Other Ways

There is another proper activity of the county farm bureau which requires the co-operation of the banks. It has been tried out with excellent results in several counties, and should be made a feature of the work of every farm bureau. I refer to the purchase of pure bred seeds by the farm agent for distribution among the farmers. It would be hard to estimate the annual loss in crops in this country through (Concluded on page 16)



# Milo Campbell Charges Swindle in Wool Deal

## Accusation Filed with Bureau of Markets; Reasons for Delay in Wool Settlement

JUDGING FROM the innumerable disclosures which have been made in connection with the government's handling of affairs, there's something rotten somewhere besides in Denmark. Take the government's sorry effort to market the 1918 wool clip for instance. As an argument for government purchase and re-sale of this clip, it was stated that under the government's watchful eyes, the profiteer would not be permitted to gouge the wool growers. By a simple, paper on paper, systematic plan the government would designate authorized dealers, fix their profit at a fair margin, and would itself dispose of the entire crop at maximum prices to the grower. A very definite promise was made to the wool grower that dealers would not be permitted to take large profits, and that upon the submission of any evidence showing that such forbidden profits had been taken, such dealers would be ordered to disperse those excess profits to the growers.

M. B. F. took the information for its face value, and when it became very evident that many of the wool dealers had no intention of dealing fairly with the grower and the government, but were buying wool at the very lowest prices at which growers would sell and disposing to accredited dealers at the government's figures, we encouraged our readers to report on their individual wool sales. M. B. F. was the only paper in Michigan to discover the profiteering of the dealers, and the only one that we know of in the United States to protest against it. Individuals and farm organizations, however, a little later took the matter up, and sought redress for the growers.

Conspicuous among these champions was Milo Campbell, of Coldwater, who, acting in his capacity as member of the Agricultural Advisory Committee, wrote a number of strong letters to the Bureau of Markets, setting forth the result of certain investigations he had conducted which proved conclusively that such abuses had arisen and should be corrected. Mr. Campbell's letters and charges were published in these columns shortly after they were given to the Bureau of Markets. Yet despite the very positive evidence that both the government and the growers had been swindled out of vast sums, no action was taken. It would be only fair to state, however, that the government was confronted with an enormous task, far greater than it had conceived of, in making final disposal and settlement for the clip. So that there may be partial excuse for the delay in checking up dealers' records, ascertaining the profits and causing a redistribution of those which appear to be in excess of the government's allowance. At various intervals we have written the Bureau of Markets, asking when the final checking up and settlement would be made, and in each case assurance was given that this was being done as rapidly as possible. A large number of letters received from M. B. F. readers were forwarded to the bureau, and promises were secured that each complaint would be investigated and if it were found that excess profits had been taken rebates would be ordered made.

### Milo Campbell's Activity

Now comes Milo Campbell once more with charges of a sensational character. The charges in brief are, that the government needed the entire wool clip which amounted to about 700,000,000 pounds; that the War Industries Board had much business on hand and accordingly created a department of the board known as the Wool Division, inviting in the big wool dealers to advise the War Industries Board how to do the job; that the wool buyers and big dealers were made government agents and helped fix the prices which the government would pay; that the wool was bought from the farmers "in the grease" at prices ranging from approximately 65 to 67 cents per pound and sold to the government as "scoured wool" at prices ranging from \$1.30 to \$1.85 per pound; that not a single pound of wool sold in that way was actually scoured by buyers or dealers and that this plan was put into effect in order to create a "smoke barrage" under cover of which the buyers and dealers could make their huge profits.

"If the public wants to know how much it has been mulcted by this gang," says Mr. Campbell, "just multiply 700,000,000 pounds of wool by the number of cents per pound that have been siphoned

from the price that belonged to the farmers. Ten cents a pound would mean \$70,000,000."

According to Mr. Campbell, "There was no more flagrant attempt at downright swindling during the war than this one. It was conceived and executed by a series of incidents through which the

300,000,000 pounds, but as a matter of fact it amounted to about, or more than 700,000,000 pounds. There are two or three things to bear in mind to get a clear understanding of the way these dealers got hold of and now have in their pockets, these millions that belong to the farmers.

"From the time the wool was sheared from the back of the sheep until it reached the government, it was unwashed and unscoured wool. It was never anything but wool in the grease, and always is so, until it goes to the factory. But in order that the big dealer might have a dark corner somewhere on the way between the farmer and the government, he provided a plan by which the local wool buyer should buy the wool of the farmer 'in the grease' and by which the big Boston wool dealers would sell it to the government as 'scoured wool' although every pound of it was sold to the government in the grease, just as it was received from the local wool buyer.

"Remember also, that the local buyers and the big dealers were all government agents, limited in their profits to the amounts fixed by the government. The local agents or buyers were to receive 1½¢ per pound and this was to be taken from the price paid to the farmer. The big dealer was to get 5 per cent and his commission was to be paid from the United States Treasury. There were two or three other small charges to be taken out of the price paid to the farmer—the freight to the central market, the shrinkage, and interest on the money till it reached the market. These items including the commission to the local buyer would be less than five cents per pound. The farmer was entitled to the price paid by the government to the big dealer, less five cents per pound at most.

"The rules of the Wool Division provided that the books of the dealers should be open to inspection. But there was no provision that the dealers big or little, should keep any books or accounts of any kind or render any accounts to anybody.

"These big dealers, as a first step in the plan, secured from the government a price for the scoured wool which they were to turn over to the government (though not a pound was to be scoured). The prices obtained were to be as follows:—

"New England States, New York, Pennsylvania, Ohio, Michigan, Virginia, West Virginia, Kentucky, New Jersey, Delaware, Maryland:

Fine Delaine, \$1.85 pound; Fine Clothing, \$1.75 pound; Half Blood Staple, \$1.69 pound; Half Blood Staple, \$1.45 pound; Three-eighths Clothing, \$1.62 pound; Three-eighths Clothing, \$1.42 pound; One-fourth Blood Staple, \$1.32 pound; One-fourth Blood Clothing, \$1.30 pound. Prices in other states were similar.

"As soon as these prices were fixed by the government and the big dealers knew what they were to get for wool they bought, (plus the five per cent to be had from the United States Treasury) they next flooded the local buyers with instructions what to pay the farmer for his wool. These instructions were vague and indefinite, but were sent in such shape as to cause the purchase at the lowest possible figures. The commonest grades bought in the territory above were the Delaines, the Three-eighths and Quarter Bloods, so called. For these grades the prices advised would be approximately:

Fine Delaines, 65¢ per pound; for Three-eighths, 68¢ per pound; for Quarter Bloods, 67¢ per pound.

### "Some Grease"

"That spells 'some grease' between sixty-five cents a pound to the farmer and \$1.85 to the big dealer for Delaines; between sixty-eight cents a pound to the farmer for Three-eighths, and \$1.45 to the big dealer; between sixty-seven cents a pound to the farmer for Quarter Blood Wool and \$1.42 to the big dealers.

"The spread between the farmer and the government price was so great that it meant pie to the Boston wool gang, and they began to get hungry for more of it. They began to reach for each other on the sly. They offered the local dealers more for the wool in their hands than they had agreed to pay, although the government price remained the same. They knew they had skinned the farmer, and they now began to skin each other, but too late to help the wool producer except in rare instances."

## LATEST WORD FROM GOVERNMENT

### WESTERN UNION TELEGRAM

Michigan Business Farming,  
Mt. Clemens, Mich., June 25, 1919

To—Bureau of Markets,  
U. S. Dept. of Agriculture,  
Washington, D. C.

Please send by return mail result of investigation of wool complaints referred to you some weeks ago; also any information upon final settlement for 1918 wool clip.

MICHIGAN BUSINESS FARMING.

Gentlemen: In reply to your telegram of June 25, we wish to state that all communications relative to the handling of the 1918 wool which have been forwarded by you to us have had our careful consideration and investigation has been made wherever we deemed it necessary. In a number of instances we have obtained from these letters the names of dealers who operated without permits. Such dealers have been required to submit sworn reports of their transactions in 1918 wool, the same as dealers

Reports have been received from approximately 3,000 country dealers and from about one-half of the large dealers in distributing centers. These reports are being audited as rapidly as possible in order to determine whether profits in excess of those allowed by Government regulations have been made. Some excess profits already have been collected, but it is not expected that we will start any distribution for several weeks.

We wish to call your attention to the fact that under the regulations excess profits are figured on the season's business and not on individual clips. For this reason the fact that 5 or 10¢ per pound profit was made on an individual clip does not indicate that a grower who owned this clip will receive any rebate. Such a rebate would be made to him only when the dealer involved made excess profits on the entire season's business.

We will hold the letters which you have forwarded and check up the information contained in them against reports received from dealers, but they cannot be used as a basis for rebates except in a general way. Such rebates will be handled automatically through this Bureau and individual inquiries in many cases serve only to delay this work.

We expect to issue for publication within a few days a brief article descriptive of the work of the Domestic Wool Section of the War Industries Board, in which will be explained some of the most commonly misunderstood phases of this work. A copy of this article will be furnished you as soon as it is released.

Very truly yours,

CHARLES J. BRAND,  
Chief, Bureau of Markets.

farmers and the government were defrauded of untold millions. Patriotism had no part in the drama, nor does patriotism demand that silence or protection cover the actors who hold the ill-gotten gains.

"We do not produce all the wool we need in this country, normally. We import about as much as we produce. Last year the government wanted all of the wool clip, and so declared by mandate.

"The first mistake was by the government inviting in the Boston Wool Dealers to advise the War Industries Board how to do the job. This gang is notoriously the greatest trust on earth in the wool business. The War Industries Board had much business on hand and so it created a division of the board known as the Wool Division; and so it was in this little corner, the plans were made to fleece not alone the sheep but the farmers and the public generally.

"We hear it talked that the wool clip was about

## FARM REFORM VOTE IN NORTH DAKOTA

REFORMS for farmers of North Dakota seem to have won out according to late returns on the referendum vote. The balloting was upon state hail insurance, unification of the educational system, an industrial commission and other measures.



# Farmers Get 3c for Berries; Middlemen Get 35c

## Local Canneries, Retailing by Farmesr and Co-op. Marketing Urged to Solve Problem

By VERNE E. BURNETT

STRAWBERRIES have been sold for three cents and less per quart to Detroit commission merchants, who have turned around and sold the berries at prices ranging as high as 35 cents or more, during the last few weeks. Some of the commission merchants have shown their books, and to all appearances have dealt honestly with the farmers, as well as the consumers in the cities. But what kind of system is this anyway, farmers are demanding indignantly, in letters which are coming to Michigan Business Farming. In response to these protests, this farmer's newspaper has made a thorough research into the Detroit markets and commission houses, looking into books and receipts, witnessing higgling transactions and shifty-eyed sharpers manipulating sleight of hand to rob grower and producer. Also, commission merchants have been found who seem honest men, eager to present their own grievances and to open their accounts to the sunlight.

Take a sample letter of complaint which angry farmers write. The letter written by A. M. Hendrix, of Baroda, Mich., is a good example:

To the Editor, Mich. Business Farming:

I am sending some records of berry sales in Detroit to you. I think a firm which sells berries like that should be advertised, so people could get their berries for five cents per quart and less. People then can see by such sales how rich the farmers are getting. I would like to know about the firm doing this business. It was giving around 17 cents a quart, we were told when we shipped them on Friday, June 13th, but the firm did not send us the bill until the following Wednesday. And when the payment came, it was only three and four cents a quart. One of our neighbors received less than three cents a quart.

ARTHUR HENDRIX,  
Baroda, Mich. R. F. D. 2

The firm referred to is Cullotta and Jull, 409 Russell St., Detroit, and one of the typical accounts follow:

Sold for account of A. M. HENDRIX, Baroda.  
Received June 16.  
Car No. (blank) Lot No. (blank).

15 crates strawberries @ 80c	12.80
leaking and mouldy.	
Express 3.97	
Commis'n 1.28	
.....	5.25
.....	7.55

Sixteen crates of 16 quarts per crate leaves around four cents per quart to the farmer, which does not pay the cost of paying the pickers, in some cases. This condition is being contrasted with the fact that consumers in the towns are either going without or paying as high as forty and fifty cents for a quart of berries. And any number of housewives who ordinarily can berries, felt they could not afford the high prices this year.

### Investigating the Markets

A complete tour was made of the Eastern Market commission houses on Russel street a short ways north of Gratiot, last week-end. One who makes a visit there can see a reproduction of scenes in southern France and Italy, with the chaos of debris and the nausea of decaying vegetables and the babel of nearly all nations. The narrow store fronts, without windows or doors, open on the street like holes in the wall, from which sharp-eyed dealers, Italians, Jews, Greeks and Americans peer out from among the cartons and baskets and bags. Here and there a prosperous looking individual bustles about with the atmosphere of proprietor, and gives orders to trucks and wagons and buggies lining the curbs before the holes in the walls around the great oblong of the Eastern Market.

Mr. Jull, of the firm under the fire of the Baroda people, welcomed investigation in a gentlemanly way, and showed some of his books and receipts to the investigator, and took him all around the great market to reveal conditions in other warehouses, where the investigator asked the questions. The express charges of the American Express Company were as listed, according to the bills on file in the commission house. These charges were \$3.97 on a shipment valued at \$12.80, or nearly a third of the value. The commission was ten per cent of the total value, or \$1.28.

Although this commission seems high, inquiry showed it to be uniform among nine out of ten of the other commission houses. One house, under the name of Jack Brecher, offered to take strawberries at only six per cent commission. But market experts, in considering this

case, said that it was probably because of the acute demand for berries, the supply of which is nearly exhausted. Further, experts state, commission men who lower their commission rate are likely to make up their profit in some other way.

Investigation showed no fallacy in the figures on the Baroda berry transaction, as far as express and commission are concerned. And it is the impression that Cullotta and Jull are o. k. in those respects. But the questionableness in practically all commission houses comes in this manner: There was no lot number marked in the space provided. This lot number is supposed to be a key whereby the actual cash transactions on both sides of the fence can be determined. And right above the heading providing for a lot number is stamped the government license number, showing that it is the intention that the lot numbers should be given to the farmers, who could chase down profiteering claims.

The commission dealer stated that the berries had come in a leaking and mouldy condition. This was entirely possible due to the intense heat and the delays in shipping. But the word of his firm was the sole authority in this case. Furthermore, he reports that the shipment was sold to a peddler and that no cash record was kept of the peddler's name or number and so on. The farmers could request the express company to keep tab of the condition and mark it on the bill, according to the commission men, who say that this protection to the farmers is seldom used. Mr. Jull offered to make good to the farmers any discrepancies which might have occurred. We feel that his firm is as sound as any. The system is what counts.

"We are always ready for investigations," one commission man said. And the alacrity with which commission men steered the investigator around, the sharp scrutinies and exchanges of winks or sinister looks, indicated that the eastern market is accustomed to perennial investigations. The stories are learned by rote and the right things are said at the right time.

### The Solutions Offered

Several solutions have been offered whereby the farmer grower and the city consumer can be equally benefited by adjustment of prices.

G. V. Branch, who has just been appointed head of the new bureau of public markets in Detroit, formerly of Petoskey and a graduate of the Michigan Agricultural College, has issued the following statement to the press:

"The first job will be to organize and clean up the farmers' market, get the housewives to

go to the markets and the farmers to bring their produce in to them, with the assurance of advantage to both parties.

"Then we propose to work in co-operation with the Federal bureau in its city market reporting service, which includes tips to housewives on fair prices, on the proper time to purchase certain produce and on every other element of marketing, but written in plain style, rather than in the technical language of the brokers.

"These reports will be sent to the farmers, keeping them in touch with the city's needs, the prices to be expected and other facts of interest, which will extend the city's radius of supply from the farms."

The platform of Mr. Branch contains elements which the farmers approve. But it does not apply very universally. It surely will be one solution for farmers within easy riding distance of Detroit, Chicago, Grand Rapids and other cities with public markets, to handle their produce themselves in the market places and sell direct to the consumers, rather than to the middlemen, the commission dealers.

Some of the heads of the biggest co-operative clearing house in Detroit, when interviewed, stated that the problem of berries has been very acute this year. Troubles occurred whenever berries were shipped from considerable distances, especially on hot days or close to the end of the week, when perishables came after the close of the market on Saturday or Monday, after rotting all day Sunday. Thus ridiculously low prices had to be returned to the growers in some cases. But the lot numbers and cash entries were kept completely and any farmer or consumer can learn the truth about any particular transaction. It is considered that co-operative market associations are especially to be trusted.

One of the leaders of a great farm organization advocated the erection of more local canneries in order to relieve the problem of shipping perishable goods. "Canneries," he said, "were frequently the salvation of berry dealers in Chicago and other great cities this year and in former years, whenever the market became cluttered, especially after the close of the markets."

Other experts advocate more of the direct selling method, in cities as well as small towns, whereby the farmer brings his produce to town and has it taken through the residential districts and sold direct to the housewives.

