

"—for all the Farmers of Michigan!"

MICHIGAN BUSINESS FARMING

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FOR ONE YEAR

Low Production Cost Makes Jap Beans Menace

THE MICHIGAN delegation of bean men have returned from Washington, well content with the results of their journey, and satisfied that the arguments presented will move the Ways and Means Committee to an early recommendation of a special tariff bill. In fact, Congressman Fordney practically assured the delegation it could expect the committee to take this action, but in conjunction with Rep. Hawley of Oregon, reminded the delegation that the committee could only recommend and that it was the business of Congress to enact. It was rumored that Senator Penrose, of Pennsylvania, chairman of the Senate finance committee, has openly denounced special tariff bills and made the boast that no more special tariff measures would get by his committee. In view of the fact, however, that the senator has let at least two other special tariff bills get through his committee this session, there is reason to hope that he will look kindly upon the bean tariff when fully informed of its urgent nature.

In addition to the dislike of Congress for special tariff measures, the bean tariff bill will also have to run the gauntlet of the free-trade Democrats and the president. Free-trade Democrats are becoming mighty scarce, however. Congressman Garner, of Texas, is a Democrat, but he believes in protection. At least he said he did. He told the delegation of bean men that he was in sympathy with their efforts to protect the industry but wanted to be convinced that the amount of tariff asked was not excessive. Congressman Kitchin, formerly Democratic leader of the House, asked a few questions but did not seem greatly opposed to the measure. Interrogation of the bean men from the Democratic side was mostly confined to these two gentlemen. Nevertheless, it is almost certain that some opposition will develop when the bill gets before Congress, and it be-

hooves every bean grower to stand by the guns and help.

Tariff of \$4 Per Cent. Asked

It was stated in the October 4th issue that the California bean men would ask for a \$5

What of the Immediate Future?

OF PRIME interest to the Michigan bean grower right now is the question, "What is to be the condition of the bean market the next few months?" Were a protective tariff already in operation that question would be easy to answer. But with the tariff at least two months off, it is not easy to comprehend what is going to happen in the immediate future. We know this to be a fact, however. Immediately following the announcement that a tariff would be sought on Jap beans, the bean market strengthened very noticeably and as we go to press there is good demand and rather brisk trade. It is possible that the practical certainty of the tariff matter going through has given buyers confidence, and that the market will continue strong throughout the season. But there is another element that must not be lost sight of and may be responsible for lower prices within the next sixty days. If the Jap speculators have contracted for large quantities of Manchurian beans for export to the United States, we may reasonably expect that there will be a flood of Jap beans to this market before the tariff bill becomes a law. Japan may realize that this will be her last opportunity to compete with American beans and "hog" the market for the next sixty or ninety days. We have no positive information that this will be the case, but it is a contingency that it is well to keep in mind.

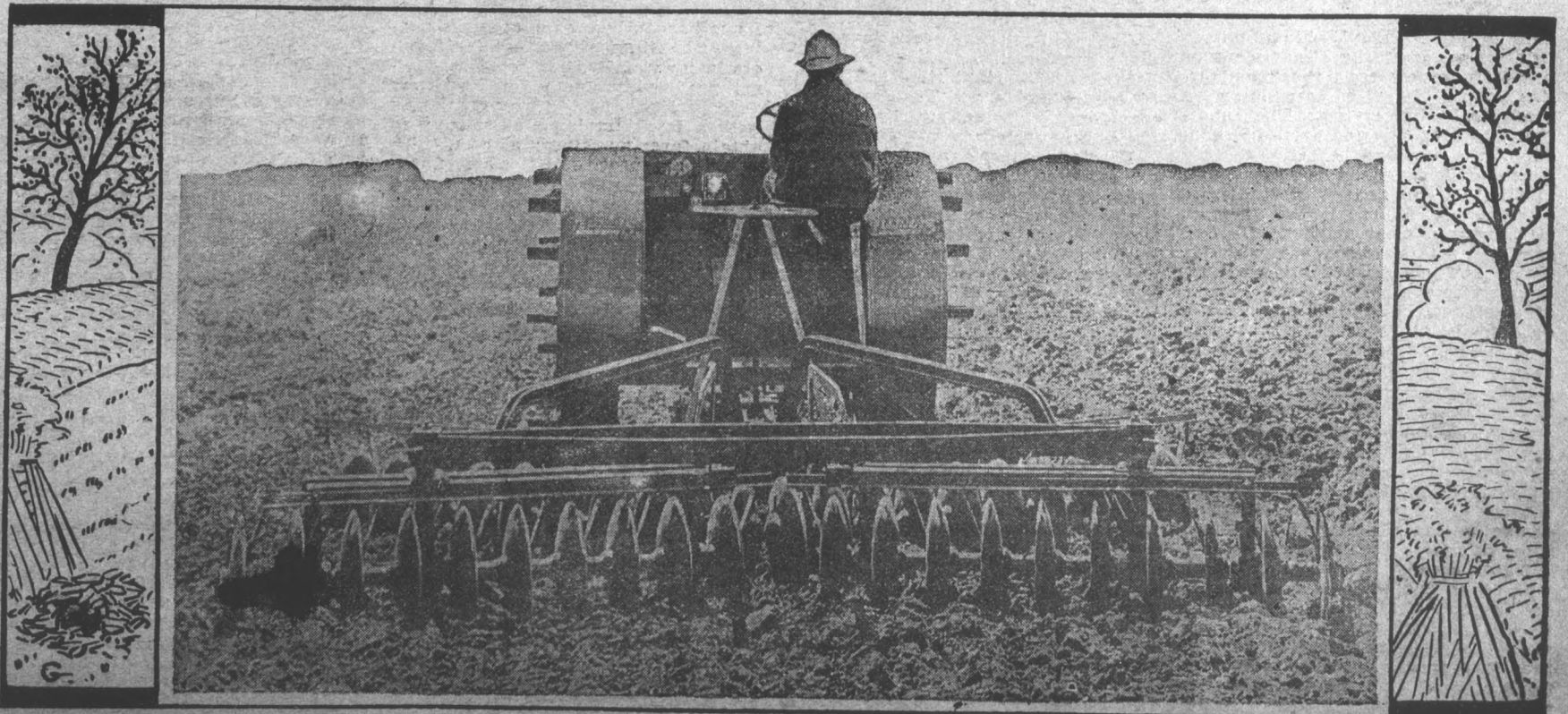
the opinion that the \$4 figure was too high, but they were soon convinced that a less tariff than that would not afford the necessary protection.

It was asserted by Aaron Sapiro, attorney for the California Bean Growers' Ass'n., and his statements were borne out by the U. S. consular service in the U. S. Commerce Reports, as well as by Jap statements, that Jap speculators had purchased Manchurian beans and laid them down in Japan for \$1.72 per cwt. and that these same beans were sold in the United States at \$5.75 per cwt., a difference of almost exactly \$4 per cwt. In 1916, 305,531 bushels of Japanese beans were imported into this country; 1,651,139 in 1917; 3,232,983 bushels in 1918, and the rate per month is even higher so far in 1919. Encouraged by high prices of beans and the easy access to U. S. ports the production of small white beans in the orient has increased over 1,000 per cent in the last three years so that Japan is in a fair way of being able to supply all the beans America needs if Congress wants her to.

As a result of the Jap competition bean acreages in this country have rapidly decreased. New York's 1919 acreage was but 54 per cent of the 1918 acreage; California's but 69 per cent and Michigan's but 65 per cent. This clearly shows that the majority of domestic producers have been losing money.

Jap Cost of Production

Figures showing cost of production varied somewhat in the three states represented. California showed a production cost of 7 cents per pound. The New York extension department, thru its office of farm management, announced a cost of \$55 per acre for the year 1918. The reports submitted by Business Farming as compiled by its readers varied from \$38 to \$55 per acre, with an average of \$42 per acre. This does not include, however, hoeing of beans which many farmers (Continued on page 11)



CURRENT AGRICULTURAL NEWS OF THE WORLD

CO-OP. BUSINESS PLAN

OF DETROIT CREAMERY

W. A. Ross, head of the butter department of the Detroit Creamery Company, which, he states, is the largest creamery in America, has formulated a plan of a form of co-operation with milk producers throughout Michigan. His statement follows:

"While we have done a very large business in the manufacture of creamery butter, this is the newest department in the business, and it is our wish to expand this department until it reaches the volume whereby we can operate efficiently enough to give to the producer the utmost for his raw material, as well as sell to the consumer at the least possible price, thus serving both the producer and consumer.

"We want to conduct our business in a co-operative spirit, and we believe in practice we will be able to net farmers better results than if their product was handled in the usual co-operative method. We would like to have a good reliable representative in every town in Michigan, where enough cream will justify such a station. Twenty or more patrons will be sufficient to place the necessary equipment to conduct a cash station in a community, especially where the prospects are fair to develop to greater extent.