There are other solutions offered, and many solutions are required in order to settle the various problems of our marketing evil. The mere fact that the growers sometimes get below 3 cents a quart for berries which may sell for 30 to 40 cents to the consumer shows there is far too big a profit in between.

It is not alone the fight the farmers have to wage, but also that of consumers.

### FORM 9 CO-OP. MARKETING

#### ASSOCIATIONS IN THE U. P.

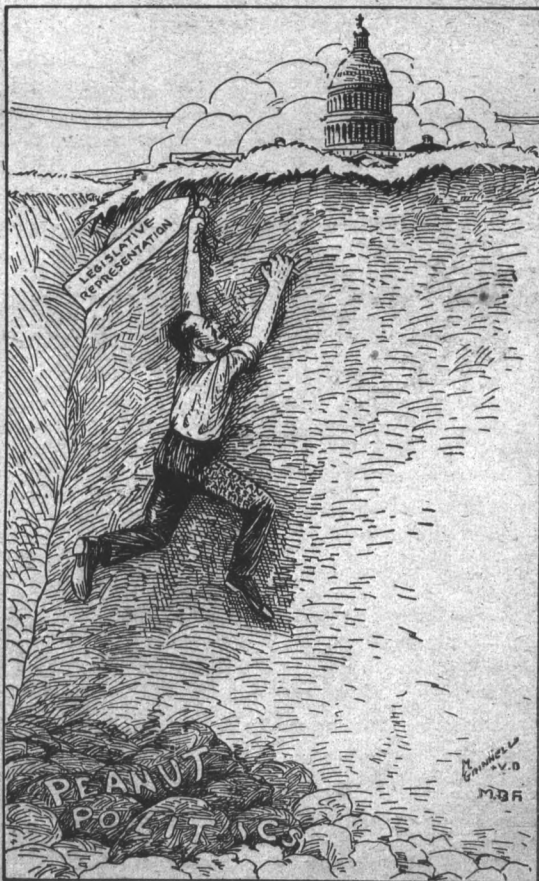
NINE CO-OPERATIVE marketing associations consisting of enthusiastic and representative farmers from five Upper Peninsula counties met and organized under the direction of Dorris B. Buell, president and general manager of the Michigan Potato Growers' Exchange located at Cadillac, Michigan. The various counties organized on the given dates are:

Schoolcraft County Association, June 12; Delta County with four associations, June 13 and 14; Baraga County Association, June 16 and 17; Marquette County, two associations, June 18 and 19; Menominee County Association, June 20.

Mr. Hale Tennant, of the Bureau of Markets, made a trip through the Upper Peninsula in April and in co-operation with the county agents started the preliminary work of establishing these local co-operative marketing agencies. As a result these nine associations have been organized. More are in the process of organization, and it is expected by potato shipping time that every commercial potato community will be served by this central selling agency, whose purpose it is to do the selling for the local co-operative marketing associations.

The object of these associations is to encourage better and more economical methods of production; to standardize to secure better results in grading, packing and advertising of potatoes; to cultivate the co-operative spirit of the community and to perform any other work which tends to community betterment.

The work of the county agricultural agent will be enlarged through the work of this association. A premium will be placed on quality goods which has been impossible under the old system. Not only will we have to standardize on adopted varieties, but attention will have to be given to seed selection, sources of better seed, insect and disease control, cultural methods, rotation, and soils suitable for potatoes.



PEANUT politics in the last legislative sessions took the ground from beneath many stand-patters who had felt safe before. But clinging to the sole hope for reform, proper legislative representation, Mr. Farmer is getting busy, planning a come-back at the capital. The initiative can help certain specific measures, but responsible legislative representation will be the means of escaping from the hole the farmer is now in.



# Lifting the Lid at Lansing

GOVERNMENT BY NEWSPAPER CORRESPONDENTS

THE AVERAGE CITIZEN reads his favorite newspaper and takes its message with as little questioning or mental reservation as when he repeats the Apostles' Creed. He seems to think that happenings of the day are those set forth by some automatic device incapable of discriminating between things that would hurt or help this or that interest.

It is only when he comes to a realization that speech along lines favorable to certain interests, means *silver* to someone, and that *silence* along some other lines, is really *golden* for those exercising the option, that he gets a conception of the power of the newspaper correspondent at the seat of government over those who make and execute the laws and how valuable an ally they become to those who have something to "put over."

"In the legislature they have most of the members buffaloed to such an extent that they dare not support any measure opposed by newspaper correspondents for fear of getting roasted, and they dare not oppose any measure they are for, for the same reason.

Your newspaper correspondent, therefore, becomes in a small way, a sort of a dictator. His voice (with some notable exceptions) is rarely raised in the public interest, and those with axes to grind are usually found in his company. This influence is a valuable asset and its importance has not been overlooked altogether by those possessing it.

This administration is frequently spoken of as the most reactionary of any in the state's history. It has been said that it has advocated no reforms, but that its chief concern has been to make life more attractive for some of its friends. In connection with this statement, it is pointed out that its friends are mostly what Roosevelt used to call "predatory interests." Proper publicity would send these fellows back to the tall timber.

Newspaper correspondents know that a high state official and a high party official made a trip to New York and on their return, one official decision was promulgated which would take millions of dollars from the people and give it to a public service corporation. And did they open their beaks? Not much.

All sorts of stunts were pulled off with the five million dollars the state gave the War Preparedness Board, and did they hear of it? Not on your tinfoil.

The public is permitted to know only that things which listen well. Jumping Jacks are made to appear as real men and real men are painted in off color. For this service (?), the state pays well, an evidence of the correctness of Barnum's statement that "the people like to be humbugged." The powers that be not only see that they are properly humbugged but they finally pay not only the



By HERB BAKER

fiddler but also the humbugger, by putting him on the public pay roll. For faithful and efficient service along these lines Roy C. Vandercook now has a \$5,000 job with the Michigan standing army of 154 men, and H. N. Duff has the position of secretary of the securities commission at about the same salary, while Gurd Hayes, another of the same class, is said to have turned down a \$4,000 job because he thought his services entitled him to something better.

The public should always take their dope with a liberal allowance of salt and put a club in soak for their false prophets.

## THE UTILITIES COMMISSION FIASCO

THE PUBLIC Utilities Commission is clearly on its good behavior. The fact that in spite of the great efforts to line up senators to vote for confirmation that on part of the names submitted, more than one-fourth of those voting against confirmation is evidence that this commission starts out with full notice that it has not the public confidence.

## REP. GEO. W. WELSH, OF KENT COUNTY

Rep. Geo. W. Welsh, publisher of "The Fruit Belt," an alleged "farm paper." Nevertheless he led the fight against the warehouse amendment in the last regular session.

In the course of his remarks, he said in substance, "The proposition to establish state-owned terminal warehouses to handle farmers' products from producer to consumer is the child of a disordered brain. It is a socialistic, communistic bolshevik idea." Then he takes a fling at "rural bolsheviks," because he happens to be a rock-ribbed reactionary. He has shown slight understanding of the economic, vitally important issues underlying reforms for the farmers' welfare.



When one of the senators opposed to confirmation challenged any senator favoring the appointments to name a newspaper in the state of more than local importance, that has endorsed the appointments of this commission and received no response and then challenged any senator to say that he had not criticised these appointments with no takers, he established a case of general disapproval which the official roll call on confirmation could not overrule.

If the governor had not been so eager to make the commission satisfactory to the predatory interests which it is supposed to curb:—If he had not permitted his bonehead advisers to mix so much politics up with the commission.

If he had kept his promise to name men whom the public would instantly recognize as eminently fitted both by training and sympathies for membership on this most important commission; if he had named that sort of men it would not have been necessary to have dragooned the senate to confirm men in whom it had little confidence.

The Utilities Commission is surely on its good behavior.

## THE DAY OF HIGH TAXES

THE SPECIAL SESSION of the legislature has come and gone and the citizen who has not yet looked for his pocket book should do so at once, because he will need it about tax time when he goes to chalk up his part of the nearly forty million dollars of state tax he will be called on to pay on account of appropriations made by the legislature of 1919—Immense amounts of money will be expended during the next two years on roads. To care for Jackson prison will cost nearly two millions; a million and a half will be used in making necessary improvements at the University and about two millions in the erection of the state's new office building. All appropriations for running expenses as well as those for new buildings and improvements have been largely increased because of the general rise in prices. It may not be much harder to pay what we shall be called on to pay in 1919 than it was to pay what was asked of us in 1916 but what we are principally interested in is that these large amounts be honestly expended to the end that the people get value received for what they pay. They are in no mood to parley with either grafters or thieves.

## "PADDY" MILES

The Hon. Aaron Miles, of Mecosta, county, (Mr. Miles is better known as "Paddy") is a general favorite with those members of the legislature who do not take themselves too seriously.

Mr. Miles is one of those whom the editor of the *Fruit Belt* denominated as "bolsheviks" because they supported the terminal warehouse proposition.

# Management of Farm Through Foreman Explained by Farmer Living Away From Home

By J. L. SMITH

I HAVE BEEN requested to give an outline of how my farm is managed through a foreman, and I shall endeavor to do so. I live some distance from the farm, which is occupied by some members of the family. Not residing on the farm myself, but visiting it a few times in the year, it is necessary to have a man there who understands farming, and the immediate management of the farm, and able and willing to carry on the work as I, in a general way, lay out and direct the work. As we have no separate residence for the foreman, we usually employ a single man and furnish him board and lodging at the farm residence. My farm is just medium size about 150 acres, and we do general farming. We grow hay, winter wheat, oats, barley, beans, corn, etc. and our stock is the ordinary kind. We keep work horses, and raise some colts. We keep a few grade cows which supply the house with butter, with some to sell.

## Foreman

In the first place it is necessary that the foreman be a competent man. He must be a man of good habits, good morals, sober and temperate, and a gentleman at all times. He must be honest, agreeable, and careful in dealings and in keeping accounts. He must be able and willing to work, readily see and find work to do, plan the work ahead and carry it through. He must understand how to prepare land for crops, and know when land is in condition to plow or cultivate, when and how to harvest the crops, how to use all kinds of farm machinery, and keep them in repair. He must know how to care for horses and properly work them, how to fit collars and harness on horses, and especially collars and hames, so collars will fit properly and the draft be at the right place. He must know how to care for all live stock, and readily observe any injury or sickness among them. He must be able to write and keep the owner advised on the progress made, and matters connected with the farm, and make weekly re-

ports promptly. He must be able to keep buildings, fences, and gates in repair, and in proper shape.

## Spring Work

The early spring work consists generally of letting water off the land, where ditches are blocked up, so that the land will dry out quickly. Fences are repaired, posts straightened up and driven down, or re-set, while ground is soft. During the spring, summer and fall, the foreman is usually first up, usually about five o'clock. He starts the kitchen fire, gets men up, looks over barns and stock to see if all are well, feeds and harnesses the horses ready for work. We have breakfast about six. Start work at seven. He plans the work ahead, and directs the help as to their work, and how it shall be done, and takes the lead in the work himself.

Painting is done, if any to do, farm implements put in shape for work (if not already done during the winter). As soon as the land is dry enough to work, we begin working it. If the land plowed the fall before is dry first, we work that up with disc, or spring tooth harrow. If the land to be plowed is dry first, we begin plowing. We make it a point to sow oats as early as we can work the ground, then barley, corn, beans, and lastly potatoes.

## Care of Horses

Horses are watered and fed regularly, and in proper amounts. We usually water before feeding grain, and generally before feeding hay if not too warm. Collars and harnesses are to be fitted properly, especially collars, so as to avoid sore necks. Harnesses are kept in repair and properly hung up. Collars are always buckled after taken off. We keep horses well bedded, and doors to grain or feed rooms safely closed, so that horses cannot get to the grain. We watch closely breeding mares, both for breeding and foaling. Horses are

not abused or overheated on hot days. Our colts get accustomed to eating grain before weaning, and this keeps them growing after weaning. In the winter they are left out every day that is not too stormy.

## Corn

Cleanliness in milking is necessary. We always brush off dust from flank and udder before milking. Milk with clean dry hands, and avoid stirring dust while milking. The cows are milked out dry at each milking. Pay close attention to breeding. Keep young calves growing all the time. Keep stables well cleaned all the time, and cows well bedded. They are left out every day in winter when not too stormy.

## Plowing

All land is plowed in lands about 18 or 20 feet wide, and in striking out new lands this is observed. Where old dead furrows are used the widths of lands will vary, but our desire is to get it all back to 18 or 20 ft. lands as soon as possible. In plowing, the furrows should not be more than 11 or 12 inches wide, and 6 to 7 inches deep. Land must not be plowed or cultivated when too wet. Land should be worked up soon after plowing, so it will not dry out too much. Plowed land should be cultivated within a day or two at most after plowing. All lands to be cropped should be plowed in the fall, and cross ditches opened up in low places, or in water courses, so water can run off. In plowing lands we always plow the last furrow on the land side about half the usual depth, and in finishing the land we plow the last furrow or sole on the dead furrow side, in this same furrow so as to leave the dead furrow only one furrow wide. At the sides of the field we plow towards the fence every other time so as not to ridge the earth up, or make a low place, as it would if plowed the same way each time.



for all the farmers of Michigan

# MICHIGAN BUSINESS FARMING

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## The Bolshevik Bogey



NO ONE has attended many public gatherings in Michigan the past year without being obliged to listen to a more or less learned lecture upon the evils and the menace of Bolshevism and Non-Partisan-Leagueism. They are related movements in one respect and one only. They are organized protests against certain well-known and generally admitted evils. In all other respects they differ. But to the man who is paid to sow the seeds of suspicion against any organized movement on the part of labor or agriculture, they belong to the same category and are fit to discuss in common terms and upon common occasions. So it is that Sunday school conventions, Bible class gatherings, political banquets, bankers' conventions, farmers' picnics, ladies' aid societies, and all other gatherings representing the professions, the trades, the religious denominations and what not have sat in credulous silence while some spellbinder earned an easy dollar by playing upon their fears and exhorting them to be-ware of the "dangers that lurk in the Bolshevistic and the Non-partisanship doctrines advocated by long-haired fanatics fresh from frenzied Russia."

Here's a story with which a certain professional agitator loves to thrill his audiences. This gentleman, sleuthing one day in one of the suburbs of Detroit, engaged a young lady in conversation who confided to him that she had dreams of earning \$10 or \$12 for only four or five hours' work. Ah-a! Our sleuth sought the thing that was to make this horrible ambition a reality. Bolshevism, muttered the girl between her teeth. Yes, Bolshevism was the magic lamp that was to summon the demons of force and wrest the great factories of Detroit from the hands of the capitalists and put them into the hands of the workers, while the entire police force of the city, the state constabulary and the United States army stood helplessly by, their arms bound by the genii of the lamp. Sure, the audience shuddered. Intelligent looking folks, too. A sneeze or a cough at the conclusion of that story would have precipitated a panic.

Not once, but many times, we have characterized the warnings of the platform parasite and a good share of the daily press stories on the menace of Bolshevism in this country as bunk, with no foundation as to fact and given to the innocent public for the sole purpose of manufacturing sentiment against all organized movements among the common people. What would better prove the baselessness of the professed fears of these agitators than the

conduct of the delegates to the recent convention of the American Federation of Labor. Not the semblance of anything was even seriously discussed during that entire convention which was not strictly in keeping with the best traditions of organized labor and certainly not in the least derogatory to our institutions of government.

Every great reform movement of ours has exhibited radical manifestations, which its enemies have seized upon to prove its weakness. 'Twill ever be thus. The farmers and the laboring men, constituting the mass of people, will take a much larger interest in national affairs from now on but we are less afraid to trust the welfare of the country to them than to certain organized commercial classes we might mention.

## The Peace Treaty

THE DETAILS of the treaty of peace which Germany has just signed are very numerous and cannot be discussed here. The Allies who as victors in the Great War, dictated the terms of peace, aver that they are fair and in accordance with sound fundamentals of justice. Germany, consistent to the last in her efforts to escape the full penalties of the war which she precipitated, proclaims the treaty a peace of violence and vindictiveness.

All transactions in the affairs of men and nations that are based upon that principle which we call justice, are bound to survive the corroding influences of time and change. But it must be absolute justice to every participant in the transaction. In civil suits, in criminal actions, in war, a punishment that does not fit the offense, is less than justice. If Germany's crimes do not deserve the punishment contained for her in the peace treaty, the treaty is not just and can never be enforced. But in the eyes of the rest of the world the mind can conceive of no punishment that Germany might be forced to suffer which could wholly expiate the great wrong she has perpetrated upon mankind. Naturally Germany objects to the peace treaty; but she would object to any peace treaty which would disturb her territorial possessions nor exact indemnities.

Germany should feel very grateful that the successful Allies have not written a treaty appropriating unto themselves many valuable outlying districts that are integral parts of the German empire. In nearly all of the international wars it has been the custom for the victor to help himself to the spoils. Germany has done it in every successful war which she has waged. But the Versailles treaty takes no territory away from Germany proper with the exception of a few hundred square miles of valuable lands which go to France to partially repay her for the loss of valuable forests, ruthlessly destroyed by the Germans during their occupation. The most important territorial changes effected by the treaty apply to districts that were formerly wrenched by Germany from other countries and whose people, in the majority of cases, desire self-government or affiliation with some other nation.

Were complete justice the sole object of the peace treaty, Germany's punishment would be much greater. But the treaty leaves the empire intact; it leaves the German people free to work out their own form of government; and it places very little restriction upon Germany's well-known commercial ambitions or economic relations with other countries.

## Land for Soldiers

THE MONDELL BILL, now before Congress, would put into effect Secretary of the Interior Lane's plan for reclaiming waste and cut-over lands for the use of discharged soldiers and sailors. When Secretary Lane first announced this plan as a means of "doing something for the soldiers," he was taken at his word and it received the endorsement of the city press. The agricultural press, with a few notable exceptions, was not so enthusiastic over the scheme. M. B. F. pointed out that were this plan to be launched on a sufficiently broad scale to be of benefit to any considerable number of soldiers, thereby bringing under

cultivation many additional millions of acres, a harmful over-production of crops would inevitably ensue. But when carefully examined, Mr. Lane's plan was found not to be a vocational measure but a reclamation project. In other words, the total number of soldiers who might receive aid under the plan was so small as to be almost negligible. But the appropriation suggested was sufficiently large to develop and reclaim large areas of unused lands.

The Mondell bill has merit; therefore it need not and should not be misrepresented to the people. If the Mondell bill is passed, it is a practical certainty that the government will clear several thousands acres of cut-over lands in northern Michigan, erect buildings upon them, and sell the farms on easy terms to returned soldiers. This would mean that many farm boys who have spent one or two of their best years in the service of Uncle Sam would be given an opportunity to own farms of their own. We can see no reason why the Mondell

bill should not become a law.

## The Legislature Adjourns



THERE NEVER was a perfect legislature. The people send a strange assortment of men and near-men to the state capitol to make their laws and spend their money. Among the hundred and thirty odd men who sat as representatives of the people at the last session of the legislature, we find many who are high-minded, capable and unselfishly pledged to the interests of the people. There are others who keep you guessing. One instant they are proclaiming themselves as champions of all that is good and pure in the administration of government. The next instant they seem to align themselves with those who are frankly seeking special favors at the expense of the people. Then there are others who do not attempt to mask the fact that they are in the legislature for no other purpose than to lay plans for further political conquests. These give scant heed to the principles involved in any measure. They vote to please the faction that can give them the greatest support at the next election.

Contrary to popular belief the major part of our laws do not originate with the law-makers. A large number of the bills that find their way into legislative hopper are introduced at the suggestion or request of someone who has an ax to grind. Of course, many of these bills are meritorious measures designed to meet real needs, but in too many cases they serve only the interests of those who sponsor them. At the last session of the legislature a score or more of such bills were passed and the people will never know anything about them until some time in the perhaps distant future. Characteristic of these measures were a number of insurance bills which may or may not stand scrutiny.

We started this editorial with the statement that there never was a perfect legislature. We will supplement that by saying that there never will be a perfect legislature until some miraculous change is wrought in human nature. But the 1919 legislature can be improved upon, if not in looks at least in quality. A few who profess to represent the agricultural interests and did a fine job of misrepresenting them, should be placed in the political discard and from information we have received a number of them have already been tagged for political desuetude. It is not impossible to find men who will represent the people all the time and keep themselves free from "entangling alliances." If there's a man in your community whose personal qualities and character you admire get him into politics. And for the sake of good government, be not too critical of his religion or his party enrollment.



## WHAT THE NEIGHBORS SAY

### CO-OPERATION IS THE KEYNOTE TO SUCCESS

In the dawn of history 5,000 B. C., people in the Nile valley learned the value of co-operation. Six thousand nine hundred and nineteen years have passed and the people of the agricultural industry have not pushed co-operation to a final success.

Practically every industry and trade has its association or union for its own protection. These industries have sprung up as man progresses. Agriculture so far as we know is the first occupation taken up for his maintenance as he progressed from his savage state to civilized culture, and the farmers have struggled on through all these centuries to supply the increasing millions of people. Laws have been passed for the protection of the important industries in the different lands, but none of particular value to the farmers. You are all aware that without agriculture the human race must soon cease to exist. Washington pointed out the importance of agricultural development to the people of that time in regard to the development of the United States. Another great statesman once said the integrity of this country lies in the American farmers, but the advice of these great statesmen has so far, been of little value to the farmers of this country. We have in the United States today several farmers' organizations: Gleaners, Grangers and county farm bureaus numbering in members several hundred thousands. Various unions in the United States have tied up different industries in their strikes, for better working conditions, and have obtained these better conditions only by co-operation. The farmer not only has his labor involved but also in some instances, thousands of dollars. Unlike the great laboring classes in other industries of this country he works for months at a time; invests his capital for the welfare of his fellow creatures without a guarantee of any set wage.

We, my friends, are the only class of laborers who work under these conditions, with the exception of convict laborers. Are we to undergo these conditions forever, and handle the short end of the whistle tree, through the centuries to come, as we have done in the past?

Many of you, my fellow farmers, may say that co-operation could not be attained in the early development of this country. But things have changed from the days of fifty years ago. There is practically no industry in the United States today that employs the same business methods as in the earlier times, but with few exceptions, we are still following the path of our forefathers. Human life cannot exist without agriculture under the present conditions, therefore without it, man must return to his former savage state. It should then be apparent to you all that we hold the key to the situation. But remember only through co-operation.

Our only means of obtaining the needed reforms, are through our legislative bodies, our state legislature, Congress and United States Senate. Appoint only men who will work to benefit the farmer. We do not ask any more than has been given any other industry. All we ask is what we have toiled to attain and deserve.

Let us co-operate, fellow farmers, to protect us from the grain combines, meat packers and other business combinations, formed to profit from the labor of the farmers. This is not an impossibility, nothing is impossible in the twentieth century.

There are more than 30,000,000 people living in the rural communities of this country engaged mostly in the agricultural industry, practically unprotected by any bond of union. Numerous combines have been formed to

corner the products which are necessary for human consumption, in order to realize greater profits, causing the consumer to pay far in excess of the price paid to the farmers of this country. Naturally the consumer, knowing little of these conditions, places the blame upon the farmer, therefore placing the fame between the two great forces which will control the re-construction period of today, organized capital and organized labor.—Arthur Gillion, Saginaw Co.

### FINDS CO-OPERATIVE SHIPPING PAYS

We have just formed a shippers' union. May 24 we completed our organization and elected the following officers: President, Ellis Peck; vice president, Frank I. Stephens; secretary-treasurer, Ernest Bush. We have shipped three cars of stock and received better returns than we did before.—Ellis Peck, Ottawa County.

### CONCERNING A FARMER CANDIDATE

Just a few words to Michigan Business Farming. In an issue of your paper which comes to my home, I saw the editorial about a farmer's candidate. By the way you ask the question you seem to think that the farmers have come to a standstill. Then you ask the question, "Have old jealousies crept out anew? Have the old wounds of distrust opened up again? My friend, I will say, "Yes." And why not?

It is not jealousies that creep out. It is a square deal at the present time that we farmers want. How will we get it? By sending a bunch of men like the bunch I have the pictures of that I cut from Business Farming? I should say not. You may talk from now till "thy Kingdom Come" and it will

do no good till you bind the candidate to do as the majority of the farmers want them to do or fire them immediately.

You have been voting for that good man all your life and the good men have made the laws that have made our nation so rotten that it can scarcely hold together. Do not vote for a good man who does not want to be watched. For it is written, "There is none good but one;" that is our Universal God. The farmers and the toiling classes are divided and they will remain weak till they come together and stay.

You say the farmers should get busy or remain silent. I agree with you, but there are a great many people on the fence just about to fall. It does not do any good to kick and stay with the same old humbug, for "If the blind leadeth the blind, all shall fall in the ditch."

I hear different ones say they will remember dirty fellows. What good does that do? Surely they want us to remember them.—N. Meachum, Benzie County.

### ATTENTION STOCK SHIPPERS!

I would like to hear from you or some member of a co-operative shipping association in regard to how they handle a member who promises to ship and then, when the drover comes and gives him a good talk and offers a little more for his cattle, he sells out to the drover. That spoils the carload or puts it off and so helps to kill the association.—James J. Brakenburg, Huron County.

### TO CARRY STRAW

Anyone who has tried to carry straw in the wind will appreciate the following device. Attach a convenient length of burlap (7 or 8 ft.) to lath at the ends. From one end fasten a rope to ring, set in the middle of the other lath. Fill the burlap with straw, put rope through the ring and draw tightly.



GOING SOME  
"Your little fledgling is getting pretty wise now-a-days."  
"Yes, he is getting a little fly."

## Summer Advantages

of the

## DE LAVAL

The superiority of the De Laval Cream Separator is more apparent and is more appreciated during the summer months than at almost any other time of the year.



Farmers appreciate the De Laval during the busy summer season because of its large capacity and the fact that it is easy to clean.

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# THE FARM HOME

*A Department for the Woman and Children of the Farm*



Edited by MABEL CLARE LADD.

## KEEPING WELL

WHEN THE WAR called our young men, those men who had "retired" from the farms and moved into town, there to enjoy a life of ease without murmur, took up work again and helped to keep us in food, and much to their surprise, found they were feeling better than they had since they gave up this work. It's the old, old story. Our muscles and minds were made to be used, and if they are allowed to be idle for long, they begin to get soft and flabby, and we pay the price in broken health. We were never intended to live a life of uselessness. Even our vacations are spent in more strenuous exercise usually than our regular routine work calls for. Unquestionably, one of the first requisites for good health, is exercise, and happily, the farmer and his family do not lack in this respect.

Fresh water is the next best health-giving medicine. And again the farmer and his family, who work and exercise will not have to be admonished to "drink more water," for nature will demand this refreshment and thus the poisons will be kept flushed out of the system. Then there is the question of frequent bathing as a first aid to good health. The pores of our bodies are constantly sending out the poisons and wastes and frequent bathing keeps the pores open so that the air can get to our bodies.

Next to these two greatest God-given health producers, there are a few simple first-aid remedies which are provided for our benefit and if we pay attention to the signs nature gives us, we can prevent suffering and doctor bills.

Constipation is perhaps, one of the most frequent of the minor ills to which man is heir, but proper dieting can do much to correct this, and regulating the food is much better than taking medicine and then going thru the discomforts attendant thereto. The native Scotchman rarely ever has any trouble along this line, and do you know that year in and year out, he has his dish of oatmeal porridge for his breakfast? If you are troubled this way, eat oatmeal for breakfast at least three times a week and see if you won't enjoy it more than salts after breakfast. Again cooked onions, molasses cookies and molasses ginger-breads and cakes are all delicious medicines to take for this trouble, and if eaten at regular intervals, will do much to permanently correct this difficulty. Avoid either store or cottage cheese.

And if perhaps, the fresh fruits have tempted you and you have eaten too freely and nature is getting even by imposing on you the popular so-called "summer complaint" or dysentery, do not get excited, but just stop eating, take a good dose of castor oil, which is healing and perfectly harmless, and then, after taking this simple remedy, wait a day and then begin to eat hot milk toast; avoid all fresh fruits for a while, and unless your case is a very exaggerated one, you will need no other treatment and by this easy remedy will avoid a doctor bill.

Stomach trouble is much less prevalent in the country than in the city, where all sorts of combinations are served up at restaurants and hotels, but if you are afflicted with this trouble, you have one of the best medicines on earth right at hand. Every time you want a drink, drink buttermilk instead of water. And if you don't want to drink often, coax yourself into the habit, and unless the trouble has become chronic, you can affect a cure by this simple experiment.

Men who are hearty eaters of meat, sometimes become afflicted with a high blood pressure, go to their family physician and are scared to death by being ordered off to a sanatorium. If you have the will power, you can do for yourself practically all the sanatorium can do. In the first place, cut out all red meat. Eat chicken and all other fowl instead, and vary the menu with fish of all kinds. Eat all the green vegetables you want but cut out drinking milk. Exercise is one of the medicines prescribed for such ailments but you can get plenty of that on your own

farm. Whole wheat bread, or bran bread is served at these sanatoriums and is undoubtedly much better than the more refined product while in some cases, quantities of bran are prescribed. Well, that is cheap. Why not eat it at home? And lastly, after having good food and refraining from eating those foods which you know are not good for you; get to work and forget yourself, for it will do harm instead of good to worry about yourself. Work won't hurt you—worry will.

And have you tried the simple remedy of a hot mustard bath for a headache? It will draw the blood from your head and many times bring relief very quickly.

And if you have been reading or using your eyes constantly either inside the house or out and find that they ache painfully, just wring a cloth out of cold salt water and place it over them when you go to bed and you will find them fresh as ever in the morning.

had a "singing party" every day at five and sometimes the neighbors came in and sang with them. Their mother grew to be such a strong influence in the community that many persons went to her for advice and refreshment.

Nagging is often simply a lack of something better to do. A friend of this woman in speaking of her home life said, "She has substituted singing for nagging."

Joy is the best tonic there is, and happiness creates health. The children's song-hour will affect the atmosphere of the whole house.

Any mother who has had the regulation music lessons can play simple songs, and can learn to guide her children into a singing life.

Sing "Come and be washed," instead of saying it. Here is a little tune spontaneously sung by a child of six; "Something ever, ever sings."

The little child was right, but the

## The Courtship

By C. SHIRLEY DILLENBACK.

*I SHOULD LIKE to be the sweetheart of the saucy Bob-o-link,  
He is courting near my window in the dearest way, I think—  
I just wonder, can she doubt him as he nods his pretty head  
Just as if he would be saying, "I mean every word I've said."  
"Sweet, sweet, sweeter, sweeter, sweetest."*

*SOON a home they will be building, they have started now in fact.  
Just this morning while out walking I espied them in the act—  
Though they fancied it was hidden in an elder I descried.  
Just the dearest home a-building how he swelled with honest pride.  
"Sweet, sweet, sweeter, sweeter, sweetest."*

*SOON the courtship will be ended and in silence he will roam,  
Bringing back the choicest morsels to her ladyship at home;  
Soon the tiny eggs will vanish and three hungry mouths instead  
Open wide in anxious pleading; he must see that they are fed.  
All too soon the summer ending finds him bound for southern clime  
Still in fancy I shall hear him, pouring forth in tones sublime,  
"Sweet, sweet, sweeter, sweeter, sweetest."*

*THOUGH I love the cheerful robin and the bluebird and the wren,  
And the oriole and martin and the drummer in the glen,  
And the song the lark is singing, hidden on the grassy brink  
Still I'd rather be the sweetheart of the jolly Bob-o-link.  
He alone of all the songsters has that ardent, saucy way.  
If you chance to find him courting this is what you'll hear him say,  
"Sweet, sweet, sweeter, sweeter, sweetest."*

## KINDERGARTEN HELPS FOR MOTHERS

THERE ARE many mothers who would like to start their little folks with first music lessons at home, before they are old enough to take lessons of a teacher. It is a splendid plan, even for those children who show no ability, as it will give them an appreciation of good music.

The following article is the second in a series issued by the Government on this subject. The first was published some time ago, and if sufficient interest is shown in the subject of kindergarten helps for parents, the series will be published as we have space.

Music is like sunshine, a necessity. The question is, What shall we give to tiny children before they are ready for actual lessons?

By MRS. HARRIET AYERS SEYMOUR.  
I know a mother with four children who made up her mind that home should be a very heaven. To her, music was God's special gift to mothers and children, and so she began singing regularly with each of her babies.

There are many lovely songs which a mother can learn, and the best of all are the folk songs of different countries.

Archibald T. Davison and T. W. Surtett have collected some excellent and familiar ones in an inexpensive book, called "Fifty Rote Songs" published by the Boston Music Co. These include English, French, and other foreign folk songs.

A gay song for baby as he eats his breakfast and a quiet one as he lies down to go to sleep—these will sink in deep and form a wonderful foundation for the music of his life.

With the older babies have a regular singing time. Five o'clock is a good hour. The children of whom I speak

trouble is, most of us do not listen.

Ask your question in song, Mother, and soon you will be answered by a cheerful singing reply.

"Baby, where are you?" sung on a simple ascending scale will soon bring a musical reply from a hidden child of "I am hiding here."

Play softly, sing gently and listen.

During the day take some familiar tune and swing the rhythm with the arms. Let the children step it, finding out where the slow and quick steps come. Afterward, have them draw lines on the blackboard to show this duration, thus: ———— Let them find in which direction the tune goes, up or down, and make pictures of it either denoting the direction with a sweep of the hands or drawing a sweeping line on the blackboard.

Singing, swinging, stepping, make the children live in music as fish in water or birds in the air.

If there are quarrels and tears, play something pretty and think the word, Harmony. See how this calms the atmosphere. The mother I speak of, controlled her children almost entirely thru power of constructive thought and music. They easily yielded to the word Peace sung gently over and over.

Mothers, if they only knew it, have the making of a new world of love in their keeping, and music is a torch to light them on the way.