"We will figure with any individual who wishes to look into our proposition or we will deal with co-operative selling associations, or we will buy cream shipped direct to us. For some reason a large per cent of the producers prefer to sell to a cash station, where they can see the cream weighed, sampled and tested, and are able to see their cream handled, get the money for same, and return of their empty can at time of delivery. It is a fact however, that if able to ship in lots of eight to ten gallons, it will net more money to ship direct. In shipping direct, we will absolutely guarantee against any loss in every ordinary deal. We also expect to have much better railroad service from this time on."

Exit, Mr. Spud Speculator

Michigan's potato yield is but half a crop this year. That is a matter for all persons to worry about, more or less, according to temperament, and the marketing system and price control have been all shot to pieces, which is a matter for the commission men to worry about, says the Detroit News.

Consumers don't appear to be worrying so much, for prices to them are no more abnormal for potatoes than for other things. But the commission men, meaning potato buyers here in the great Michigan potato belt, where what the Department of Agriculture now calls the "commercial potato" is raised, are doing a great deal of worrying. The condition has even worried some of them out of the business.

One of these personages was found in Stanton, county seat of Montcalm county, an eminent potato region, clerking in a meat market. He had sold his potato warehouse with its scales and potato grading machine because, he said, the various systems of direct marketing are putting the old-time potato speculator where he would have to eat his own potatoes raw to sustain life.

Barry Drive Planned

B. A. Holden, of Milford, Oakland county, former superintendent of schools in Hastings, has been selected by the Oakland county farm bureau as director of the membership campaign there that will be duplicated in a few weeks in Barry county.

These county campaigns, which will cover the state, are all under the auspices of the state farm bureau federation, and are intended to cement the majority of the farmers of the state into a union powerful to fight for and give the agriculturists their rights commercially, socially,

politically and educationally, in brief to make farming more of a profitable and enjoyable business than it is now.

The campaign in Barry county, which will be prosecuted by the county farm bureau organization, probably will start in the latter part of October.

Made \$10,000,000 Contract

Wm. H. Cansfield has accepted a position with the Michigan Milk Producers' Association. This makes the line-up force of Secretary Reed's force—who is the secretary, selling agent, manager, adjudicator and editor of the Milk Messenger, as follows: George W. Burt, superintendent of the Detroit area; R. E. Woodruff, superintendent of organization work; Wm. H. Cansfield, advertising department of the Milk Messenger; I. W. Borst, tester; Miss Grace Horner, superintendent of office at Howell, assisted by Miss Ruth Travis. There are 166 locals in the state with practically 15,000 members and with contracts for this year's milk supply in Detroit alone amounting to over ten million dollars.

Hoosier Farmers Active

Members of the Blackford County Farmers association attended a banquet at the Hartford, Ind., hotel. Mr. Hickman, vice president of the State Farmers' association, gave a report on the work accomplished by the State Federation of Farmers.

Mr. Hickman acted as toastmaster and made a short address at the conclusion of the banquet. Every member of the local farmers' association present also made short pointed talks encouraging the formation of a county farmers' organization.

Fifty-four counties of the state have now become federated with the State Federation of Farmers, W. H. Hickman, vice president of the organization stated. Other counties in the state are now forming and will soon become federated with the state body, he stated.

Great Grape Harvest

The grape harvest in Berrien, Van Buren and Kalamazoo counties this year was enormous. The total production in the three counties is placed at 52,500 tons. Van Buren and Berrien counties supplied the bulk of this total. It is estimated the total grape crop for the three counties brought the producers more than \$4,000,000.

Throughout the grape season the market was generally firm. There was a big demand for grapes this year, and the demand, coupled with the big crop, brought good prices.

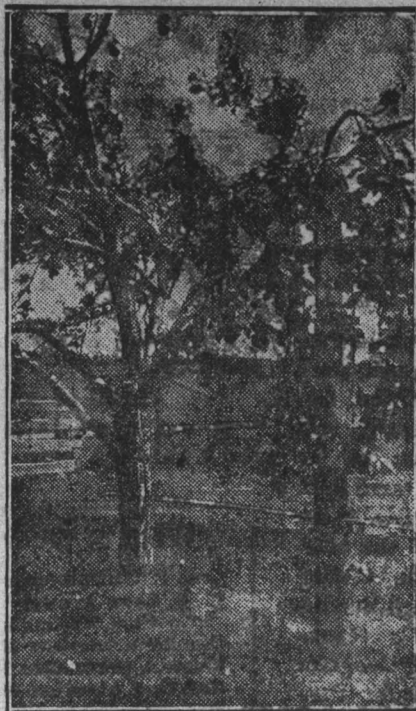
Great difficulty was experienced by many growers in obtaining sufficient baskets at the right time and in instances where a wait was necessary considerable loss was suffered because the grapes rotted on the vines.

Berrien county's grape crop was all exported. Berrien grapes have gone to every section of the United States in ice cars and to the great South Water street market in Chicago by boat. Kalamazoo and Van Buren grapes were mostly sold to the big grape juice factories centering in Lawton.

Attention, Rabbit Growers

The keen interest that has been aroused among the growing number of rabbit breeders of the Thumb has created a desire for organization and it has been determined to form a local branch of the International Hatch & Loft association in Sandusky. This is a splendid move to greater success for it will permit of authorized judging of stock and registration right at home and protects the novice and new breeder and affords him a much better opportunity to make a success of his business than is at present obtainable. It will further advance the individual interest by creating a fraternal spirit and acquaintance that

Some Michigan Apples



Apples didn't make the branches bend over like this in many places this year, but they did on the trees of T. J. Bigg, Hersey, Mich.

is certain to be educational as well as to create a better business condition.

While rabbit growing has just started in this county, it is wonderful how rapidly it is spreading and it will be a long time before the present demand for rabbits is met. It means good meat produced cheaper than any other. The membership of the local organization will not be confined to this city but will be open to all breeders in the county. For particulars any one may address inquiries to Frank Manary, Sandusky.

Oaklanders Organize

At a meeting of Oakland farmers and several state and county farm work experts, final plans for the organization of a community buying and selling association were adopted.

C. C. Raviler, state organizer of community market projects was present and gave suggestions and B. A. Holden engaged in similar market work at Wixom, also spoke.

It is expected that the Leonard organization will take nearly the same form as that at Goodison. The Goodison branch of the Oakland County Farm bureau has taken over the buying and selling of produce for farmers in its vicinity, has acted as central purchasing agent for fertilizers and the like, and is now negotiating with a large implement company to obtain farm machinery at cost.

A representative of the Dun financial agency who recently visited Goodison gave the organization an exceptionally high rating because of the large number of leading farmers directing the project.

Big Fair in Chippewa

More than half a thousand people from two counties and ranging in age from three months up to 93 years thronged the fair grounds of the Stalwart Agricultural Society, and with the most glorious weather enshrouding them, saw the best fair and had the best time that has been enjoyed since the fair was organized, in 1906.

Sturgis Dairy Co. Sold

The Sturgis Dairy company was sold to Chester Grady, of Sturgis. Mr. Grady plans to make business of the Sturgis Dairy Co. a part of his new milk station, now in the course of construction on North prospect street.

BARNES ASKS REMOVAL

OF WHEAT EMBARGOES

Julius Barnes, director of the U. S. Grain corporation, has asked President Wilson to raise the export and import embargoes on wheat, the house was informed today by Representative Young, Republican, North Dakota. Mr. Young introduced a bill levying a duty of 25 cents a bushel on wheat imports.

Mr. Young also said grain corporation officials had advised him by telephone that they had received the following message yesterday from Mr. Barnes at Missoula, Montana:

"Have advised trade generally everywhere that I am convinced that export and import restrictions of all kinds should be eliminated at the earliest possible moment, and trade should be prepared for such."

Besides the levy on the wheat imports, Mr. Young's measure also would levy a duty of \$1.32 1-2 a barrel on wheat flour, and 10 per cent ad valorem on other wheat products.

Mr. Barnes for the last two weeks has been seeking an interview with President Wilson to discuss recent recommendations for lifting all export and import embargoes on grains and flours, it was stated at the grain corporation offices.

Europe Farmers Get Back on Feet

Crop prospects in eastern Europe are much better than previous official reports and unauthentic rumors have indicated, according to a representative of the United States Department of Agriculture whose observations were taken into account in the department's recent suggestions for fall plantings in America. This representative, under detail to the United States Grain Corporation, made extensive first-hand investigations in Europe. One of his reports was that the territory included before the war in Hungary, Bulgaria and Roumania probably will export at least 1,650,000 tons of bread grains from current crops compared to 3,900,000 tons in average pre-war years.