To a mother who does not know any music, I say, if you can, get someone to come for an hour every day to sing with your children at twilight. See to it that the words of the songs are constructive and beautiful and learn to sing a little yourself. Everyone can sing a little.

Join the community chorus and if there isn't one, start one.

## SUMMER STYLES



2346. Infant's Set. Cut in One Size Only. The dress will require 3 1/2 yards with ruffle and 1/2 yard less without ruffle, or 2 1/2 yards of lace edging for ruffles. Diaper Drawers 1/2 yard. Long Kimono 2 1/2 yards. Short Kimono 1 1/2 yards. Petticoat 2 1/2 yards with ruffles, and 1 1/2 without, or 2 1/2 yards of edging or lace, all of 27 in. ch material.

2844-2854. A Stylish Costume. Waist 2844 Cut in 7 Sizes: 34, 36, 38, 40, 42, 44 and 46 inches bust measure. Skirt 2854 Cut in 7 Sizes: 22, 24, 26, 28, 30, 32 and 34 inches waist measure. A medium size will require 6 1/2 yards of 44 inch material for the entire dress. The skirt measures about 1 1/2 yards at the foot with plaits extended. Two separate patterns.

2854. Girls' Dress. Cut in 3 sizes: 12, 14 and 16 years. Size 14 requires 5 yards of 44 inch material.

2477—Ladies' Work Dress. Cut in 7 sizes: 34, 36, 38, 40, 42, 44 and 46 inches bust measure. Size 38 requires 4 1/2 yards of 36-inch material. The dress measures about 2 1/2 yards at the foot.

2833. Ladies' Negligee. Cut in 4 sizes: Small, 32-34; Medium, 36-38; Large, 40-42; and Extra Large, 44-46 inches bust measure. A medium size requires 3 1/2 yards of 36 inch material.

2832. Misses Dress. Cut in 3 sizes: 16, 19 and 20 years. Size 18 requires 3 1/2 yards of 40 inch material for the dress, and 1 1/2 yard for the jumper. Width of skirt at lower edge, is about 1 1/2 yard.

2525—Girls' Dress with Bloomers. Cut in 5 sizes: 4, 6, 8, 10 and 12 years. Size 10 requires 3 yards of 36-inch material for the dress, and 1 1/2 yard for the bloomers.

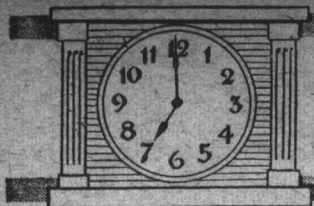
2446—Ladies' Apron. Cut in 4 sizes: Small, 32-34; Medium, 36-38; Large, 40-42, and Extra Large, 44-46 inches bust measure. Size Medium requires 4 1/2 yards of 36-inch material.

Herewith find ..... cents for which send me the following patterns at 10c each:

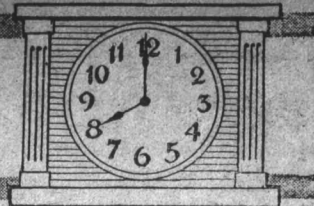
M ..... Pattern No. .... Size .....

Be sure to give number and size. Send orders for patterns to Pattern Department, Mt. Clemens, Mich.





# The Children's Hour



(Send letters for this Dept. direct to "Laddie," care Mich. Business Farming, Mt. Clemens, Mich.)

**D**EAR CHILDREN: There were so many excellent letters received in which you children told of your ambitions when you are grown, that I simply had to award more than one prize, so this week another prize of a Thrift Stamp will go to Lillian Pendell, of North Adams Mich., for the letter which we publish below. I do hope that when you little folks who hadn't thought much about the future, read these letters that you too, will want to plan for your lives when you are old enough to earn your own living, for you surely will make more of a success of your lives if you plan ahead. Father wouldn't think of expecting a crop of wheat next fall unless he planned way ahead in the spring and planted his seed, and so we must plant the seed for our future work.

And, you know, just like those funny little fellows the Doo Dads, we can play at work. They have just as much fun when they go in for actual work as they do when they simply take up frog-busting as they do this week.—Affectionately yours, "Laddie."

## FIRST PRIZE

Dear Laddie:—I have never written to you so thought I would now. My father takes the M. B. F. and I enjoy reading the "Children's Hour". I like the Doo Dad's very much. I will be 12 years old Nov. 13 1919. I will be in the 8th grade next year. Our school has closed for vacation. I live on a 80-acre farm. We have a cat and four kittens two pet lambs and we had a pet chicken, but it died. I thought I would try for the prize on Our Plans after we graduate. I will close now hoping to see my letter in print. Lillian Pendell, North Adams, Michigan.

## My Plans After I Graduate

I plan to go to college after I graduate. If I cannot obtain the money to go to college for even two years I intend to teach until I save enough to go the rest of the way through college. My father said that maybe if he could he would help me through college. But the money matters cannot very well be decided upon until then. I plan to take up languages. I may work for my board and room if I am strong enough, which I hope I will be. After I have finished my course in college I plan to try and get a good position and then I will try and be the best teacher that I can. I am going to try and be firm but gentle, and try and be good and patient so that everyone will like me.—Lillian Pendell, North Adams, Michigan.

Dear Laddie: I have never written to you before so I thought I would. I am a farmer girl, 10 years old and in the 6th grade and weigh 100. I have blue eyes, brown hair and am 4 feet and 11 inches in height. I go to the Watson school. I have win sisters. Their names are Bertha and Bernice. We have 60 acres; 3 horses, 4 cows. We have an Edison phonograph. We have 48 records. As my letter is getting long I will close hoping to see my letter in print. Love to all.—Marion Wollpert, Grand Ledge, Mich

Dear Laddie: This is the second time I have written to you. I am a boy 11 years old. I live on a 100-acre farm. For pets I have a white rabbit, Twinkle, a cat and two lambs. My papa takes the M. B. F. and I like to read the children's page. I will write a small story.

## How the Crescent Became Red

Once upon a time there was a little brown bird flying through the air. He had heard two men talking about going around the world so he thought he would try. He flew until he came to a wide bay which he started to cross. When he was still on the water it became so hot he didn't know what to do but he stood it until he reached the other side. He happened to look in the water and what did he see but a red bird. Then he said "I am not an old brown bird any more, I am a crescent."

I hope to see this letter in print as I did not see my other one.—Menno Reynolds, Vermontville, Mich.

Dear Laddie—I haven't written to you before so thought I would now. I am a boy, 11 years old. My school is out now; it let out last Friday and I will be in the 5th grade next year. We take the M. B. F. and like it. We have 12 hogs and we milk eight cows. I have four brothers and one sister. One brother just returned from the war. My letter is getting long so I will close for this time.—Paul Marquedant Leslie, Mich.

Dear Laddie—I am a little girl 11 years old. This is the first time I have written for you. Our family takes the M. B. F. and like it very much. I have six brothers and four sisters. We have a poultry club in our school but our school has closed now so we have it in our homes. I have 14 little chicks and one hen is hatching yet. My sister, Esther, joined our club at the last meeting. Well, as my letter is quite long I will close.—Elma Gustafson, Chief, Mich.

Dear Laddie—This is the second time I have written to you. Well, I will tell you some of the things I help with. I hoe the thistles out of the fields, pump the water, wipe the dishes, feed the chickens, and gather the eggs. My father takes the M. B. F. and enjoys reading it; I do, too. I wish some of the boys or girls of the M. B. F. would write to me. Well, I will close, leaving the rest of the space for other boys and girls.—Ruth McShea, Rosebush, Mich.

Dear Laddie—This is the first time I have written to you. I am a girl 12 years old. I will be 13 the first of August. We have three horses and one colt, four cows and one calf. I have one brother and one sister. We are in hopes of having three lambs from a man who owns a sheep ranch. I read about the contest and I thought I would try it. My father has taken the M. B. F. for almost one year. We children like the Doo Dads very much. Well, my letter is getting long, so I guess I had better write on what I am planning to do when I graduate. After I graduate I plan to take a

special course in learning how to cook and sew. I plan to earn the money myself. I am going to raise potatoes every year so I will have money to put me through the domestic school. I want to do this kind of work because it comes more natural to me. I am also going to take a special course in music. I have been taking music lessons but I gave it up just for this summer, but I still play the piano. We children have one acre of potatoes in this summer.—Effie Hill, Cooks, Mich.

Dear Laddie: I thought I would try again and see if you would print my letter. This is the third time I have written. I would love to see my letter in print. My school is out. I will be in the 8th grade next year. I live on 40 acres of land which my father works. I help him drag and plant. I like the farm. Will some of the children please write to me? The boys and girls I know will have time to write. I will close as my letter is getting long and I would love to see it in print next week. Here is a story of "Tom Boy." Children write to Mildred Farrell, Blanchard, Mich., R. 3.

## "Tom Boy"

Once upon a time there lived a little boy with his father and mother in a forest. His name was Tom. His father called him Tom boy. He had a sister older than he, named Sally. They called her Sally Spunks. One day Tom and Sally could not be found. They hunted over the whole place but Tom and Sally were gone. Their mother and father were sad and could not sleep that night. The next morning the children came down stairs singing and said, "You don't know where we sleep." Mama and papa said, "No." The children said, "Up stairs in the churn."

Dear Laddie—This is the first letter I have written to you. I am a girl 11 years old and in the 7th grade. We take the M. B. F. I like to read the stories and letters very much. The Doo Dads are having a fine time. I belong to the Junior Red Cross. We have 27 little chickens. Well I guess my letter is getting long. I hope to see it in print.—Christina Florian, Shepherd, Mich.



**A** WILD West Show in the Wonderland of Doo! Whoever would have thought of such a thing! The rough rider is Poly. Ever since he saw the moving picture of Dashing Dick, the Cowboy, he has thought of trying to imitate him. There are no horses in the Wonderland of Doo so he had to get a frog to give his exhibition with. Poly, his twin brother, thinks he is a won-

## Poly Gives an Exhibition of Bull-Frog Busting

derful rider. He is rattling his pan and scaring the bull-frog to make it jump harder. The young fellow with the catapult is also doing his best to make things lively. Flannel Feet, the Cop, is right on the job to keep the crowd back, but some of the Doo Dads are in the way and they are

likely to get hurt. That little fellow that has fallen in the water is getting a good sousing. See Percy Haw Haw. He is a great sport and is clapping his hands at this wonderful exhibition of Poly's. Old Doc Saw, bones thinks there will be trouble. He is feeling his saw to see that it is

sharp enough to make an operation. Sleepy Sam, the Hobo, has been snoozing so long that a big spider has spun a web on him. The old lady Doo Dads and some of the Doo Dads are looking on at a safe distance. They think that Poly is a very gallant young fellow. But the show is not over yet. When the bull-frog dives into that deep water hole what will become of its daring little rider?





# MARKET FLASHES



## BUSINESS AND TRADE CONDITIONS

With the signing of the peace treaty, which is now achieved after months of waiting, gateways of commerce that have long been closed will be reopened, permitting broader international trade relations, according to *Dun's Review*.

Behind the domestic business revival now vigorously in progress there is not only the practical assurance of another year of agricultural prosperity and the present exceptional retail distribution in this country but also Europe's dependence upon American markets for produce needed during the reconstruction era and it is significant the export call is already expanding in many quarters.

The result of the enlarging home and foreign demands is clearly seen in the increasing scarcity of supplies of various articles notwithstanding the rising tide of production and reports of goods being withdrawn from sale are more common, while manufacturing capacity is engaged further ahead and still higher prices appear inevitable.

Bank clearings are \$6,903,659,627, increase 18.1 percent.



## WHEAT

GRADE	Detroit	Chicago	N. Y.
No. 2 Red	2.40	2.50	2.34 1/2
No. 2 White	2.38		
No. 2 Mixed	2.38		

The marketing of wheat in the south-west has begun. Yields are for the most part good. Very little damage has been reported to the full sown crop but the spring wheat variety has suffered some set-backs in numerous localities. Michigan wheat is well up to the average if not better. It is expected that the total yield will be far in excess of any previous year. Careful preparations are being made to market the wheat crop without undue congestion, but it would not be surprising if the farmers have difficulty in disposing of their crop at precisely the time they desire. The warehouse facilities of the country will be taxed to the limit and long before the crop is out of the farmers' hands we expect to see the seaboard congested and this congestion run back to the small town elevators. But except for the delay in securing his money out of the crop, no farmer should be apprehensive if his dealer will not at certain periods purchase his crop. The government has said it would protect the farmers and we believe it will keep its word. The grain corporation, which will have charge of the marketing of the crop, is cautioning the grain dealers against profiteering. Warnings against this practice would indicate that there is a strong possibility of prices going higher than the guaranteed minimum, owing to the foreign demand. However, this is a much-mooted question.

The farmer will get the government price, less freight and handling charges and dealers' profits.

If European demand is as great as many predict the price may go some higher. But it cannot possibly go the high levels of 1916 and '17. It will be a wise farmer who gets a part of his crop on the market as soon as harvested. Otherwise, he may have to take his turn and wait for his returns.



## OATS

GRADE	Detroit	Chicago	Toledo
Standard			.80
No. 3 White	.72 1/2	.68 1/2	.69 1/2
No. 4 White	.71 1/2		

There is a slight depression in the oat market, which in our judgment is wholly unwarranted. The acreage of oats was cut this year, and the condition of the crop is none too promising. It is true that there is plenty of oats of the 1918 crop to come forward yet, the visible supplies are no more than normal. Unless growing conditions in the great

## Commercial Wheat Stocks Reported Three Times as Large as Last Year's

COMMERCIAL STOCKS of wheat reported in a survey made by the Department of Agriculture for June 1, 1919, amounted to 51,392,898 bushels. These holdings were reported by 8,684 firms, comprising elevators, warehouses, grain and flour mills, and wholesale dealers, and represented nearly three times the stocks held by the same firms on June 1, 1918, the actual percentage being 274.5 per cent of the 1918 stocks.

The figures refer to stocks actually reported and do not represent the total commercial stocks of the country nor do they include stocks on farms.

The commercial visible supply figures, as published by the Chicago Board of Trade for May 31, 1919, shows 23,702,000 bushels of wheat, as against 1,146,000 a year earlier. The corresponding Bradstreet figures show 27,626,000 bushels, as against 4,379,000 for 1918. As compared with the same date last year, these figures as well as those obtained by the more extensive survey, show a very great relative increase in commercial stocks of wheat on June 1, 1919.

The commercial stocks of other cereals reported for June 1, 1919, according to the department's statement were as follows: Corn, 17,254,576 bushels; oats, 45,770,543 bushels; barley, 20,043,375 bushels; rye, 14,624,331 bushels. These stocks represent the following percentages of the corresponding stocks on June 1, 1918: Corn, 47.6 per cent.; oats, 90.6 per cent.; barley, 207.2 per cent.; rye, 346.1 per cent.

The commercial stocks of flour and corn meal, as reported for the survey, were as follows: Wheat flour, white, 5,653,051 barrels; whole wheat and graham flour, 32,065 barrels; barley flour, 17,822 barrels; rye flour, 165,243 barrels; corn flour, 6,128,427 pounds; corn meal, 40,297,627 pounds; buckwheat flour, 20,351,650 pounds; mixed flour, 15,299,679 pounds. These stocks represent the following percentages of the stocks on hand a year ago: Wheat flour, white, 121.8 per cent.; whole wheat flour, white, 121.8 per cent.; whole wheat and graham flour, 31 per cent.; barley flour, 4.6 per cent.; rye flour, 31.1 per cent.; corn flour, 14.3 per cent.; corn meal, 29.1 per cent.; buckwheat flour, 326.8 per cent.; mixed flour, 158.5 per cent.

### Stocks of Selected Commodities

Elevators, warehouses and whole sale dealers reported stocks of dry ed-

ible beans amounting to 5,291,550 bu. while wholesale grocers and warehouses reported the following commodities in the quantities indicated: Cleaned rice, 90,013,387 pounds; rolled oats, 37,641,123 pounds; canned salmon, 110,202,642 pounds; canned tomatoes, 199,998,969 pounds; canned corn, 86,649,754 pounds; sugar, 225,345,574 pounds. These stocks represent the following percentages of the corresponding stocks on hand June 1, 1918: Beans, 96.5 per cent.; rice, 93.1 per cent; rolled oats, 77.7 per cent; canned salmon, 120.1 per cent; canned tomatoes, 202.3 per cent; canned corn, 191.8 per cent; sugar, 95.4 per cent.

Stocks of condensed and evaporated milk were reported by condensaries, diocold storages, warehouses and wholesale grocers, as follows: Condensed milk, 68,388,528 pounds; evaporated of condensed milk reported for June 1, 110,159,055 pounds. The holdings 1919, represented 105.6 per cent of the stocks held by the same firms a year earlier, while the holdings of evaporated milk represented 79.7 per cent of the June 1, 1918, stock.

The figures representing the stocks reported to the Department of Agriculture for June 1, 1919, as given in the paragraphs above, are summarized in the following table:

Stocks reported for June 1, 1919 with percentage of stocks held by same concerns on June 1, 1918:

Commodity	Stocks reported June 1, '19	Per cent of 1918 stocks (June 1)*
Wheat (bu.)	51,392,898	274.5
Corn (bu.)	17,254,576	47.6
Oats (bu.)	45,770,543	90.6
Barley (bu.)	20,043,375	207.2
Rye (bu.)	14,624,331	346.1
Wheat flour, white (bbls.)	5,653,051	121.8
Whole wh't, gr. flr (bbls.)	32,065	31.0
Barley flour (bbls.)	17,822	17.8
Rye flour (bbls.)	165,243	31.1
Corn flour (lbs.)	6,128,427	14.3
Corn meal (lbs.)	40,297,627	29.1
Buckwheat flour (lbs.)	20,351,650	326.8
Mixed flour (lbs.)	15,299,679	158.5
Beans dry edible (bu.)	5,291,550	96.5
Rice cleaned (lbs.)	90,013,387	93.1
Rolls Oats (lbs.)	37,641,123	77.7
Canned salmon (lbs.)	110,202,642	120.1
Canned tomatoes (lbs.)	199,998,969	202.3
Canned corn (lbs.)	86,649,754	191.8
Sugar (lbs.)	225,345,574	95.4
Condensed milk (lbs.)	68,388,528	105.6
Evaporated milk (lbs.)	110,159,055	79.7

\*Percentage of increase, as compared with one year ago, can be obtained by subtracting 100 from the percentage given in this column; percentage of decrease, by subtracting the given percentage from 100.

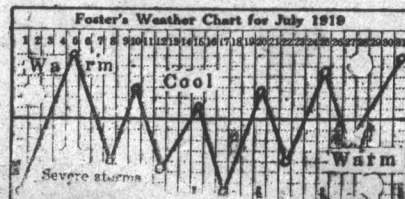
## The Boston Wool Market's Quotations

There has been a steady demand for wool in the market during the past week, especially for wools grading three-eighths and finer, for which prices are firm and tending higher. There is a steady movement of wool in the west also on a strengthening market. The foreign markets are all strong, except per-

haps for inferior wool, and the manufacturers in England, like those in this country, are sold ahead for several months.

Boston quotes: Michigan and New York fleeces: Fine unwashed, 59@60c; delaine unwashed, 75@78c; 1/2-blood unwashed, 70@72c; 3/4-blood unwashed, 65@67c.

## THE WEATHER FOR THE WEEK As Forecasted by W. T. Foster for MICHIGAN BUSINESS FARMING



WASHINGTON, D. C., July 5, 1919. Last Bulletin gave forecast of warm wave to cross continent July 8 to 12, storm wave 9 to 13, cool wave 10 to 14.

Next warm wave will reach Vancouver about July 12 and temperatures will rise on all the Pacific slope. It will cross crest of Rockies by close of July 13 plans sections 14, meridian 90, great lakes, middle Gulf States and Ohio Tennessee valleys 15, eastern sections 16, reaching vicinity of Newfoundland about July 17. Storm wave will follow about one day behind warm wave and cool wave about one day behind storm wave.

These two disturbances cover July 5 to 17 inclusive; probably include the most important cropweather period of the season. Temperatures of first part of this period are expected to be high

on meridian 90 near July 6; one to three days earlier west of that line and as much later east of it. All weather features will move eastward and the reader must anticipate their locations by the dates they are to reach meridian 90.

Near the end of this weather period, July 16 or 17, the lowest temperatures of the month are expected on meridian 90, drifting eastward, and as the temperatures fluctuate up and down, but more down than up, most rain of the month is expected. All these weather features will move from westward to eastward, reaching meridian 90 near the dates stated. This period will contain the most severe storms of the month and they will be unusually severe.

Not so much rain is expected last half of July. Temperatures will go higher from middle to last half of the month. Some hail is expected from July 5 to 15 in northern sections. I expect drouth conditions in a large section east of Rockies crest during crop season of 1920.

W. T. Foster

oat-producing sections of the west change considerably the crop is apt to be far short of the anticipated demands. Some sections of Michigan report a poor stand though rains of last week did much to help the crop along. Farmers having oats to sell this year should realize a fair profit. As yet there is no reason why the price should be higher than the top of the past season, if, indeed, as high. But even in this period of high production costs, oats at 65 cents a bushel yields a fair profit.



## CORN

GRADE	Detroit	Chicago	Toledo
No. 2 Yellow	1.85	1.77	1.96
No. 3 Yellow	1.83	1.73	
No. 4 Yellow			

Nothing has happened during the last month to interfere with the slowly advancing corn prices. Argentine grain continues to come to this country in more or less volume, but it has long been discarded by the "bears" as an argument for lower prices. The condition of the new crop is normal in most of the states but some sections report a backward condition. We see no hope of much lower corn prices. There may be a temporary slump when the new crop is offered for sale, but the foreign demand for the grain products and for the meat products that are raised by the grain in this country should keep the price at somewhere the average of the past year.



## BEANS

Nothing to report on beans. There are few sales in this state and it is easy for the speculators to run the price up and down as they choose. The demobilization of troops, the resale of government holding of the canned product and the warm weather are all reasons for the comparative inactivity of the market. Jobbing prices in Detroit are quoted at around \$7.15 @ \$7.25.



## RYE & BARLEY

Although the barley market has been practically motionless recently, the price of rye has shot downward. Various parts of Michigan report, in general, that the rye crop is excellent, and with this in sight, the prices in Detroit have fallen 30 cents on Cash No. 2. The quantity to be taken by Europe is still uncertain, thus making the rye market's future one of doubt. There are, however, optimistic reports that European demands may make the market brace well. Europeans consume enormous quantities of rye both for bread and for drinks. Inasmuch as the armies have been kept in camps during the planting periods, the chances of even a fair crop are poor in Europe. A great agricultural country like Russia, doing little along farm lines at present, still further dampens Europe's hopes for enough rye.

Detroit quotes rye, Cash No. 2 at around \$1.45 and barley, Cash No. 3 at \$2.30 to \$2.40 per cwt.



## POTATOES

	Choice R'd white-sk'd	R'd White Bulk
Detroit	1.00 cwt.	1.15 cwt.
Chicago	1.10 cwt.	1.40 cwt.

The old potato market is demoralized, and it is altogether too late to entertain any hope that the market will comeback. A few farmers got caught, some with their entire holdings. This experience proves that it is a mighty good and an al-



ways safe plan to harvest a part of the crop during the fall and winter providing the price is anywhere near satisfactory. Those still holding old potatoes had best use them for seed providing they have the land available. It is not too late to plant, and that is the only way we know that they can be disposed of without a complete loss. The acreage of potatoes appears to be about normal, which means that the price next season will be only fair.

The Braman potato grading bill which made discriminating practices illegal was declared unconstitutional by the Attorney General and vetoed by the Governor. In a talk with Mr. Groesbeck, he advised that the bill be remedied, not destroying the purpose. Undoubtedly a bill similar in nature and scope will be introduced at the next session. Such a law would be the best protection co-operative associations could have against cut-throat methods of independent dealers.



## HAY

Markets	Light Mix.	Std. Tim.	Timothy
Detroit	36.00 37.00 35.50 36.00	33.50 34.00	
Chicago	32.00 34.00 31.00 32.00	29.00 31.00	
Cincin.	38.50 39.00 37.50 38.50	36.00 37.00	
Pitts.	40.00 40.50 37.50 38.50	33.00 35.00	
N. Y.	44.00 45.00 41.00 44.00	37.00 41.00	

Markets	Light Mix.	Clov. Mix.	Clover
Detroit	35.50 36.00 33.00 34.00	30.00 31.00	
Chicago	31.00 32.00 29.00 31.00	16.00 26.00	
Cincin.	35.00 37.00 34.00 35.00	24.00 31.00	
Pitts.	30.00 31.00 29.00 25.00		
N. Y.	37.00 41.00 31.00 36.00		

The hay markets show decidedly weaker tendencies and values have fallen off sharply. The new crop of hay is coming on rapidly and what old hay is left is being moved forward as rapidly as possible, both because of the high prices and of the necessity of making room for the new crop. New hay will be forced on the markets earlier this year than usual due to the shortage of old stocks and because the crop is further advanced than it was last season. Some of the new hay arriving at present is of exceptionally poor quality, being pressed from the field and is wet and heated.—*Hay Trade Journal.*

### Detroit's Hay Market

Timothy is scarce and firm. The feeling in clover is easier owing to a decrease in demand. Receipts of hay show a small increase but not sufficient to make any change in conditions. A firm market is quoted.

### Hay News From Chicago

Continued heavy offerings of hay have depressed the market and although trade increased somewhat last week, it has not been sufficient to reverse the tendency. Country loadings are lighter but there is a considerable supply moving this way. The prairie market is weak, although the arrivals are small. Buying is very indifferent. Offerings of straw are moderate and the demand is fair. The receipts of hay for last week were 7829 tons, against 6061 tons the week before. Shipments for last week were 1050 tons, against 1743 tons the week previous.



## BUTTER

### New York Butter Letter

New York, June 28.—The market has continued very nervous and changeable throughout the week. At times there have been periods of marked activity and at other times the reverse has been all too true. The week opened briskly as several speculators who had been holding off decided that if they were to get any butter of June make they must make purchases without delay. Others, too, decided that they should lay in larger stocks of June make. In addition, on Tuesday, there were many rumors of export demand which also had an effect of strengthening the market during the middle of the week. However, while exporters were making inquiry, only one good sized sale was made, that butter being placed in storage for future shipment to France. As usual when there are rumors of speculat-

ive and export buying, local buyers become active, hence, on Tuesday, trading was fairly active, but it subsided before the close of the day on Wednesday. Since that time the market has been weak and the price has declined.

On Monday, extras were quoted at 51 1/2c. On Tuesday, because of the general activity the price advanced 1c. That quotation continued through Wednesday and Thursday, but on the latter day it was readily seen that a decline in price was inevitable, as practically all buying had ceased and the market seemed very weak. On Friday, all receivers were anxious to sell and the price declined 1c, but buying was very limited. The market closed very weak on that day with established quotations as follows: Extras, 51 1/2 @ 51 1/2c; Higher scoring than extras, 52 @ 52 1/2c; Firsts 50 @ 51c; and, Seconds, 48 @ 49 1/2c. Unsalted butter is selling readily, mostly for storage purposes, at a differential price of 2 @ 3c over corresponding grades of salted butter.

Detroit.—Butter: Fresh creamery, 48 1/2 @ 50 1/2c per lb.

Chicago.—Butter steady; creamery, 46 @ 51c. Eggs higher; receipts, 14,226 cases; firsts, 40 @ 41 1/2c; ordinary firsts, 38 @ 38 1/2c; at mark, cases included, 38 @ 39c; storage packed firsts, 41 1/2 @ 42 1/2c; extras, 42 1/2 @ 43 1/2c.



## LIVE STOCK

### Detroit

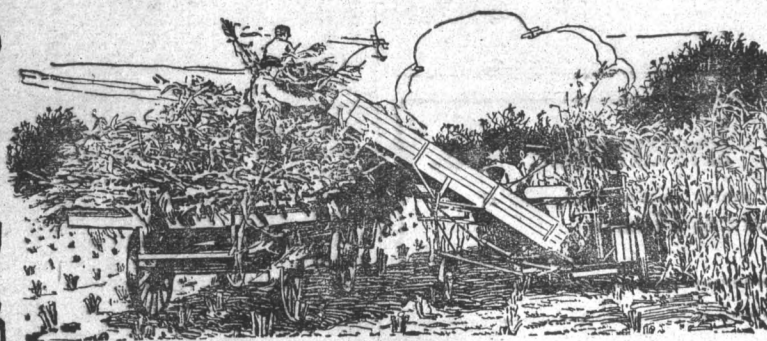
Cattle: Receipts last week 2,450; market dull; best heavy steers, \$18; best handy weight butcher steers, \$11.50 @ 12; mixed steers and heifers, \$10 @ 10.50; handy light butchers, \$9 @ 9.50; light butchers, \$8.85 @ 9; best cows, \$9 @ 9.50; butcher cows, \$8 @ 8.50; cutters, \$7; canners, \$6.25 @ 6.50; best heavy bulls, \$9 @ 9.50; bologna bulls, \$8 @ 8.25; stock bulls, \$7 @ 7.75; feeders, \$9.50 @ 10; stockers, \$8 @ 9; milkers and springers, \$75 @ 125. Veal calves: Receipts last week, 2,008; market steady; best, \$18 @ 18.50; others, \$9 @ 16. Sheep and lambs: Receipts this week 716, last 918; market steady; best lambs, \$17.50 @ 18; fair lambs, \$16 @ 16.50; light to common lambs, \$14 @ 15; yearlings, \$13 @ 14; fair to good sheep, \$7.50 @ 8; culls and common, \$4 @ 6. Hogs: Receipts last week, 5,518; no hogs on sale.

### East Buffalo

East Buffalo.—Dunning & Stevens report: Cattle—Receipts, 30 cars; slow. Hogs: Receipts, 30 cars; steady; heavy and yorkers, \$22 @ 22.10; pigs, \$19.75 @ 20.25. Sheep: Receipts, 5 cars; strong; top lambs,

### Chicago

Chicago.—Hogs: Receipts, 22,000; market active, fully 30 to 40c higher than previous general average; top, \$21.40; bulk, \$20.60 @ 21.35; heavy weight, \$20.85 @ 21.35; medium weight, \$20.40 @ 21.40; light weight, \$20.60 @ 21.40; light lights, \$18.75 @ 21.15; heavy packing sows, smooth, \$20 @ 20.60; packing sows, rough, \$19.25 @ 20; piggs, \$17.25 @ 18.50. Cattle: Receipts, 4,500; beef steers steady to strong; butcher stock steady to 25c lower; calves and feeders steady; top steers, \$14.75; bbeer steers, medium and heavy weight, choice and prime, \$14.50 @ 15.50; medium and good, \$12.50 @ 14.80; common, \$11 @ 12.60; light weight, good and choice, \$13.40 @ 15; common and medium, \$10 @ 13.50; butcher cattle, heifer, \$7.75 @ 13.50; cows, \$10.50 @ 12.25; canners and cutters, \$6 @ 7.40; veal calves, light and handy weight, \$17.50 @ 18.50; feeder steers, \$9.25 @ 12.75; stocker steers, \$8 @ 12. Sheep: Receipts, 16,000; generally steady; top lambs, \$17.35; lamb, 84 pounds down, \$15.25 @ 17.50; culls and common, \$8.50 @ 14.75; yearling wethers, \$10.25 @ 13.75; ewes, medium, good and choice, \$6.50 @ 8.25; culls and common, \$2.50 @ 6; breeding ewes, \$7 @ 13.50.



## Extra Help and High Wages, or —

THE old way of cutting corn by hand was the nightmare of the farmer. It meant a big force of men, a big expense and gruelling, slow, irksome work. It was not always possible to get the men needed. But times have changed. The old way has stepped aside for the new, better, easier way.

### McCormick and Deering Corn Binders

cut the corn swiftly and neatly when the sweet, nutritious juices which make the fodder palatable are still in stalks and blades.

McCormick and Deering corn binders are clean-built, sturdy, compact and easy running. They have sufficient traction to operate successfully in the loose ground in the cornfield, and cut readily the toughest-fibered cornstalk. One of these machines drawn by a tractor or three good horses, a two-man outfit, will harvest from five to seven acres a day, cutting and binding the whole crop in neat, convenient bundles.

The many unusual features of these machines that are responsible for their time and labor-saving qualities will be shown you by a nearby International dealer, or you can get full information by writing the address below.

International Harvester Company  
of America, Inc.

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### The Full Line of International Harvester Quality Machines

#### Grain Harvesting Machines

Binders Push Binders  
Headers Rice Binders  
Harvester-Threshers Reapers  
Shockers Threshers

#### Tillage Implements

Disk Harrows  
Tractor Harrows  
Spring-Tooth Harrows  
Peg-Tooth Harrows  
Orchard Harrows Cultivators

#### Planting and Seeding Machines

Corn Planters Corn Drills  
Grain Drills Broadcast Seeders  
Alfalfa and Grass Seed Drills  
Fertilizer and Lime Sowers

#### Haying Machines

Mowers Side Delivery Rakes  
Comb. Side Rakes & Tedders  
Tedders Loaders (All types)  
Baling Presses Rakes  
Sweep Rakes Stackers  
Comb. Sweep Rakes & Stackers  
Bunchers

#### Belt Machines

Ensilage Cutters Corn Shellers  
Huskers and Shredders  
Hay Presses Stone Burr Mills  
Threshers Feed Grinders  
Cream Separators

#### Power Machines

Kerosene Engines  
Gasoline Engines  
Kerosene Tractors  
Motor Trucks  
Motor Cultivators

#### Corn Machines

Planters Motor Cultivators  
Drills Ensilage Cutters  
Cultivators Binders Pickers  
Shellers Husker-Shredders

#### Dairy Equipment

Cream Separators (Hand)  
Cream Separators (Belted)  
Kerosene Engines  
Motor Trucks Gasoline Engines

#### Other Farm Equipment

Manure Spreaders  
Straw Spreading Attachment  
Farm Wagons Stalk Cutters  
Farm Trucks Knife Grinders  
Tractor Hitches Binder Twine



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**5 CENTS A WORD PER ISSUE.** To maintain this low rate, we are compelled to eliminate all book-keeping. Therefore, our terms on classified advertising are cash in full with order. Count as one word each initial and each group of figures, both in the body of the ad and in the address. The rate is 5 cents a word for each issue, regardless of number of times ad runs. There is no discount. Copy must reach us by Wednesday of preceding week. You will help us continue our low rate by making your remittance exactly right. Address, Michigan Business Farming, Adv. Dep't, Mt. Clemens, Michigan.