So far as its production of bread grains is concerned Bulgaria is practically on a pre-war basis and Hungary almost so, but Roumania is still far from complete recovery. The most optimistic claims of Roumania for export this year at 500,000 tons as against 1,700,000 tons of pre-war years. In the wheat producing region of southern Hungary the average planted this year is fully 90 per cent of the normal pre-war acreage. In that part of Roumania occupied by the armies of the Central Powers, considerable land was not cultivated this year, while that which was devoted to crops was found in rather poor condition. This came about because the Teutonic armies ravaged the country of much of the work stock and agricultural implements. However, despite this Roumania will be more than self-supporting, and as the maize crop is improving on account of conditions during the summer, Roumania will have a certain amount of export surplus.

On the eastern border of Poland and the western border of Russia the population was largely evacuated during the war. At present, the peasants are returning to their former homes despite the fact that food conditions, due to lack of cultivation, are very bad. In some places, the peasants live on bread made from grass, nettle and heather.

Ship Hogs to Chicago

Edward Arney, president of the St. Joseph Valley Shipping association, recently shipped three carloads of hogs to the stock yards in Chicago. They brought \$17.15 a hundred pounds. Considering the demoralized condition of the pork market, this price is considered very satisfactory. During the week Mr. Arney shipped a carload of lambs which sold for \$14.50 a hundred.

Explanation of How Mr. Jap Bean Got His Start

IN FEBRUARY, 1919, a special hearing was held before the officers of the Food Administration, Mr. Boyden presiding. Mr. Fox conducting the examination, to determine the facts involved in charges that Mr. Kimball, advisor of the Food Administration on bean matters, and Mr. Gerks, bean buyer for the Grain Corporation, had favored Mr. Abe Kutner of the Western Import Company of San Francisco and the Lewis E. Sands Company of New York in the purchases of beans for the United States government.

In March, 1918, at a conference at Washington, Mr. Kimball secured the approval of Mr. Hoover to a policy of purchasing oriental beans in preference to American beans.

Mr. C. H. Bentley of San Francisco was also present at the conference as a member of the Food Administration.

Mr. Kimball had long been a close friend of Mr. Kutner and had had intimate personal and business relations with him.

During the year following this date, the Grain Corporation and the Food Administration purchased over 1,250,000 bags of oriental beans (over 125,000,000 pounds) from various dealers including the following:

Western Import Co. (Kutner), bags	819,000
(Kutner failed to confirm 120,000 bags)	
Tojo Trading Co., bags	120,000
Mitsui & Company, bags	20,000
W. R. Grace & Co., bags	50,000
Albers Milling Co., bags	70,000
Lewis E. Sands (not all orientals)	187,000

It is interesting to note that two of the above firms are Japanese. It is also significant that the orders to Kutner comprised over one-half of the total and that these orders were practically all issued thru the Food Administration directly instead of thru the usual procedure of the Grain Corporation. It was also noted that in many instances the orders to Kutner were open orders, without time limits. This enabled Kutner to have a few weeks within which to sell down a market or to find beans at the price which would net him a profit under the government order. Failing this, he would refuse the order. In one instance, he took an order for 100,000 bags of beans when he had only 20,000 bags under contract. He apparently found that he could not fill the order at the original price. He, therefore, secured thru Kimball, a cancellation of the balance of the order on the ground of a "mutilated telegram." Thereafter he got a new order for the 80,000 bags at a half a cent a pound higher. There was no evidence to sustain the theory of a "mutilated telegram."

During the summer of 1918, Kimball visited the Pacific coast and incidentally borrowed \$40,000 from Mr. Kutner. Some inadequate security is supposed to have passed. There is no need to emphasize the lack of discretion in this transaction, if nothing worse. During the same year, Mr. Gerks states that Mr. Kutner offered to lend him some money to help set him up in business.

In explanation of the so-called open orders, Kutner said that he needed time, usually several days, within which to receive reports from his agents in Japan. Investigation showed that the usual time for cable and answer was less than twenty-four hours.

In November, 1918, Hoover gave an order that the purchase of oriental beans should cease, in order to give the American growers a chance. In spite of this order, Kimball still gave Kutner orders for oriental beans, even at a time when Kutner had to wire his agent in Japan that the prices of domestic beans were lower than the prices of foreign beans, as quoted to him. During this period Kutner cabled his agent in Japan, "This is the opportunity of my life." Apparently Kutner did not need a second invitation.

In February all of these facts and many more significant points were brought out before the agents of the Food Administration and the committee of Michigan jobbers and a Mr. Braun of California, and Geo. A. Turner, president of the California Bean

Being the First Chapter in the Amazing Story of Mr. Kimball's "Deals" Oriental Beans

FOREWORD

WE TRUST that those of our readers who do not produce beans have not tired of the many articles recently published upon the subject. In former years, beans were Michigan's greatest cash crop. The acreage and production have gradually dwindled from year to year, however, until the industry is almost upon the verge of extinction, and will certainly depreciate in value to a much greater extent unless the unusual conditions that have brought about its decline are removed. Business Farming wants to help save this industry and put Michigan back in the front ranks of bean-growing states. It wants to encourage the greater production of this crop in Michigan, for under proper conditions it can be made to yield as great if not greater profits than any other crop that can be grown in the state. That is why we are giving so much attention to the matter at the present time.

Our readers will remember that we have discussed the activities of Mr. K. P. Kimball, head of the bean division of the Food Administration, for upwards of a year and long before he was relieved of his duties we suspected irregularities in the conduct of his duties. We used every effort to stem this man's operations, and believe that we were largely instrumental in bringing about the investigation which finally led to his discharge. We have tried by every fair means to secure a copy of the testimony that was submitted at his hearing, but without success. The writer hoped to secure this while in Washington, but the testimony is in the hands of the Department of Justice which will not release it, except upon the orders of men higher up. Congressman Fordney will ask for a copy of this testimony. Failing to secure it, he will introduce a resolution in Congress, and if Congress orders the Department of Justice to produce it, it will be forthcoming immediately.

The accompanying article is the briefest kind of a summary of the information gleaned at Mr. Kimball's hearing. It was placed in our hands by Mr. Aaron Sapiro, attorney for the California Bean Growers' Ass'n, with the assurance that it was authentic. Until the complete transcript of the testimony is available, it will give at least an inkling of what transpired during Mr. Kimball's connection with the Food Administration to give the Japanese bean a footing in this country—The Editor.

Association. Thereafter the Grain Corporation distributed an order for 500 cars of beans (300,000) bags.

At the original conference in March, 1918, oriental beans may have been preferred because of the then high price of domestic beans. At that date, however, all of the California crop of 1917 was in the hands of the dealers, or of a few large growers. As a whole the growers were out of the market. The 1918 crop of beans was the first crop handled by the California Bean Growers' Ass'n. This crop was not harvested until August, September and October of 1918. Whatever justification may have existed for some of the early orders for oriental beans, certainly ceased to exist in the summer of 1918. At that time the California growers were preparing to harvest a crop which

they had been urged by Mr. Merritt and others of the Food Administration, during the spring of 1918, to plant in preference to any kind other crops. Regardless of price, if the Food Administration did not intend to buy American beans, it should have urged the growers to plant them intensively.

WE ARE well pleased with the response that our readers made to our request for funds to help pay the expenses of the bean delegates to Washington, and we are sure that when all remittances have been received they will assist very materially. Below we publish a list of those who have already subscribed. If you wish to help in this move for a better market for Michigan beans, please clip the coupon below

and mail with your check or currency. Thus far the contributors are:

Rural Publishing Co.	\$25.00
A. Botright, Caseville	2.00
Walter C. Gunn, 109 N. Dearborn St., Chicago	3.00
L. C. Gardner & Son, Rosebush	2.00
Mr. Gardner writes: "We grow no beans nor beans but want to help just the same." That's the spirit!	
Mason Hobbs, Mt. Pleasant	1.00
Joseph P. Simon, Fowler	2.00
Hildreth & Lee, Bailey	2.00
Herman Schriber, Marshall	.50
Wm. R. Symons, Sterling	1.00
Geo. E. Taylor, Linden	1.00
H. Bode, Marion	1.00
F. M. Monzo, Carsonville	2.00
Wm. F. Beebe, St. Johns	.50
W. F. Litchfield, Mulliken	1.10
Mr. Litchfield says, "This is 10 cents per acre on my beans. It is little but if every bean grower will do the same it will pay the expense of the delegates and they can smoke, too."	
Worse luck, none of 'em smoke!	
J. J. England, Caro	1.00
Mr. England says, "If this is not enough send to me for more."	
H. D. Horton, Sec'y Meade Twp., Huron Co. Bean Growers' Ass'n	15.00
Total	\$60.10

USE THIS COUPON

October 1919

Michigan Business Farming,
Mt. Clemens, Mich.

Gentlemen:

I am heartily in sympathy with the move that is being made to protect the Michigan bean industry, and I enclose

\$..... to help pay the expenses of the delegates who go to represent the growers.