#### NOTE:

An illustration helps greatly to sell farm property. By adding \$10 extra for each insertion of your ad, you can have a photographic reproduction of your house or barns printed at the head of your ad. Be sure to send us a good clear photograph for this purpose.

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**FOR SALE—120 ACRES, 30 CLEAR-**ed, balance good land, naturally drained, well fenced, two good wells, fair buildings, main road—mile from town, 70 rods from school. \$30 an acre. Poor health reason for selling. Raymond Garity, Alger, Mich.

**PAY FOR FARM OR RANCH LAND,** productive clay soils, with Alsike clover seed or Canada field peas. Only small cash payment required. Money advanced for live stock at 6%. Jno. G. Krauth, owner, Millersburg, Mich.

**FOR SALE—67.85-ACRE FARM, ON** account of poor health, for quick sale including crops; will take \$2,150, \$1,000 down, from one to five years on balance; \$5 acres cleared, balance easily cleared. Come and look it over or write. John Rose, Billings, Mich.

**FARMS FOR SALE—BIG LIST OF** farms for sale by the owners, giving name, location of farm, description, price and terms. Strictly mutual and cooperative between the buyer and seller and conducted for our members. GLEANER CLEARING HOUSE ASS'N., Land Dpt., Gleaner Temple, Detroit.

**344-ACRE STATE ROAD, MICHIGAN** Farm \$5,000, with splendid 10-room residence, steam heat, improvements, house alone estimated worth \$7,000, large barns, etc., near bustling RR town and only 8 miles large city. Productive loam tillage, stream-watered 50-cow pasture, wood timber, apple orchards. Borders beautiful river, motor bus passes door. To settle now, low price \$5,000, only \$1,500 down easy terms gets all. Details page 78 Catalog Bargains 19 States, copy free. STROUT FARM AGENCY, 814 B. E. Ford Bldg., Detroit.

### MISCELLANEOUS

**CORN HARVESTER—ONE-MAN, ONE-**horse, one-row, self-gathering. Equal to a corn binder. Sold to farmers for twenty-three years. Only \$25, with fodder binder. Free catalogue showing pictures of harvester. PROCESS CORN HARVESTER CO., Salina, Kan.

### WANTED

**EVERY FORD OWNER TO WRITE** us for a descriptive circular of Hassler shock absorbers for Ford cars. This circular will tell you how to save one to two quarts of oil and one to two gallons of your gasoline, and the upkeep of your car. We want men to sell Hassler shock absorbers to Ford owners in every locality. ROBERT H. HASSLER, Inc., Indianapolis, Ind.

## Michigan Live Stock Insurance Co.

INDEMNIFIES Owners of Live Stock—Horses, Cattle, Sheep and Hogs  
Against Death by Accident or Disease

Saginaw

Grand Rapids

# \$5 per day!

Any man or woman who has the use of a conveyance can make that amount right in the county where they are now living, taking subscriptions for this weekly.

Hundreds of farmers are only waiting for someone to ask them to subscribe for the weekly that is the talk of all Michigan.

We want earnest, and above all, honest men and women who will devote all or part of their time to this work, we can make any arrangements satisfactory to you, and will give you all necessary equipment and help without a penny's outlay on your part.

Write us fully about yourself, in confidence, if you prefer, and let us make you a definite and fair proposition to act as our agent in your locality during the next few weeks or months.

Address, Circulation Manager, Michigan Business Farming, Mt. Clemens, Michigan.

**"—I sure did get lots of orders from your paper!"**

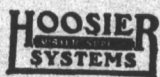
Michigan Business Farming...

Dear Sir:

Please stop my ad. I cannot fill any more orders. Bronze Turkey Eggs for sale. I sure did get lots of orders from your paper, and I thank you.—Mrs. Walter Dillman, Dowagiac, Michigan.

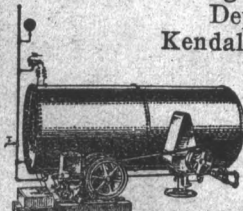
## WATER FOR EVERY HOUSEHOLD NEED

**EVERY farm home needs** an ample supply of water. To depend upon a hand pump often located some distance from the house is inconvenient. Running water, under pressure, as provided by HOOSIER Water Supply System is the modern convenience which has banished the drudgery of hand pumping.



use any kind of power, windmill, gasoline engine or electric motor, and are suitable for deep or shallow well pumping. Bulletin F describes our complete line of Hoosier Systems. This bulletin sent on receipt of your request.

Flint & Walling Mfg. Co.  
Dept. D.  
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Star Windmills  
Hoosier Pumps

I think your market reports fine.—Bert P. Welch, Oakland county.  
Just received a sample copy, first I ever saw.—Elmer Richmond, Kent county.

Please send me the paper as I think it is very good.—Henry Eichler, Huron county.

### QUACK GRASS ERADICATION

The success of methods employed to eradicate quack grass will depend on the character of the soil, the crops which can be grown and the persistence of the efforts of the man in control. Quack grass does not spread rapidly in heavy soils, but pushes its roots along through the ground at a rapid rate in open porous soils. It is spread more profusely by tillage implements than in any other way, the root stocks being dragged from the infested areas and left to form new centers. First of all the possibilities of further spreading should be avoided.

Quack grass can be eradicated in one season by summer fallowing, but this is not recommended except in extremely difficult cases, as no crop is produced during that season. The quack grass should be allowed to just begin to head out but not mature its seed then cutting it for hay before plowing. If this is done, the plant exhausts itself and is more rapidly destroyed. The plowing should be followed by persistent cultivation, using broad shovels or thistle sweeps to prevent any shoots from living above the ground. If conditions are favorable, buckwheat may be planted thickly later in the season and then plowed under for fertilizer.

Where conditions are suited to the growth of cultivated crops, such as corn, potatoes or roots, quack grass can be eradicated by growing two cultivated crops in succession, but not entirely so in a single year, as the root stocks will get into the corn hills and potato rows out of the reach of the cultivator and hoe. Where quack grass existed in two or three well defined patches, we have destroyed it in the following manner:

The case in mind consisted of a twenty-four acre field containing three well defined areas of quack grass of from two to four acres each. One year it was planted to corn, care being exercised to prepare the quack patches separately to prevent distribution of roots by implements. Then on the quack areas cultivation began before the corn was up, following the drill marks. During the growing season the infested areas received more frequent cultivation than the balance of the field. A few quack plants were found in the corn hills at the end of the season. The following year, non-infested part of the field was sowed to oats and seeded with clover and timothy, while the quack areas were planted to mangels and sugar beets and cultivated and hoed thoroughly up to August 15 when timothy and clover were sown among the roots and given a light cultivation to cover the seed. At harvest time, the roots were pulled by hand. The quack grass had been eradicated without breaking up the rotation, a crop was procured both seasons, and the third year the field was all seeded. We realize that unfavorable conditions may thwart an attempt of this kind, but it is worth trying.

In the case of small areas solidly matted with roots, it will pay to take out as many roots as possible with a manure hook or potato lifter and haul off the ground, but this is impracticable on areas of any considerable size. The ground may be so matted with roots as to prevent cultivation from doing its work.

Where quack grass is not generally spread over an entire field, but limited to well defined areas, it will pay to look the field over with a six-tined fork in hand and dig out any scattered plants that may be found. It will not pay to attempt to remove the roots in this way, except from very small, scattered patches of a few square feet each.

If quack grass is so located that a temporary fence can be put around it and pigs put on to pasture, they will dig up and eat out all roots, making a complete job of eradication. It makes good hog pasture.

Very small patches of quack grass in isolated places can be smothered by covering deeply with straw or manure or tar paper, weighted down with stones, but this should not be attempted except with very small areas.

Nothing but persistent effort and the constant use of the cultivator and hoe will win out in the struggle with quack grass. Unfortunately for the farmer, labor has been so scarce and expensive that he has been unable to carry out all his plans and many things have had to go undone during the busy summer season.

Quack grass thrives on an occasion-

## CORONER'S INQUEST

Over the death of Gerald Sumner and Mrs. Raymond Sumner, Fenton, June 25th.

A coroner's inquest was held before Justice Charles Corrigan today over the death of Mrs. Raymond Sumner and her son Gerald Sumner who were killed Sunday morning when the Grand Trunk train No. 16 ran into their automobile, wrecking the car, and carrying it down the track about fifty feet.

Gerald Sumner, a boy of six years of age, was killed instantly, and his mother, Mrs. Sumner, lived about three hours and died as the result of the injuries; four others in the car were badly injured.

The entire community was shocked to learn of the frightful accident. A coroner's inquest was held, Clarence Tinker appearing as attorney for Grand Trunk Railway and W. E. Robb, secretary of the Citizens' Mutual Auto Insurance Co. appearing for the Sumner family. It appeared that on the main street of Fenton a gatekeeper was employed to protect the public on week days but that the gates were not operated on Sundays. A number of the leading business men of Fenton testified that they had witnessed narrow escapes as most people relied on the gates being up as an invitation to pass over the track in safety. They also testified that the traffic on Sunday by automobiles was much greater than on week days, and that there was a greater necessity for a watchman to protect the public. The jury, consisting of some of the best men in Fenton, brought in a verdict placing the responsibility on the railway company for not operating the gate to protect the public.

Mr. Sumner was insured in the Howell company for collision insurance. This accident shows the necessity of carrying automobile insurance to protect the car in case of a collision with a railroad train or other moving objects, and the complicated matters arising from the operation of automobiles shows the necessity of having an attorney in charge of an automobile insurance company who can give its members advice and assistance when the serious claims occur.

al plowing and stirring of the ground thereafter.

The following method of quack grass eradication has been used successfully on the College Farm, viz.:

Infested areas have been either fall plowed or plowed in the spring, followed up by occasional cultivation with the disc harrow. About the latter part of June or the first of July amber cane sorghum was sown broadcast and covered by means of cultivation, the amount being 60 or 80 pounds of seed per acre. The sorghum springs up quickly and thickly and grows rapidly and will completely smother the quack grass in one season. The sorghum may be cut and cured for hay, or cut and fed green to cattle in yards or on pastures.—M. A. C. Botanical Department.

I like your paper.—Wm. Frank, Avoca.

Like your paper very much. A good paper for the farmer.—G. Gastner, Fowler.

I like your stand on the potato grading question. Stick to it.—M. J. Reynolds, Kent county.

We like the paper very well and are anxious to get it.—S. A. Hooks, Gratiot county.

We think the Business Farming just the thing for the farmer.—J. B. Corbit, Ingham county.



# FARMERS SERVICE BUREAU

(A Clearing Department for farmers' everyday troubles. Prompt, careful attention given to all complaints or requests for information addressed to this department. We are here to serve you.)

## REGARDING DRAINAGE

I have at one side of my farm standing water. It lies between two hills, from ten to fifteen rods long, with a ditch on each side of the road coming onto my land. I am not able to use my land there, because the water is standing there to dry out, when a dry summer comes. I could plow it but too late to put any crops in. In a rainy season it is never dry. I have been after the town to take that water away and wanted to give the right-of-way through my land free of charge, as they run a big drain through my farm.

They always promised me they would do it. Now the road commissioner tells me that the county drain commissioner told him they do not have to take that water away, as it is a standing water and that I, myself, have to take it away if I don't want it there. He is willing to put a culvert in and fill up the road higher so I would have all the water.

Please inform me thru your paper what the law is and what I can do to make them take it away, if there is a way.—A Subscriber.

The letter is not sufficiently explicit for a definite answer. If the two ditches spoken of gather the water and let more water on the premises of the writer, the person who dug them would be liable for damages, even though he is a highway or drain commissioner. If the water stands on the man's farm and does not come from the ditches and is not prevented from leaving his farm by any artificial structure but is the natural condition of the premises, then he must take care of the water himself.

The Supreme Court of this state has held that no one has the right to dig ditches or furrows that will cast any more water upon another's premises than would go there in a state of nature. No one has the right to drain cat holes and swamps upon him nor can they compel him to take care of the water, except through drain proceedings.—W. E. Brown, legal editor.

## REMOVING A FENCE

Having some trouble with my neighbor over a line fence two years ago, we measured land and staked out the line and I built my half of the line according to the line that we both agreed on before witnesses, and now he says the line isn't right and has just built his part of the line fence over into my meadow about a foot after I forbade him. What I want to know is whether the line that we both agreed on before witnesses is binding and if I called county surveyor, would he have to stand his share of expense?—T. M. D., Kenton.

It is my opinion that lines between two parcels of land cannot be changed by an oral agreement between the parties, unless such an agreement is carried into effect, and acquiesced in, for a long time. The way to test a boundary line is by suit in ejectment, and the loser in the proceedings must pay the cost. A boundary line may be established by long acquiescence, and a temporary change will not affect it.—W. E. Brown, legal editor.

## MUST BE IN CONTRACT

If a party rents a farm one year from March to March and he sows a fall crop, can he claim same when it is ready to harvest, or even two-thirds of crop?—L. H., St. Clair County.

If one rents property for a definite period of time without contracting for the right to harvest any fall crops put in, he does not have the right to do any harvesting after his time expires at the period stated.—W. E. Brown, legal editor.

## WIFE'S PROPERTY HER OWN

Can a man hold any of his wife's land if it is deeded to her by her parents?—M. L. S., Calhoun County.

During the life of the wife the property is hers solely and subject only to her control. If she dies without will with one or more children the whole property descends to the child or children. If she leaves no children but

one or both parents survive, then one-half goes to the husband and the other half to the parent or parents. If no parents, then one-half goes to the brothers and sisters, but if no brothers nor children of deceased brothers or sisters, then the whole of it to the husband.—W. E. Brown, legal editor.

## COULDN'T PAY TILL DUE

A builds a house and borrows money from B to do it, making necessary writings to protect B. When interest is due A wishes to pay interest and all of principal, but finds B is away and will not be home for two months. B informs A to pay interest to C when due, and as soon as B gets home he will notify A and B will make the necessary writings and take principal at that time. Now as long as B was not here when A wanted to pay when due, can B legally collect or demand interest those two months after date?—M. F., Montcalm County.

A has no right to have B accept the principal before it is due and if he desires to pay before it is due he must do so upon such terms as B demands which shall not exceed the interest agreed upon for the full period. If the obligation was payable on or before a specified date then a tender to the representative of B would release further interest.—W. E. Brown, legal editor.

## SHOULD SUE FOR DAMAGES

Last spring, a year ago, we made application through the local Federal Loan Association for a loan and were rejected. We gave the local secretary our abstracts and have asked him to return them. He said he had sent them to the Federal Land Bank. We wrote them and they said the abstracts were not there. Then we wrote to the Flint Abstract Co., and they said they had sent them to the county clerk. We wrote him and he says they are not there. Now, what steps will we take to get our abstracts? Isn't the local secretary responsible for the return of those abstracts?—J. R. H., Gladwin County.

I would advise you to make a demand upon the person to whom you delivered your abstract, and say to him, that you want it returned forthwith. And that, if he does not return the abstract to you, that you will procure another one, and sue him for the cost, which would be your damage.—W. E. Brown, legal editor.

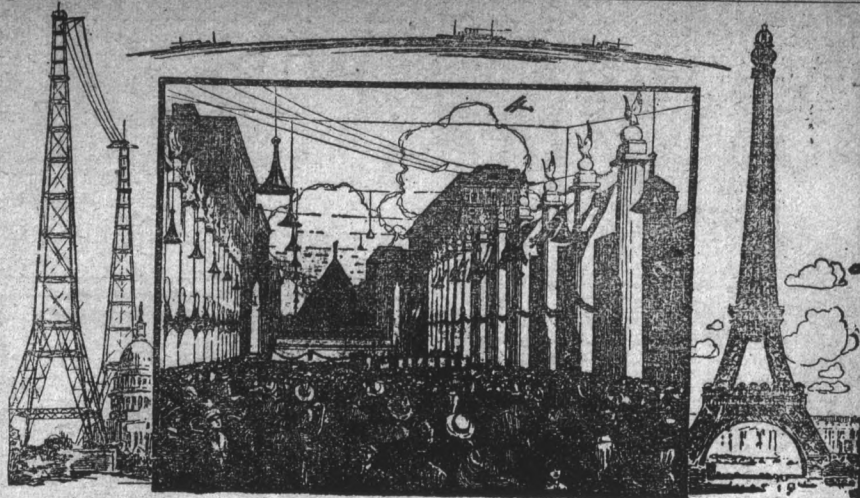
## ANOTHER DRAIN PROBLEM

A certain drain running through A's and B's property was let to be cleaned out. B not being at home day of sale told A to bid it in and he would help him and a short time after ditch was sold B decided he would like to put in a 12-inch tile instead of cleaning out open ditch through him, (B), which was of a mucky soil. He agreed with the people to take the money for cleaning out open ditch and buy 12-inch tile and put them in at his own expense which was a benefit to his land if they had been put in right. But they were not. The tile has not carried the water. Now there is a petition up to have these 12-inch tile removed and a 14 or 15-inch tile in their place. To whom does this old tile belong?—An Interested Reader, Washtenaw County.

If the expense is not assessed against B for the whole expense so that he has to buy the new tile, then the old tile would belong to the drain and be sold to defray part of the expense of buying the larger tile. If B is required for any reason to bear the whole expense, why of course he would have the small tile as he also pays for the larger ones.—W. E. Brown, legal editor.

Please give my name and address to the reader who inquired in the issue of April 19th. I contributed the philosophy article in the issue of October 26th last.—Mrs. Earnest Ingersoll Belaire, Mich.

It is the best farm paper printed.—E. G. Garvey, Oakland County.  
We have received several copies of your paper and like it very much.—John McGowan, Newaygo County.



## Pioneering Wireless Speech

On the morning of October 22, 1915, an engineer speaking at Arlington, Virginia, was heard at Eiffel Tower, Paris, and at Pearl Harbor, Hawaiian Islands. This was the first trans-Atlantic and trans-continental message ever sent by wireless telephone. It was an achievement of the Bell System.

During the Fifth Liberty Loan nearly a million people in throngs of ten thousand, heard speeches and music by wire and wireless. The loud-speaking equipment was a main feature of "Victory Way", New York. Wireless messages came

from aviators flying overhead and long distance speeches from Government officials in Washington. Messages were often magnified several billion times. This demonstration was the first of its kind in the history of the world. It also was an achievement of the Bell System.

Historic also were the war time uses of wireless telephony, giving communication between airplanes and from mother ships to submarine chasers.

All these accomplishments and uses were made possible by the work of the research laboratories of the Bell System.



AMERICAN TELEPHONE AND TELEGRAPH COMPANY  
AND ASSOCIATED COMPANIES

One Policy

One System

Universal Service

### Stock Raising in Western Canada

is as profitable as Grain Growing

In Western Canada Grain Growing is a profit maker. Raising Cattle, Sheep and Hogs brings certain success. It's easy to prosper where you can raise 20 to 45 bu. of wheat to the acre and buy on easy terms.

**Land at \$15 to \$30 Per Acre**  
**—Good Grazing Land at Much Less.**

Railway and Land Co's. are offering unusual inducements to home-seekers to settle in Western Canada and enjoy her prosperity. Loans made for the purchase of stock or other farming requirements can be had at low interest.

The Governments of the Dominion and Provinces of Manitoba, Saskatchewan and Alberta extend every encouragement to the farmer and ranchman.

You can obtain excellent land at low prices on easy terms, and get high prices for your grain, cattle, sheep and hogs—low taxes (none on improvements), good markets and shipping facilities, free schools, churches, splendid climate and sure crops.

For illustrated literature, maps, description of lands for sale in Manitoba, Saskatchewan and Alberta, reduced railroad rates, etc., apply to Superintendent of Immigration, Ottawa, Canada, or

**M. V. McINNESS**  
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**Only \$2 DOWN**  
**ONE YEAR TO PAY**

**\$38 Buys the New Butterfly Jr. No. 2.**  
Light running, easy cleaning, close skimming, durable.

**NEW BUTTERFLY**  
Separators are guaranteed a life-time against defects in material and workmanship. Made also in four larger sizes all sold on

**30 Days' FREE TRIAL**  
and on a plan whereby they earn their own cost and more by what they save. Postal brings Free Catalog Folder. Buy from the manufacturer and save money.

**Blough-Dover Co., 2240 Marshall St., Chicago**

I am sending P. O. order for \$1 in payment for our paper. We like it better each time it comes. We thank you for the interest you take in our problems; we surely need someone with influence to intercede for us, as they seem to think we don't amount to much. As for Liberty bonds we would like to buy them but can't do it without using the money we must have if we farm this year. But all our potatoes lay in the cellar yet and we don't know what the next year will bring to us, we are going to plant every acre and produce all the crops we possibly can for we know it will be needed before another harvest more than it is needed now.—Mrs. Ray Lillie, Montcalm County.



# MICHIGAN'S PURE-BRED BREEDERS DIRECTORY

(SPECIAL ADVERTISING RATES under this heading to honest breeders of live stock and poultry will be sent on request. Better still, write out what you have to offer, let us put it in type, show you a proof and tell you what it will cost for 13, 26 or 52 times. You can change size of ad. or copy as often as you wish. Copy or changes must be received one week before date of issue. Breeders' Auction Sales advertised here at special low rates; ask for them. Write to-day!

BREEDERS' DIRECTORY, MICHIGAN BUSINESS FARMING, Mt. Clemens, Michigan.

## Sale Dates Claimed

To avoid conflicting dates we will, without cost, list the date of any live stock sale in Michigan. If you are considering a sale advise us at once and we will claim the date for you. Address Live Stock Editor, M. B. F., Mt. Clemens.

### CATTLE

#### HOLSTEIN-FRIESIAN

##### E. L. Salisbury Breeds High Class Holstein-Friesian Cattle

Twenty dams of our herd sire Walter Lyons average 30.11 lbs. of butter in seven days. Nothing for sale at this time but young bull calves.

E. L. Salisbury, Shepherd, Michigan.

##### MUSOLFF BROS.' HOLSTEINS

We are now booking orders for young bulls from King Pieter Segis Lyons 170506. All from A. R. O. dams with credible records. We test annually for tuberculosis. Write for prices and further information.

Musloff Bros., South Lyons, Michigan

**FOR SALE—HOLSTEIN BULL CALF** from good producing cow and first quality sire. \$75 for quick sale. F. W. Alexander, Vassar, Michigan.

#### A REAL BULL

Just old enough for service. His sire is one of the best 31 lb. bulls in the state; his dam a 28 lb. cow of great capacity. His three nearest dams average, fat, 4.46 per cent; 514.6 milk 7 days. Priced at \$200 if sold soon. Harry T. Tubbs, Ellwell, Michigan.

#### TWIN BULL CALVES

Born October 29, 1918; sired by Sir Calantha Segis Korndyke 104008; dam's record, 24.85 lbs. butter and 621 lbs. of milk in 7 days; fine straight calves. Send for particulars.—C. & A. Ruttman, Fowler, Michigan.

#### 38-LB. ANCESTRY

**FOR SALE—Bull** calf born Feb. 6, 1919. Sire, Flint Hengerveld Lad whose dam has a 38.106 4-yr.-old record. Dam, 17 lb. Jr. 2-yr.-old, daughter of Ypsiland Sir Pontiac DeKol whose dam at 5 yrs. has a record of 35.48 and 750.20 lbs. in 7 da. Price, \$100 F.O.B.

Write for extended pedigree and photo. L. C. KETZLER, Flint, Michigan

### PREPARE

For the greatest demand and future prices that have ever been known. Start now with the Holstein and convince yourself. Good stock always for sale. Howbert Stock Farm, Eau Claire, Michigan.

##### E. L. Salisbury Breeds High Class Holstein-Friesian Cattle

Twenty dams of our herd sire Walter Lyons average 30.11 lbs. of butter in seven days. Nothing for sale at this time but young bull calves.

E. L. Salisbury, Shepherd, Michigan

#### TEN-MONTHS-OLD-BULL

Bull last advertised is sold. This one born June 7, 1918. Sired by best son of famous \$50,000 bull heading Arden Farms herd, King Korndyke Pontiac Lass. Two nearest dams to sire of this calf average 37.74 lbs. butter 7 days and over 145 lbs. in 30 days. Dam, a granddaughter of King of the Pontiacs, Sir Gelsche Walker Segis and DeKol Burke. A bargain. Herd tuberculin tested annually.

BOARDMAN FARMS, Jackson, Mich.

#### WOLVERINE STOCK FARM

I want to tell you about our Junior Herd Sire, "King Pontiac Lunde Korndyke Segis," a son of King of the Pontiacs, his dam is Queen Segis of Brookside, a daughter of Pontiac Clothilde De Kol 2nd and Prince Segis Korndyke, a great combination of breeding.

We are breeding this young sire to the daughters of Judge Walker Pietertje, our Senior Herd Sire whose first five dams each have records above 30 lbs., he also has two 30 lb. sisters. How can you go wrong by buying a bull calf of this popular line of breeding?

T. W. Sprague, Battle Creek, Mich.

**HEIFER CALVES SOLD. BREED** Yearling and young cow for sale. Price, \$150 and \$250. C. L. Hulett & Son, Okemo, Mich.

### CHOICE REGISTERED STOCK

PERCHERONS,  
HOLSTEINS,  
SHROPSHIRE,  
ANGUS,  
DUROCS.

DORR D. BUELL, ELMIRA, MICH.  
R. F. D. No. 1

#### HOLSTEINS OF QUALITY

AVERAGE RECORD OF TWO NEAREST DAMS OF HERD SIRE IS 35.07 lbs. butter and 816 lbs. milk for 7 days. Bull for sale with 31.59 lbs. dam and 10 nearest dams average over 31 lbs. in seven days. E. A. Hardy, Rochester, Minn.

**Bull Calves** sired by a son of Friend Hengerveld De Kol Butter Boy and by a son of King Segis De Kol Korndyke, from A. R. O. dams with records of 18.25 as Jr. two year old to 28.25 at full age. Prices reasonable breeding considered.

WALNUT GROVE STOCK FARM  
W. W. Wyckoff, Napoleon, Mich.

**REGISTERED HOLSTEIN BULL OLD** enough for service. Sired by a grandson of Colantha Johanna Lad; his dam has a good A. R. O. record. Write for prices and pedigree. Also a few females. Vernon Clough, Parma, Michigan.

### HERE'S SOMETHING

**THAT WILL BE WORTH MORE MONEY** in a few weeks. A registered Holstein heifer, bred to a grandson of the \$50,000 bull; due to freshen Aug. 21, '19; color 80% black; price, \$250. A registered Holstein cow 4 years old; bred to same sire as mentioned above; due to freshen Sept. 11, '19; color 80% white; price, \$250. Guaranteed free from disease.

H. E. BROWN, BREEDSVILLE, MICH.  
H. E. Brown, Breedsville, Mich.

#### JERSEY

##### The Wildwood Jersey Farm

Breeders of Majesty strain Jersey Cattle. Herd Bulls, Majesty's Oxford Fox 134214; Eminent Lady's Majesty 150934. Herd tuberculin-tested. Bull calves for sale out of R. of M. Majesty dams.

Alvin Balden, Capac, Michigan.

**FOR SALE—REGISTERED JERSEY** bulls ready for service, and bull calves. Smith & Parker, R. 4, Howell, Mich.

#### GUERNSEY

**GUERNSEYS WE HAVE A FEW** Heifers and cows for sale, also a number of well bred young bulls—write for breeding. Village Farms, Grass Lake, Michigan.

**Registered Guernsey Bull** For Sale  
Born April 26, 1919 Price \$50  
Last one left! All the others advertised in M. B. F. have been sold.  
Wm. T. Flak, Vestaburg, Mich., R. 2

#### ABERDEEN-ANGUS

##### ABERDEEN-ANGUS CATTLE

We are offering at attractive prices, a number of high-class young bulls, well able to head the best herds in the land. Best in blood lineage on either side of the ocean. Write for price list, or call and see us.

Woodcote Stock Farm, Ionia, Michigan.

**REGISTERED ABERDEEN-ANGUS** Bull, calved Sept. 25, 1918. Write for price, or call on Eldred A. Clark, R. 3, St. Louis, Michigan.

#### SHORTHORN

**SHORTHORNS FOR SALE AT REASONABLE** prices. The prize-winning Scotch Bull, Master Model 576147, in many states at head of herd of 50 good type Shorthorns.

H. M. Parkhurst, Reed City, Michigan.

**SHORTHORNS, 100 HEAD TO SELECT** from. Write me your wants. Prices reasonable. Wm. J. Bell, Rose City, Mich.

**THE VAN BUREN CO.** Shorthorn Breeders' Association have young stock for sale, mostly Clay breeding. Write your wants to the secretary, Frank Bailey, Hartford, Mich.

**SHORTHORNS and POLAND CHINAS** all sold out. None for sale at present. F. M. Piggott & Son, Fowler, Mich.

**WHAT DO YOU WANT?** I represent 41 SHORTHORN breeders. Can put you in touch with best milk or beef strains. Bulls all ages. Some females. C. W. Erum, President Central Michigan Shorthorn Association, McBrides, Michigan.

**NO STOCK FOR SALE AT PRESENT.** Shorthorn Breeder. W. S. Huber, Gladwin, Mich.

#### HEREFORDS

**120 HEREFORD STEERS. ALSO** know of 10 or 15 loads fancy quality Shorthorn and Angus steers 5 to 800 lbs. Owners anxious to sell. Will help buy 50c commission. C. F. Ball, Fairfield, Iowa.

#### LAKEWOOD HEREFORDS

Not how many but how good! A few well-developed, beefy, young bulls for sale, blood lines and individuality No. 1. If you want a prepotent sire, that will beget grazers, rustlers, early maturers and market toppers, buy a registered Hereford and realize a big profit on your investment. A lifetime devoted to the breed. Come and see me.—E. J. TAYLOR, Fremont, Michigan.

#### RED POLLED

##### RED POLLED CATTLE

Both Sexes  
**OXFORD DOWN RAMS**  
**LARGE YORKSHIRE PIGS**  
E. S. CARR, HOMER, MICH.

#### HOGS

##### POLAND CHINA

**BIG TYPE P. C. SPRING PIGS. EITHER** sex. From choice bred sows and sired by a grandson of Grant Buster and other prize-winning boars. Prices reasonable. L. W. Barnes and Son, Byron, Mich.

**BIG TYPE P. C. GILTS BRED FOR** August and Sept. farrow. A. A. Wood & Son, Saline, Michigan.

**POLAND CHINA SOW AND EIGHT** pigs, nine farrowed April 28; sired by Bob-o-Link by the 2nd Big Bob. Price \$200. Also offer Bob-o-Link, 14 months old at a bargain. Has litters of 13 to his credit. O. L. Wright, Jonesville, Mich.

**WALNUT ALLEY BIG TYPE, GILTS** all sold. Keep watch of 1919 crop sired by Arts Senator and Orange Price. I thank my customers for their patronage.

A. D. GREGORY, Ionia, Mich.

**MICHIGAN CHAMPION HERD OF** Big Type P. C. orders booked for spring pigs. E. R. Leonard, St. Louis, Mich.

**L. S. P. C. BOARS ALL SOLD. HAVE** a few nice fall gilts, bred for fall farrow.—H. O. Swartz, Schoolcraft, Mich.

**EVERGREEN FARM BIG TYPE P. C.** Boars all sold, nothing for sale now, but will have some cracker jacks this fall. Watch my ad. I want to thank my many customers for their patronage and every customer has been pleased with my hogs. Although said. C. E. Garnant, Eaton Rapids, Mich.

#### Large Type Poland China Hogs

Write that inquiry for L. T. P. C. serviceable boars to Wm. J. Clarke, Eaton Rapids, Mich., instead of Mason. I have sold my farm and bought another, one mile west and eight and one-half miles south. Come and see me in my new home. Free livery from town.

WM. J. CLARKE, Eaton Rapids, Michigan

#### DUROC

**MEADOWVIEW FARM, REGISTERED** Duroc Jersey Hogs. Spring pigs for sale; also Jersey Bulls. J. B. Morris, Farmington, Michigan.

**DUROC JERSEY SWINE. BREED** Sows and Gilts all sold. Nice bunch of fall pigs, both sex, sired by Brookwater Tippy Orion No. 55421, by Tippy Col. out of dam by the Principal 4th and Brookwater Cherry King. Also herd boar 3 yr. old. Write for pedigree and prices. Satisfaction guaranteed. Thos. Underhill & Son, Salem, Mich.

**DUROC BOARS READY FOR SERVICE**, also high class sows bred for summer farrowing to Orion's Fancy King, the biggest pig of his age ever at International Fat Stock Show. Newton Barnhart, St. Johns, Mich.

**"TWO YOUNG BROOKWATER, DUROC** Jersey Boars, ready for service. All stock shipped; express prepaid, inspection allowed. Fricke Dairy Co. Address Fricke Dairy Co., or Arthur W. Mumford, Perrinton, Mich."

**REGISTERED DUROC BOARS FROM** prize-winning Golden Model family, smooth type, adapted for mating with the coarser-boned females for early maturing pigs. Subject to immediate acceptance and change without notice I will grate and ship for 25c per pound. Papers if desired \$1 extra. Send \$50. Will refund difference or return entire remittance if reduced offer is cancelled. Pigs will weigh from 150 lbs. to 200 lbs. Geo. B. Smith, Addison, Mich.