Name

Address

Be sure to sign name and address plainly

CHAS. B. SCULLY CANDIDATE FOR LIEUTENANT-GOVERNOR

We take pleasure in announcing the candidacy of Senator Charles B. Scully of Almont, Michigan, for lieutenant-governor. We do not know whether Mr. Scully will make a better lieutenant-governor than either of the two gentlemen who are after the job. His principal recommendation in our sight is that he is a farmer and has the farmer's viewpoint. He has just completed his second term in the Michigan Senate and his record will, we think, stand the scrutiny of the farmers of the state. Mr. Scully has not ALWAYS been right. We have found it necessary to differ with him on some points, but nevertheless we are satisfied that he is a man whom the farmers can safely and proudly support.

Mr. Scully was born on the same farm near Almont, Lapeer county, where he now resides and makes his principal living. He specializes in pure-breeds. That's good recommendation in itself. He is 41 years of age and ever since he learned the alphabet he has been talking about farmers to farmers, and knows his subject pretty thoroughly. He has spoken frequently at Grange and Gleaner gatherings, and was formerly president of the State Association of Farmers' Clubs. He took a prominent part in the recent campaign for good roads.

At the beginning of his second term in the Senate he was elected president pro tem, and in that capacity when occasion permitted filled the position which he now seeks with grace and dignity. He also served on several important committees. He was chairman of the insurance committee during both terms in the Senate, and a member of the taxation, elections and industrial schools committees. He has been a consistent and frequently an active worker in legislative matters for farmers' rights.

"My policy," says Mr. Scully, "will be a square deal to all."

Grangers Meet in Montcalm

Stanton's banner day was that of the Grangers when they met from all parts of the county and one hundred received the State Grange Degree conferred upon them by State Master, John O. Ketchum, of Hastings, assisted by other State Grange officers. Besides State Master Ketchum the state officers present were A. B. Wenden, of Adrian, Mrs. Dora H. Stockman, of Lansing, Peter Klees of Sumner, and Mrs. J. C. Ketchum, of Hastings.



WANTED - A BEAN TARIFF WITH A REAL KICK IN IT!

Building Bees Create Great Farmer Warehouse

By VERNE E. BURNETT

OUT OF THE north comes a story of true co-operation by farmers working against great odds and with amazing success, in erecting a warehouse big and good enough to help solve their marketing problems. With the true spirit of brotherhood of the great fraternity of Agriculture, the farmers of southern and western Antrim country along the shore of Lake Michigan, have held a series of building "bees," giving their time and labor free to remake an old structure into a modern well-equipped terminal.

The story in all its details would be a long one, for the affair was far from a summer night's dream and it was not the result of the work at one or two "bees." The leaders of the work have had the project in mind for year's back. The first news of the work came to Michigan Business Farming early in the summer, when crop reporters, in the neighborhood of the famous Torch Lake and Grand Traverse and Kalkaska districts, sent in enthusiastic accounts.

N. T. Velliquette, proprietor of the Busy Gleaner Farm, near Kewadin, writes that Fred Powell, vice-president of the Elk Rapids Co-operative Marketing Association, has been the leading spirit in the work, although the whole association acted with one accord in getting the work done quickly and efficiently. The push and hustle of Mr. Powell and his brother officers were merely typical of the spirit of the whole affair.

Some time back the association of Elk Rapids bought the big building, which, we are told, had been used at one time in balmy pre-war days for a novelty factory. Although financing this purchase was hard to begin with, it was as nothing compared with the labor necessary to get the structure into shape suitable for business. A picture has been sent to us, showing scores of farmers thronged about the warehouse just as the last of 1,500 loads of sand were being drawn in to fill the floor of the main building to a height of three feet above its old level, so as to build a cement floor on a level sufficiently safe from overflow of the river. This is just one of the items which shows how scientifically the association went at the work. The illustration

sent us shows the real spirit of co-operation among the workers, grouped about the building during the last days of the "bee."

Financing Plan Submitted

The association at Elk Rapids is so enthusiastic about the work that they want other faltering associations to benefit, if possible, by the successful experience of the brothers in Antrim county. Accordingly Elk Rapids people have submitted their financing plan to Michigan Business Farming in hope that it might be of service to others. New co-operative buying and selling associations of various sorts are growing up almost continually throughout Michigan these days, and one of the main breakers in the course in which they must steer is that of finance.

It should also be admitted in all frankness that it is no soft snap to start and keep a co-operative association going. It is a man's size job for every member of such an association and needs steady, hard, brainy work. Because of lack of interest or

improper financing, numerous co-op adventures naturally have failed. These have tended to discourage the farmers from similar ventures many times; but with pep and the right kind of system and men, the co-operative marketing business is one of the few sunshiny prospects in the farming business. Farmers buy at the high retail prices from the merchants, while the merchants buy at wholesale. The farmer sells cheaply at wholesale, while the merchant puts a dear price on his goods. It is hard for farmers to keep up the pace in that sort of game.

The Elk Rapids plan, which the members believe to be the best, is something like this. The building when completed will cost between \$10,000 and \$12,000. Of this amount \$6,000 has been pledged by members to be loaned to the association. The association, in borrowing this money, gives its note to each member making the loan. The note runs for ten years with interest at five per cent per annum. The principle and

interest is all to be paid back within ten years, in ten equal, annual payments. Or, in other words, ten per cent of the total amount will be paid back to each stockholder every year, and the interest payments will be averaged up and the average amount of interest paid with payments on the principle.

Thus the stockholder who pays in a loan of \$100 will get back \$12.75 each year for ten years. No originality is claimed for this system of financing, because it has been tried out elsewhere with success. Its supporters claim that it is about the simplest, soundest plan in the running just now, in the co-operative marketing business. Some may disagree, but on that platform the Elk Rapids farmers take their stand for better or worse. And the farmers in Antrim County aren't easily fooled. Just to get the full significance of the importance of their story, read this report sent for that county to Michigan Business Farming a few weeks ago:

Cloud With a Silver Lining

"Antrim County farmers are busy doing a little of everything these days, cutting clover seed, plowing, etc. Weather is variable with lots of rain—too much for potatoes on the lowlands. There is a large number of auctions billed. Some already held. Stock not selling very high. Many farmers dissatisfied with their business. Too much hard work and too little profits."

That feeling, we understand, applies to many of the northern farmers this fall. There has been trouble this year in getting the capital needed to develop the North. Crops have not been so good and prices low. It is the life of the pioneer with many discouragements, in many parts of Northern Michigan, although it is also a land with boundless opportunities.

Despite discouragements and gloom, the Antrim farmers have bobbed up before the agricultural public of the state with the splendid co-operative marketing stunt to their credit. Thus we feel that when one knows of the fight these Northern farmers had to wage and still have to carry on, he can hardly help but feel a real tribute to them.



Some Cow!

BELLE De Kol Colantha is some cow, even if her owner, John Rinke, of Warren, Mich., says so himself. She is now around 17 years old, but she is producing better every year, keeping up somewhere near a hundred pound record and presenting

the Rinke purebred Holstein herd with a calf every year. Mr. Rinke bought "Old Belle" about seven years ago, when she was already an old animal, and he was soundly laughed at by numerous friends. She is not for sale, despite her age. She is responsible for many of the prizes won by the herd to which she belongs.

Livestock Disease Conference Sends Out Appeal

WITH LIVE STOCK and its products on a higher plane of values than in previous years, there has come to stockmen and farmers a keener realization of the need to stamp out animal diseases. This important development in livestock raising was shown repeatedly at the conference which assembled in Chicago, October 6 to 8, to discuss tuberculosis eradication. Michigan herds have been quite free from the white plague, but cases have just been found among Michigan herds which were totally unsuspected. Thus the conference was of great interest to Michigan owners of stock.

Whereas in the past the unwillingness of cattle owners to have their herds tested in order to locate the disease has been a limiting factor in the work, now there are waiting lists, and the problem confronting state and federal officials is to meet the demands. Coupled with that problem is the need for improved methods of testing and a more uniform system of certifying to the health of animals so that stock may be shipped interstate with a minimum of inconvenience and delay.

First Conference of Its Kind

The conference, called by the Federal Bureau of Animal Industry to discuss these problems, was the first of its kind, and 158 delegates from various parts of the country were in attendance. In opening the meeting Dr. John R. Mohler, chief of the bureau, emphasized the importance of conducting disease eradication in a manner that is practical and workable as well as being scientifically correct. Likewise he announced the desire of the Federal Government to receive information from all sources to supplement the work of the U. S.

DISEASE in live stock makes one of the biggest risks in the breeding business. Michigan live stock is by no means so badly infected with live stock disease, especially tuberculosis, as some other states. But it is surely dangerous. During the summer months this year a Dairy Tour was held in Southern Michigan by a large number of farmers. Frank Sandhammer, assistant state leader of county agents, accompanied the men on the tour, and he has reports of cattle never before known to be diseased, which were found to be infected with tuberculosis on examination. In LeNawee county a herd of Holsteins which had been known as "a perfect herd" was found to be badly afflicted with the white plague. Probably other owners have cattle which they do not know are troubled with the same dread disease. The accompanying article gives hints on how to prevent the plague from spreading.

Department of Agriculture investigators. A problem of considerable importance is the tuberculin testing of cattle at public stockyards.

Such testing is aimed to check traffic in diseased animals and to protect communities which have little bovine tuberculosis from infection by cattle that are diseased or of doubtful health. This condition applies especially to dairy stock and to breeding cattle, but in preventing interstate movement of tuberculosis animals, live stock sanitary officials recognize the need for doing the work in the most expeditious manner.

Delegates from all parts of the country reported keen interest in their localities in the so called accredited herd plan, under which the federal and state authorities grant a certificate to owners of herds found to be free from tuberculosis and which are maintained in a prescribed manner. The principle of the plan was warmly endorsed as a constructive means of tuberculosis eradication, and the conference favored its continuance along present lines or with additional requirements that

will increase its effectiveness. A topic receiving special emphasis was the need for painstaking and thorough disinfection of premises where disease has been found, followed by continuous attention to sanitation of buildings and surroundings.

Eradicating tuberculosis from cattle will practically solve the problem of controlling the disease among swine. That was the opinion of veterinary experts experienced in the handling and postmortem examination of swine received at the principal market centers. By means of a simple and practical marker, hogs may be tattooed with distinguishing letters and figures and when disease is found by postmortem examination, the identity of such animals is known.

How Stockmen Can Help

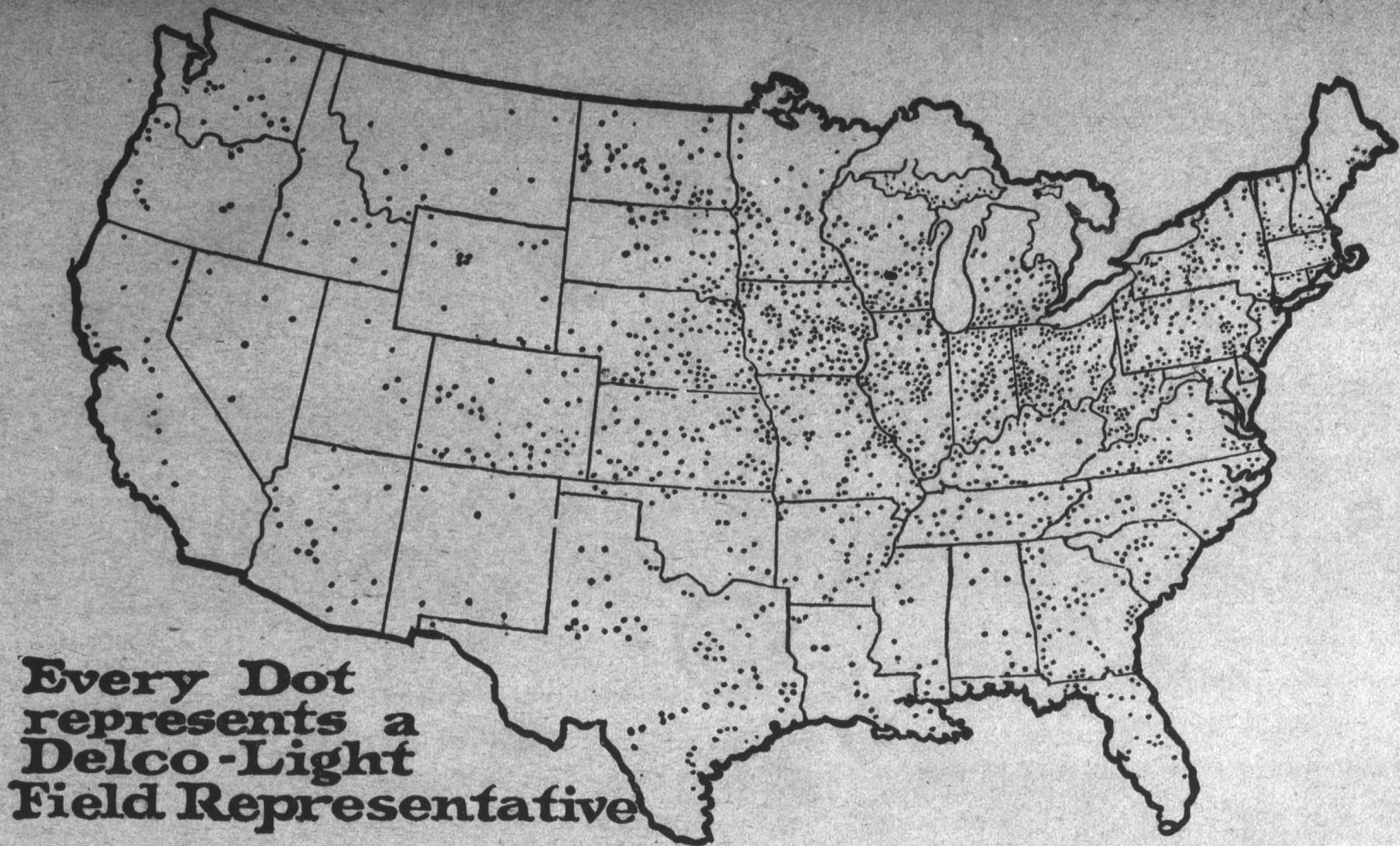
The discussions revealed a wide difference of conditions and problems many of them intricate, but there was unanimous agreement on the main topic—to eradicate tuberculosis from live stock throughout the United States and to do it at the earliest possible time. Farmers and stockmen of the country virtually have set

a pace in their demands for testing that is faster than was anticipated a few years ago, but the live stock sanitary officials are not to be outdone.

The Federal Bureau of Animal Industry is now producing about three times as much tuberculin as a year ago, and it is being distributed free to federal, state, county and municipal officials. Those in charge of the work in different states recognized that the present progress is but a beginning, and to avoid confusion there must be uniform policies and methods. They stressed also the importance of doing the work thoroughly and well, so there will be no reaction and loss of confidence.

Live stock owners may be of great immediate assistance in the work, with much benefit to themselves, if they will isolate all animals brought into their herds until such animals are definitely known to be healthy, and also will maintain clean and sanitary surroundings. The gradual increase in the number of live stock in the United States and also in the shipment and exchange of animals make disease control and eradication a problem demanding the closest co-operation among live stock owners, sanitary officials and the public in general.

The regulations which have been found necessary are directed, the conference showed, at a small minority of conscienceless people who, if unchecked, would spread disease all over the country. In addition many of the provisions regarding handling of live stock in interstate traffic are a check on carelessness or indifference to public welfare. It is believed that the great majority of live stock men, knowing these facts, will support regulations which are aimed to correct the conditions.



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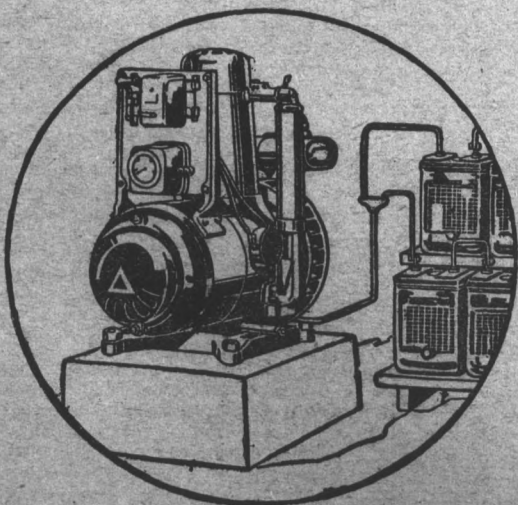
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The President Gains

THERE is a marked change in the attitude of Americans toward their president since the day he returned from the west, broken in health and weary in spirit. Nowhere perhaps, is this change more noticeable than in Washington. A few months ago sentiment ran strong against the president, in the Capitol city and the political tirades against him in the Senate naturally did not help to soften the feeling. But the tension has relaxed. People now pass the White House in a more reverential mood and look with more or less misty eyes toward the wing of the great structure where the president is thought to be confined, slowly recovering from his illness, and throngs of citizens anxiously watch the bulletins that are flashed at frequent periods from one of the newspaper offices giving official information as to his progress.

The first important legislative development that has taken place since the president became confined to his bed, and one that is construed as marking a reversal of sentiment, is the action of the Senate in voting down the Lodge Shantung amendment to the Peace treaty. The fight in the Senate over this section of the treaty has been very bitter and two days before the vote was taken, well-informed congressmen were saying that the Lodge amendment would be carried. It would be impossible to say which influence should receive the most credit for the defeat of this amendment, a change of conviction on the part of supposed supporters or a feeling of sympathy toward the president. It is clear that many senators were not thoroughly satisfied that the Shantung section should be amended and that it did not require much influence to line them up behind the president particularly after he became unable to longer defend his position on that matter.