#### PEACH HILL FARM

**REGISTERED DUROC JERSEY GILTS**, bred for fall farrow. Protection and Colonel breeding. Our prices are reasonable. Write or better still, come and make your own selections. Visitors welcome. Inwood Bros., Romeo Mich.

**DUROCS; BREED STOCK ALL SOLD.** Will have a limited number of yearling gilts bred for August farrow. Order early. Newton & Blank, Hill Crest Farms, Perrinton, Mich.

#### O. I. C.

##### Shadowland Farm

#### O. I. C's.

**Bred Gilts** in May and June. Booking orders for Spring Pigs. Everything shipped C.O.D. and registered in buyer's name. If you want the best, write

J. CARL JEWETT, Mason, Mich.

**SAGINAW VALLEY HERD OF O.I.C.'s** Boar pigs, grandsons of Schoolmaster and Perfection 5th. Sows all sold. John Gibson, Bridgeport, Michigan.

#### HAMPSHIRE

**8734 HAMPSHIRE RECORDS IN** the association from Jan. 1 to Apr. 1, '19. Did you get one? Boar pigs only for sale now. John W. Snyder, St. Johns, Mich., R. No. 4.

#### BERKSHIRE

**GREGORY FARM BERKSHIRES FOR** profit. Choice stock for sale. Write your wants. W. S. Corsa, White Hall, Ill.

#### CHESTER WHITES

**REGISTERED CHESTER WHITE** PIGS for sale at prices that will interest you. Either sex. Write today. Ralph Cosens, Levering, Mich.

#### RABBITS

**PEDIGREE RUFUS RED BELGIAN** Hare bucks. Prices reasonable. Satisfaction guaranteed. Hanley Bros., R. 3, St. Louis, Mich.

#### DOGS

**WHITE DR. W. A. EWALT, Mt. Clemens, Mich.**, for those beautiful Sable and White Shepherd Puppies; natural heelers from farm-trained stock; also a few purebred Scotch Collie Puppies; sired by "Ewalt's Sir Hector," Michigan Champion cattle dog.

#### THE AIREDALE

**MOST WONDERFUL DOG ON** earth.—Great watch, stock and hunting dog. Does anything any dog can do—and does it better. Thoroughbred pedigreed puppies at farmers' prices. Descriptive circulars free. P. H. Sprague, Maywood, Ill.

#### POULTRY

##### S. C. WHITE LEGHORN 400 Yearling Pullets

**S. C. Leghorns with colony laying record.** will be sold in lots of 6, 12, 25, 50 and 100—August delivery.

**Fall Chicks for Spring layers—White and** Brown Leghorns; Barred Rocks, Cockerels, Ducks, Geese, Turkeys, Belgian Hares, New Zealands, Flemish Giants.

BLOOMINGDALE FARMS ASSOCIATION  
Bloomington, Mich.

#### PLYMOUTH ROCKS

**CHICKS—ROSE AND SINGLE-COMB** Reds and Barred Plymouth Rocks, 25 for \$4.25; 100 for \$16; July and August delivery. Circular free. Interlakes Farm, Box 4, Lawrence, Mich.

**MUD-WAY-AUSH-KA FARM OFFERS** you an opportunity to become acquainted with the Parks bred-to-day Barred Rocks at small cost; breeding pens of five yearling hens and male bird at \$20 for quick sale. Dyke C. Miller, Dryden, Mich.

#### LEGHORN

**30,000 FINE, HUSKY WHITE LEG-**horn chicks of grand laying strain for July delivery. Shipped safely everywhere by mail. Price, \$12.00 per 100; \$6.50 for 50. Order direct. Prompt shipment. Full satisfaction guaranteed. Free catalogue. Holland Hatchery, R. 7, Holland, Mich. For best results ship your farm products to

**ROFITABLE BUFF LEGHORNS—We** have twenty pens of especially mated Single Comb Buffs that are not only mated for exhibition but, above all, for profitable egg production. Eggs at very reasonable prices. Our list will interest you—please ask for it. Village Farms, Grass Lake, Michigan.

#### WYANDOTTE

**SILVER, GOLDEN AND WHITE** Wyandottes; eggs from especial mating \$3 per 15; \$5 per 30; \$8 per 50; by parcel post prepaid. Clarence Browning, Portland, Mich., R. 3



## BANKERS MUST CONSULT WITH THE FARMERS

(Continued from page 2)

the sowing of poor seed. In Michigan alone it runs into hundreds of thousands of dollars. Every county farm agent, through his various sources of information, is in position to obtain pure bred seed of any kind desired, and it has been demonstrated, where the plan has been tried that the farmers are eager to take advantage of the opportunity to try out any seed purchased and recommended by the farm bureau. In one county a number of the bankers, personally, signed an agreement guaranteeing the farm bureau to the extent of \$5,000. With this document as collateral, the farm bureau was able to borrow sufficient money to purchase several carloads of seed potatoes, and later several carloads of Red Rock wheat. Orders were taken from the farmers previous to the purchase of the seed in each case, and as soon as the shipments arrived, the notes at the bank were paid out of the proceeds, leaving the guarantee agreement available for further use as the occasion required.

I have undertaken to give you only a few illustrations of the various ways in which the banks may render real service to the farmers through the medium of the farm bureau. I might go further and suggest plans for assistance in the organization of farmers shipping associations and local marketing plans and many other lines of work. But enough has been said to demonstrate the futility of trying to put any of these projects through on our own initiative, and the value of co-operating with the farm bureau in starting them and putting them on a sound and permanent basis. Whenever we have any good ideas along these lines in the future let's talk them over with the county farm agent and then lend our backing, both financial and otherwise, to his organization to help put them across.

Cattle and sheep feeding is another phase of agricultural activity to which the bankers in some parts of the state are not giving their proper support, and by their neglect or failure to do so they are overlooking a very great opportunity. In Lenawee county, where the feeding of livestock and perhaps become more general than any other county in the state, during the last year more than 1,000 carloads, or approximately \$3,000,000 worth of cattle and of sheep were shipped in, fed during the winter and shipped out during the spring, worth more than \$5,000,000. It is estimated by Mr. Coffen, farm agent for Lenawee county, that the total value of live stock of all kinds shipped out of the county in 1918 was nearly \$10,000,000. Add to this a monthly payroll of \$600,000 or \$7,000,000 annually and you have Lenawee's gross income from livestock operations.

The banks have found it necessary to arrange their resources so as to be prepared for a heavy demand for a The loans are carried until May or

June of the following year, when the cattle are sold and the loans are paid out of the proceeds. The banks are obliged to carry a large reserve or a large line of short time investments through the summer months, but the result of their foresight in encouraging this demand has justified this inconvenience and the sacrifice of interest rates. For today the two banks of Blissfield, located in a purely agricultural community, and with keen competition from banks within ten miles in every direction now have total resources of over \$2,200,000—more than eleven times their totals when the cattle feeding industry had its inception.

Furthermore, the benefits from feeding cattle or sheep do not begin to be measured by the increase in banking resources. The increase of the fertility of the soil is of incalculable value. It has come to be almost a part of the religion of every farmer around Blissfield, and of many farmers in other parts of the county, that the only way to sell anything produced on the farm is "on the hoof". The natural consequence is that the farms of these cattle and sheep feeders are supplied with an abundance of natural fertilizer, and are so rich in nitrates and other elements of soil fertility that they never need commercial fertilizer of any kind excepting acid phosphate.

### No Excuses Accepted.

I have devoted so much time to this matter of cattle and sheep feeding because I am reliably informed that there are sections of this state in the immediate vicinity of Saginaw as well as elsewhere in which the farmers are unable to secure the necessary accommodations from the banks to purchase and carry livestock which they are well equipped to take care of and for which they have ample feed. The excuse which the bankers afford is that their deposits are not sufficient to take care of the demand. I want to say something for the benefit of this kind of banker, whether present or absent. For a banker who, at this day and age of the world, pretends to be serving his community as a banker should, that is no excuse at all. If you haven't got the money to loan your customers when their business requires it, go to your city correspondent banks and borrow it. And if you can't get it there join the Federal Reserve System and put yourselves in line to serve your customers as they are entitled to be served. If your deposits are less than requirements of your community now, how can you expect that you will ever be greater unless you do something to make the agricultural industry realize its full possibilities. Unless something is done and done immediately, to put livestock on the farms of those sections, the bank deposits will be less ten years from now than they are today. Your farmers are not farming. They are mining the soil. They are trying to keep up the fertility of the soil with commercial fertilizers; they are paying out thousands of dollars annually for something which would be furnished without cost, and as a by-product, of the farms were stocked with all the livestock they could carry.

Perhaps you are afraid of the security but if you are dealing with farmers of established reputation you need have no fear of loss on loans secured on livestock. The banks of Lenawee county loan hundreds of thousands of dollars annually for the purchase of livestock, and losses are practically unknown. If you are not familiar with the method of handling this class of transactions I can assure you that there is no mystery connected with it. The bank takes a note, according to the terms of which the title to the stock is vested in the bank until the note is paid. The notes thus become self-liquidating and are eligible for rediscount with the Federal Reserve Bank, if maturing in six months or less. You owe it to yourselves and your communities to stimulate interest in cattle and sheep feeding and to be prepared to take care of the demand for loans for this purpose.

In this somewhat rambling discourse I have perhaps not proved anything or arrived at any very definite conclusions. But what I have tried to do is to point out, especially to those bankers whose customers are largely farmers, and who come in direct contact with them daily, a few of the ways in which

the banker may render real service to the farmer and at the same time help build up the wealth of the community and the deposits of his bank.

## What Neighbors Say (cont.)

### TARIFF AND ORGANIZATION

I was struck by a couple of expressions in the last issue of MICHIGAN BUSINESS FARMING. Both were made by correspondents. John C. Stafford, of Van Buren county, remarked: "There are about a hundred issues of more importance to us farmers than the tariff." And Stacy Brown, Ionia county, reminded me of a passage in the Scriptures. The Savior said: "Go disciples of all nations, beginning first at Jerusalem." And Mr. Brown, talking of proposed reforms, thinks farmers should begin by "organizing by communities in connection with our shipping associations."

First as to the tariff: In my opinion our so-called "protective tariff" has cost the farmers of the United States many extra hundreds of millions of dollars for everything in the shape of protected manufactures they have consumed, from clothes to reapers; and at the same time the tariff has had very little if any effect in increasing the prices of the things farmers produced. In a word, farmers have been in competition with the whole world in finding markets, while they have bought in a monopoly market. They have paid the highest market price for their purchases and received the lowest market price for their produce. Truly the most important thing about the tariff and the farmers is its abolition.

I agree with Mr. Brown that "organizing by communities" is one of the chief desiderata at this time, for other purposes as well as for shipping. Organization was the foundation of successful reform movements. The individual is impotent, the community is strong. The farmers of a township, if united, can accomplish any real local reform in any direction, that is within their rights; but they can talk individually until doomsday without making any headway.

Returning to the tariff issue for a moment, it is easily proven that it has made millionaires of many in the manufacturing business; but what farmer, as a farmer, has become a millionaire?

When the farmers are thoroughly organized by communities, as they should be, and get the benefit of collective bargaining, as they will when they are wise enough to practice it. There is no doubt that they will enlarge their mental horizons and successfully attack other problems connected with the production and distribution of wealth, including the problem of equitable taxation.—Judson Grenell, Washtenaw County.

### AGRICULTURE DEVELOPING IN NORTHERN MICHIGAN

A station opened recently near Grayling in Crawford county, is the first of a series of demonstration tracts which are to be established throughout the counties of Northern Michigan for the purpose of developing the agricultural possibilities of the section. The work is being carried out under the direction of Dr. M. M. McCool, head of the soils section of the experiment station at the Agricultural College, working in co-operation with the Northern Michigan Development Association.

The work will demonstrate the proper agricultural practices for the "sand plains" of the northern part of the state; proper cultural methods; the most successful forage and other crops for the medium sand lands; and the fertilizer equipments for the adapted crops are the phases of the project which will be pushed.

Oscoda, Crawford, Roscommon and adjoining counties will be those reached first by the demonstration work.


### NOTICE OF FARMERS' MEETING

There will be a meeting of the Merritt Township Farmers' Union at the Merritt town hall at Munger on Saturday evening, July 12, at 8 o'clock. Important business to be transacted. All farmers are kindly requested to be present.—J. P. McAlindon, President.

### In No Danger

Wife: The fact there are germs on money doesn't worry me.

Hub: No, my dear. It would take a pretty active germ to hop from the money to you, during the brief time you have it.—Boston Transcript.



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**FOR SALE—EGGS FOR HATCHING** from Barron Single Comb White Leghorns; 300 eggs strain 7-lb. cock, \$1.65 per 15 by mail; \$4 per 50; chicks, 20 for \$5. R. S. Woodruff, Melvin, Mich.

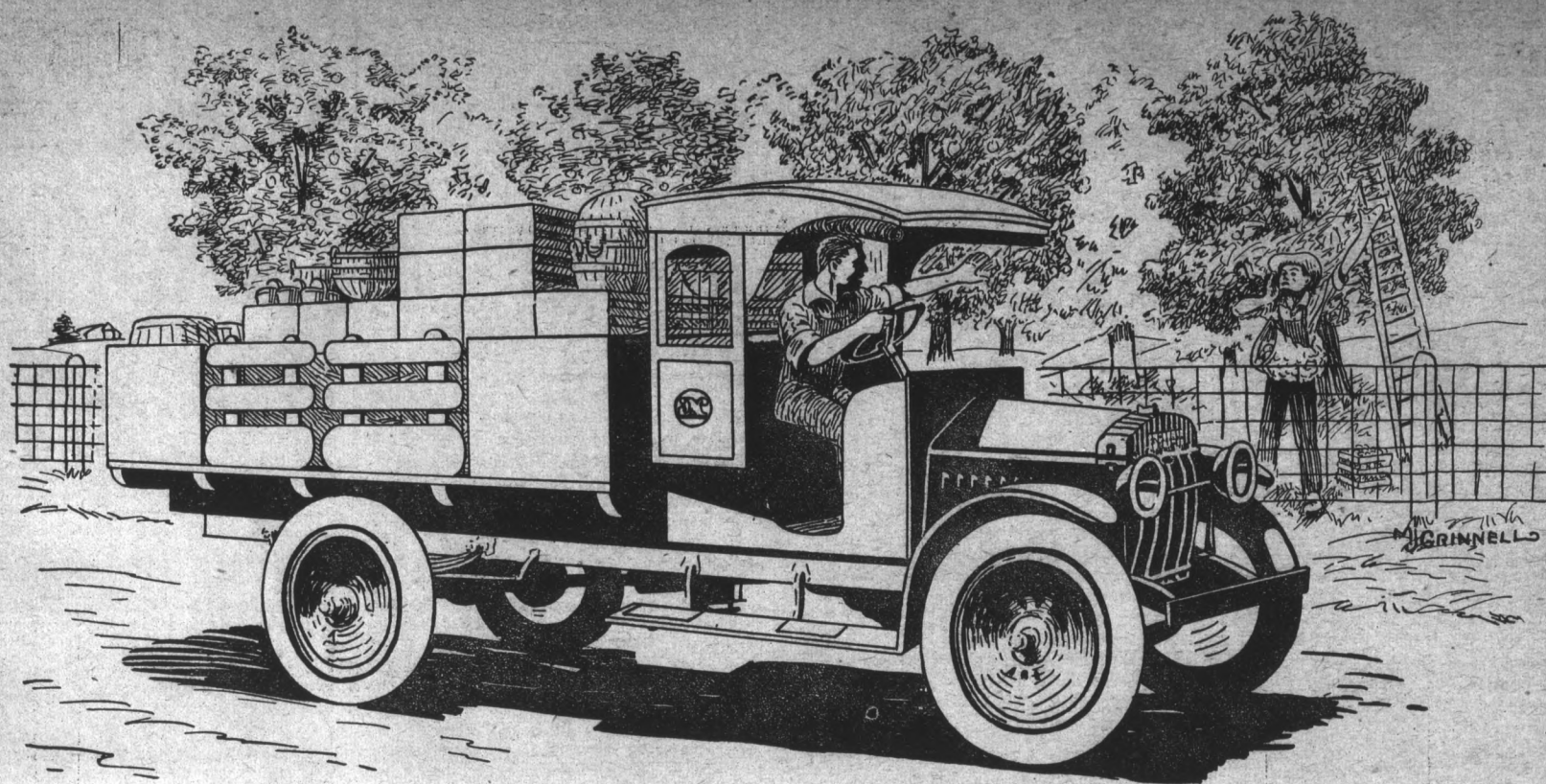
**R.C. Br. Leghorn eggs \$1.50 per 15; \$8 per 100.** Pekin duck, \$1.50 for 8. W. Chinese goose eggs 40 cents each. Mrs. Claudia Betts, Hillsdale, Mich.

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