The illness of a president at any time is a serious matter. But the illness of President Wilson at this particular time is peculiarly unfortunate, for it is certain to have an overshadowing influence upon the great issues which are now being discussed in Congress. In spite of the mistakes the president has made and his unpopularity in certain quarters, it is very evident that he holds a strong hand over the nation. He has demonstrated his rights to leadership and all but a reactionary few have conceded him leadership. His powerful utterances and his determined stand for what he thought was right have left a deep impress upon the country and though his lips are for the time being silenced, the people still unconsciously bend to the power of his personality and preachments. No heart could be so hardened that will not soften at the news that the president will soon be himself again and able once more to direct the helm. And let us devoutly

hope that in the future all those who would criticize and revile his name will remember that after all he is but human, and liable to all the errors of humans. It will be an inerascable blot upon the United States if her politicians are permitted to slaughter President Wilson upon the altar of public opinion and make him a martyr to the cause he has so whole-heartedly embraced.

* * *

Words,—Mere Words

ENGRAVED across the front of the magnificent Union depot in the city of Washington are these words, "The Farm—best home of the family,—main source of national wealth,—foundation of civilized society,—the natural Providence." Similar tributes to the farm and farmer may be found inscribed in other places in the beautiful public buildings, and scarcely a day passes by that some speech-making congressman or senator does not pay flowery homage to the men of the soil. In fact, no public man is considered to have quite done his duty who has not at some time or other in his career acknowledged the farm as the "bulwark of civilization" and made some flattering references to the "horny-handed disciple of the plow." We dare say that there is no great man, living or dead, who has not left some printed evidence that he was one of the "best friends the farmers ever had." But strange as it may seem, these "friends" have lived and passed on, and except for the printed record of their occasional remarks, no one would suspect that they ever gave a single thought to the farmer. The status of the farmer is practically the same today as it was fifty years ago, and well-meaning orators are still proclaiming in the same fashion as a half century ago, that "the farmer's rights must be protected."

The words we have heard uttered upon this subject are fair enough,—too fair. By constant repetition and emphasis they rather lead us to suspect a lack of sincerity. A good word well spoken gives encouragement. But promises that remain forever promises and are never translated into action destroy confidence. The farmer has listened long and patiently to the fine words of the statesmen and politicians. Now he wants action. And the time is not far distant when these "friends" will be put to the test and the sincerity of their words sounded to the depth.

If the farmer occupies the place of importance in the economic stratum that nearly everyone admits, it is high time that he be accorded recognition in some other manner than by mere words. It is no longer enough to say, "The farmer is the corner-stone of the nation's prosperity," and let it go at that. His counsel must be sought; his interests protected; his business encouraged and assisted. No great national policy should be determined without consulting him. He should be accorded leadership and his opinions should be carefully weighed.

The farmer is slowly coming into his own in these respects but little of the credit belongs to those who pose as his friends. He is rising to a new plane of dignity and power by the force of his own efforts. He is being heard because he demands to be heard and not because those who hold superior positions desire him to be heard. Ten years from now no great leader or no great party or power will wish or dare to follow a line of action that does not take complete account of the farmer's welfare.

* * *

Faith Versus Death

"RELIEF" can not express the feeling which swept over the newspaper readers the last week or so when little Shirley and Edna Luikhart, of Michigan, who had been poisoned by their mother, passed safely the crisis which the doctors said would mean sure death to both. The two pretty, golden-haired children had been given corrosive sublimate about three weeks ago by their mother, who has since been sent from Pontiac to Ionia prison, where she will be kept locked up as criminally insane.

The girls were rushed to Detroit where physicians attempted valiantly, tho almost hopelessly, to counteract the slow, deadly poison. The Detroit doctors finally had to admit fail-

ure. Then the whole reading public was thrilled by the message of Dr. Thomas Carter, of Chicago, who offered to treat the case without charge to the sorrowing father, who stayed constantly between the girls' beds, although he, himself, was in ill health. A year ago Dr. Carter had been working 24 hours a day in a dressing station in the shell-churned Argonne, and his own little daughters were reported to be dying in Chicago, because of influenza ravages. The doctor then had been unable to attend his own daughters, who finally recovered, but now he saw an opportunity to put his very soul into the fight which he would have put up for his own youngsters.

The whole episode is regarded by many as a real miracle, a case where Science was transcended by Faith and Will and Love. The devotion of the father who would not for a second admit anything except that the Luikhart babes would recover; the fight of the doctor who put up the inspired battle he would have waged for his own blood; the appeal to the finer sentiments in human nature—all these phases combined to make it a never-to-be-forgotten event. And the public interest shown by all who heard of it strikes a silver harmony through the complex make-up of the American people. The bums on the street wept when they read the story. Men in offices dived for their check books to send financial aid for the impoverished Luikhart family, and even little children in school sent in the nickels and dimes to help swell the blue china pig bank of the little Luikhart girls.

The whole affair shows the good in human nature which can well up in greatest munificence and fineness, and also the power which almost blind faith can exercise over the destiny of mankind.—V. B.

* * *

Where Should Public Ownership Begin,—and End?

PUBLIC OWNERSHIP of utilities has many honest advocates. That is to say that some of the brightest men in the country who are against socialism or the nationalization of all industry are strongly in favor of governmental control of what are commonly known as "public utilities."

They find it hard sometimes to define their position. A critic will say: "You believe in government operation of the merchant marine, the railroads, the canal routes, etc. Then why should you oppose government operation of farms, grocery stores, printing establishments, banks, and all the other machinery of production and commerce?" The answer that these are not "public utilities" does not satisfy. For in a sense they ARE public utilities. A large percentage of the commercial and industrial enterprises of the day have become so interwoven with our scheme of living that they are in a large measure indispensable to the public comfort and convenience. Yet there are few to argue that these enterprises should be nationalized.

But the advocates of public ownership of transportation lines are for the most part sincere in their convictions. They believe that certain industries should be under the control of the public and that other industries best serve the public under private management. They seem to have found a definition that will fully explain their position and clear away any confusion as to where they think public ownership should begin and where it should end. They favor government control "over all industries based on public grants, privileges and monopolies."

Do you see anything wrong with that?

* * *

A visitor from Europe traveling through farm districts notes that American farmers have practically ceased the wearing of long chin whiskers; well, that's all right seeing that Uncle Sam himself has the goshdingest goatee that ever floated in the breeze.

* * *

If all the great reporters on big city papers could be lined up at the edge of Michigan and trotted across it, there wouldn't be so much ignorant, harmful talk going on in these critical times of reconstruction.

THE FARMER AND ORGANIZED LABOR

By what method of reasoning do you figure the farmer to be a capitalist? A capitalist is an individual who has a more or less steady income of cash earned by some one else. The farmer never was a capitalist and at the present time by doing all his work alone inside of sixteen hours he clears considerable less than other labor at eight hours a day.

The mortgaging of farm property has been on the increase for a good many years. Does that argue that the farmer is a capitalist, in fact or in a state of coma. Organized labor has accomplished a great advance in their condition even by strikes but will accomplish more rapidly and in a more satisfactory manner by political action. If the farmer could go it alone as you advise what would he gain but delay. I think Mr. Young is offering the farmer a mighty fine opportunity to go right ahead and place himself in a position to commence living with other people.

The only way a farmer could strike would be cut down overproduction to a point where it would equal underconsumption and enough more to break the back of price manipulation. Better political control will keep him posted on what progress he is making all the time and get him some where, something that has never been accomplished yet since the days of Adam.—M. M. Martin.

A better definition a capitalist than you have given would run like this: "A capitalist is a man who employs money in the conduct of his business," and every man who employs money has a right to expect that it shall earn a fair rate of interest, and the public should concede him that right. The reason farm mortgages are on the increase is because the farmer as a capitalist has not received that fair dividend. Granting that the necessity for political action is great, and as a reader of Business Farming you know we have laid great stress upon the subject, there are still many reasons why a political alliance between farmers and organized labor is unfeasible. Who, may I ask is behind the determined efforts of the government to reduce the cost of living? Organized labor. Organized labor said, "reduce the cost of living or we strike." Organized labor has dealt the farmers a severe blow, for the farmer is the only one who has suffered as a result of the investigation. Organized labor has never been interested in farmers' welfare. It demands cheap food. It will get cheap food, if possible. How can you get and team work between a man who wants all he can get for his products and a man who wants to pay the least price for them?

"LET'S NOT SELL A BEAN"

I am a friend of M. B. F. I have taken it since it was first printed, and have paid up for five years to come, also have taken a good many subscriptions, in summing up, no farmer should be without it. I have been watching it closely in regard to beans and have just filled out the coupon on cost per acre and think the price we are offered here in Montcalm of \$6 per hundred too low considering the price we pay for help, machinery and repairs it also costs the same for threshing, no drop in price there and I think it about time we were going on a strike. I do not mean lay down or walk out, because we have to keep digging from daylight until dark to keep our work up, as I find it so working 120 acres with the help of my wife and children at times. But I do mean to strike this way, Brother Farmers lets not sell a bean until the first of December. All in favor of this hold up your right hand, and for God's sake hold your beans, and we have struck.—Montcalm Co. Subscriber.

You've got the right idea, all right, Bro. Subscriber. I have no doubt, if not a single Michigan bean was sold till December 1st, but what it would bring higher prices. But if you add up the farmers who are satisfied with the price and those who have to sell now because they need the money you wouldn't have enough left to make your "strike" effective. Moreover, the State Farm Bureaus say it is wicked to strike. I think that if proper import duty is placed on Oriental beans, it will not be necessary to strike in order to get a fair profit. What do you think?—The Editor.

THINKS LEAGUE COVENANT SHOULD BE RATIFIED

Here is the opinion of a reader of your valuable paper, in regard to this "momentous question" viz, Ought the Senate to ratify the peace treaty unamended?

I believe it ought to.



WHAT THE NEIGHBORS SAY

I believe the proposed League of Nations is the logical outcome of the late war and the only outcome worthy of the sacrifice the world has made. The covenant is not perfect but it is certainly a big (and only) step forward. It may not be a positive antidote for war, but it is by far, the best one ever prescribed.

Some that oppose the treaty are for the most part greedy and unreasonable "politicians" who care little for America or the world. They are not honest and progressive thinking people. They would tear down the world's most sensible and progressive document for the "prevention of war," and allow a "foundation for war" to stand.

Another conflict might wreck the world. It would be more terrible

than the last one, for death dealing mechanical agencies of more terrible variety would be used. At any rate has America a safe guarantee of winning? She might have to submit to terms vastly more obligating and oppressing than the League requires, besides paying the other horrible penalties that that war's toll would exact.

What have the enemies of the pact to offer to insure peace? Nothing.

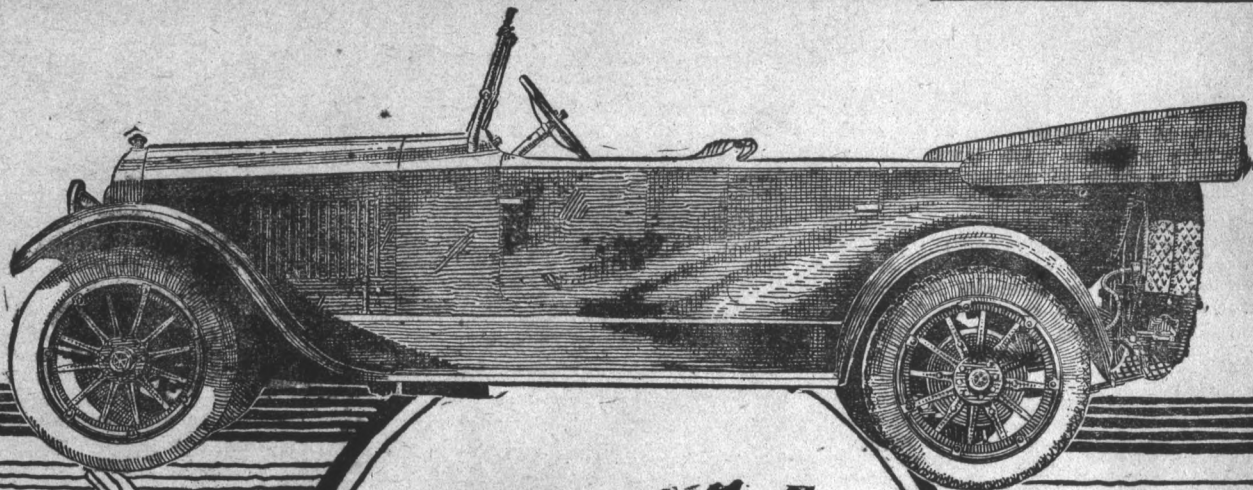
They would return to the old system of "Hidden Treaties," secret diplomacy, the old "balance of power."

Each nation would become greedy and envious, suspicious and deceitful. Tax upon tax and loan upon loan would be heaped upon the people by their respective governments (or alliances of them) for building a

They would be made up of hostile nations and—just another "murdered Archduke."

Stand up! Stand up! for the league. It exposes us to no dangers that would not be present without it.—L. B. K., Ithaca.

I am very glad to hear such outspoken commendation of the League of Nations from a reader who evidently thinks for himself. It is true, the covenant is not perfect, but it provides its own machinery for amending. Great confusion will result if Congress makes changes in this covenant now. Let them be made when the times are less perilous and our statesmen think in saner terms. The important thing NOW is get the treaty of peace signed and the League Covenant ratified, and every day that Congress puts the job off only increases the difficulty and peril of our position. I should like to hear from more of our readers on this subject.—The Editor.



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The Farm Home

A Department for the Women



Edited by MABEL CLARE LADD

"AN OUNCE OF PREVENTION IS WORTH A POUND OF CURE"

IN ORDER to prevent our buildings from decay we paint them. They not only look better, but wear longer, and when the horse kicks a hole in the barn floor, we immediately repair it before it becomes larger. Do we always take the same care of our human dwellings, the most wonderful and highly tempered house known?

Because women spend more time in the house, necessarily, than men, they get less fresh air and sunlight, two of nature's greatest health-giving tonics. T. W. Higginson, a noted writer says: "Few things are more important to a community than the health of its women—if strong is the frame of the mother, says a proverb, the son will give laws to the people—and in nations where all men give laws, all men need mothers of strong frames."

Perhaps the house in which you live was not planned and built by you; the kitchen may be built on the shady side of the house and be dark. The first essential in remedying this evil is to realize the need of it, and then, at a very little expense, you can at least provide one or two more windows on the side where the sun will shine in and then can perhaps change the arrangement of your room so that your sink for dishwashing comes under the window. We know that food will quickly spoil in a damp, dark place; then can we expect more of our bodies?

And while the dishes are being washed in the morning, for five or ten minutes, you can throw open the living room door, even on the coldest day, and let that general room have a good airing. You will find that the cold, fresh air will heat twice as quickly. Or you can air it while you are sweeping and dusting, as you will not catch cold while exercising. Of one thing you may be sure; if plants will not thrive in your living room, you cannot be healthy there either. Plants breathe just as we do, and air filled with dust, with fumes from the stove and air which has been breathed by a number of persons is not fit food for humans any more than it is for plants.

One of the most striking examples of sanitation as bearing on health can be found in the way in which the army camps were conducted. Hurdled built huts housed thousands of men, and considering the number there, sickness was less than in any city or town. But the doctors and officers in charge were forever on the lookout that the floors were kept scrubbed with hot soapy water, for soap is one of the best disinfectants known, that each man had so many square feet of space so that there would be sufficient air, and all garbage was carried out immediately from the kitchen so that no flies, or any other kind of disease carriers would be attracted thereby. And the boys who have returned have a new standard of living set which they will not soon forget and because of this new standard they will be better fathers and will notice these little things in their homes much more quickly. It therefore behooves the women of the land to keep pace with their boys and their men and encourage in them a new standard of sanitation in the home.

The pursuit of happiness is strong within all of us, and health is abso-

lutely necessary to perfect happiness; then let us guard our health as the most precious of all our possessions.

Instead of the usual beauty column which is run in so many of our papers, we intend to run a series of articles dealing with the subject of "keeping well," for no one can be beautiful who is not happy, and no one can be happy who is not well. If you have a cold with the consequent red, swollen nose and lips, and weepy eyes, the best cosmetics in the world will not make you attractive, therefore the best course in beauty culture which we know is the gospel of keeping well and keeping happy.

Next week we will take up the discussion of the Teeth in their relation to health and beauty.



By C. Shirley Dillenback

Master Freddie, aged five, was very fond of pumpkin pie. And just as sure as I'm alive (of course I wouldn't tell a lie) He ate so much one night at tea he had a fearful dream— He sailed upon a yellow sea to pumpkin-land 'twould seem. Where no one lived but giants tall with jack-o-lanterns for a head, Poor Freddie seemed so weak and small he like a coward ran, 'tis said. The giants came from everywhere with gleaming mouth and staring eyes— Of master Fred to get a share— Poor Freddie raised some awful cries. Just as his mother reached the bed— a giant grabbed him by the jeans— And said, "I'll teach you master Fred to eat less pie on Hallowe'ens."



SEEN IN CITY SHOPS

THOSE beautiful wool scarfs so much worn this fall are not difficult to make, and are wide enough so that they protect the shoulders as well as neck, and the wide belt serves to hold them in place in the wind. They are nice for the elderly lady sitting inside who needs something around her shoulders, but who wishes her arms and hands free, as they will not slip off like a shawl, and the young girls would welcome one for skating and sleigh riding. They can be crocheted with a cap to match for sports wear and would be a very lovely Christmas gift. Yesterday coming up from town on a car a lady was wearing one made of gray yarn, and the piece which folded back around the neck and down the front forming the tuxedo front was of a gold colored yarn. Her suit was gray and also her gloves. The effect was very pleasing.

The necks of street and house dresses for afternoon wear are made much higher; just as high in fact as they can be made and still left without a collar, and the neck line left pretty. And they are finished without collars, either in square or round effect. Whether or not this style will continue is problematical, but the most highly priced waists and gowns being shown are affecting this style.

WOMEN IN POLITICS

(By Judson Grenell)

IN THIS week's installment of Mr. Judson's comprehensive treatment of this subject, he takes the question of "how to split your ticket" if you don't want to vote, a straight ticket, how to properly mark your ballot and how to challenge the voter, all of which should be thoroughly understood by every voter before they enter the polls. If our women readers will take the time to read these articles as they appear each week, they will be better prepared to vote than most of the men who enter the voting booths.

Voting a Straight Ticket

If you wish to vote a "straight" party ticket, a cross (X) mark is made in the place designated under the party emblem. In this way a complete ballot can be voted by simply making one cross (X) mark. It is a simple method; but unfortunately the result is that, as one party seldom if ever makes the wisest selection of candidates for all positions, the voter favors candidates who ought to be defeated, as well as candidates who ought to be elected. Still, there is this advantage in placing a cross (X) mark under the party emblem; you are sure to vote a full ticket; you have made some selection, even if not entirely the best one.

But supposing, after having selected your party, you still desire to favor candidates on other tickets? In that case all you have to do is to place a cross (X) mark before the name of each one you wish to favor, and it will be counted for your candidate, and against the opponent on the party ticket; in such a case the cross (X) mark under the party emblem does not count.

In local elections, at least, it is no longer considered "good form" or good sense to persist in voting the "straight" ticket, and in some localities the "party" emblems have been dispensed with. This is the case in Detroit. Seldom does one party make the best selection of nominees for all the positions in the gift of the electorate. The best equipped candidate for the office of the greatest local importance may be the candidate of a numerically weak party. There is wisdom in independent voting.

Helping to Mark Ballots

The law provides for "helpers" for illiterate or physically incapacitated voters. The election inspectors designate one of their number for this purpose. Sometimes well educated people ask the inspectors to aid them in marking their ballots, but the "helping" clause in the law governing elections was never intended to encourage such mental laziness. Besides, helping people to mark ballots opens the door to vote buying and other unlawful conduct. Helping to mark the ballots of those who can read is something to which all right-minded men and women object.

The words "physically incapacitated" have reference to those who are blind, to those unable to use their hands, or who are without hands, or who are otherwise physically helpless. These are entitled to be assisted by duly authorized inspectors who

are forbidden to attempt to influence voters for any particular party or candidate.

After the woman voter has been handed her ballot, and she has made her choice, she then folds it in such a way that the number appearing on one of the corners can be torn off without mutilating or disclosing the ballot. Each ballot must also carry the initials of one of the inspectors; otherwise it will not be counted. So it is the duty of each voter to see that her ballot has been initialed. It is her further duty to see that the identical ballot she hands to the inspector is placed in the ballot box. A voter has the right to insist that this be done in her presence immediately it is handed to the inspector.

If you make a mistake in marking your ballot do not try to erase it. Exchange it for another ballot. Attempted erasure will invalidate the ballot.

Challenging the Voter

If, during these proceedings, some one should challenge the vote, do not be disturbed. Sometimes this is done in order to frighten people away from the polls. It is also resorted to as an underhand method of winning out, by making voting so slow that the polls are closed before all the ballots have been deposited. Then, again, the challenger may honestly think you have no right to vote.

So long as you know that you are entitled to vote, being of age, and having registered in that precinct, just "swear in" your vote. Laugh it off as a good joke on those who tried to frighten you from doing your duty.

Challenging is one of the ways of preventing illegal voting, but crooked people sometimes try to put a good law to a bad use. Never neglect to swear in your vote. It takes only a moment to be sworn, and there is nothing humiliating in it, or of which you need be ashamed.

Should you change your residence between the date of registration and election day, obtain a transfer to the voting district to which you have removed. There is generally a printed form on which to do this, and which can be obtained of the proper official, usually the city clerk in the city or the township clerk in the country. In Detroit a precinct residence is acquired in 20 days; a county residence in three months; a state residence in six months.

"Colonizing"

It has been complained that short term residence requirement tempt parties and candidates to "colonize." That is, legal voters are moved from localities where their votes can be spared to places where a few extra votes may win an election.

To lengthen the time in which residence is acquired would often work hardship on honest citizens forced to change their residence shortly before an election. The best remedy thus far discovered against colonization schemes under forms of law, is publicity. Candidates will not resort to such a method if they fear it may be discovered; for what would be gained by the colonization of voters would be more than lost through right-minded voters declining to support a candidate who would be guilty of resorting to such a method of overcoming a political antagonist.





DEAR CHILDREN: Already the Christmas gifts are being shipped out. Last week Mildred Field of Bangor, Michigan, won a large box of paper dolls with dresses and Phoebe Dunlap of Lupton, secured the large size drawing book. You too can earn these lovely gifts if you will just get busy and secure a few subscribers to your favorite paper.

The first prize for the Halloween drawing which appears elsewhere on this page was awarded to Emory Bowen, of Ionia, Michigan, so you see a whole lot of our little folks are busy.

And now I want you to write me a story of Thanksgiving and there will be prizes for the two best stories. Affectionately yours—Laddie.

Dear Laddie—I have never written to you before. I am ten years old and in the fifth grade at school. I live on a fruit farm. We have a Ford truck and a Reo passenger car. My father takes the M. B. F. and I like the Children's page very much. For pets I have two kittens. I wish some of the boys and girls would write to me. Hoping to see my letter in print. Marjorie Meredith, Shelby, Mich.

Dear Laddie—This is the second time I have written to you. My mamma has 35 ducks, 30 geese and 35 turkeys and 200 chickens. We have 18 pigs. I had a pet lamb and sold it. I have a tory-cycle and ride it to school. I like the Children's page. My letter is getting long; hoping to see my letter in print. Gladys Gribbin, Marlette, Mich.

Dear Laddie—I have never written to you before. I am a girl, 11 years old and I am in the fourth grade. My brother takes the M. B. F. and I read the Children's letters and the Doo Dads. I found the puzzle and I pasted it together. It is an ostrich. I have five brothers, Henry is eight years old and in the first grade, L. B. is 16 years old and is in the 6th grade. Our teacher's name is Etta Haney. Ray and Elmer were in the war. Ray is 24 years old and Elmer is 27 years old. Willie is 29 years old. Ma is 52 years old and papa is 62 years old. My brother owns 120 acres of land. We have two horses and a dog. We have one cow and my brother has one cow. I hope to see this letter in the M. B. F. Daisy Timmon, Paw Paw, Mich.

Dear Laddie—As I have never written to you before I thought I would try my luck. I am a boy eleven years old. I am in the fifth grade. I have one mile and three-quarters. I have four brothers and two sisters. I had one brother die. We live on forty acres. We have two horses and two cows. We have two nice pigs. I have a little white dog. I have one brother married. I hope to see this letter in print. Yours truly, Anson H. Richardson, Auburn, Mich.

Dear Laddie—I wish you would tell me how to earn those Christmas presents. We did not get our paper until late so I did not know so I thought I would write. I am 12 years old and in the 8th grade. I hope I can earn some Christmas presents. We take the M. B. F. and papa thinks it the best farm paper there is. Mama also likes it. I think the Doo Dads are so funny. I guess I will stop. Yours truly, Lois Gilbert, Nunica, Michigan, R2.

Dear Laddie—I have never written to you and so would like particulars concerning the Christmas gifts. I am a girl fourteen years old and am in the eighth grade at school. I live on a 93 acre farm. We have four milch cows and ten young cattle, about 60 chickens, two cats, four rabbits, and 11 ducks. I have five sisters and four brothers. My father takes the M. B. F. and likes it fine. I also enjoy reading the Children's Hour page and I like to look at the Doo Dads. They are comical little folks. Hoping to see my letter in print I will close. I have sent a little Halloween drawing. I'm afraid it isn't much good.—Lucile Crosby, Clarks-ton, Mich., R-3.

Dear Laddie—I have never written to you before so will write now and hope to see my letter in print. I am ten years old and in the fourth grade. I live two miles from school. My teacher's name is Miss Murphy. I have a sister going to school. She is eight years old. Her name is Mary. We live on an eighty acre farm. I like farm life very much and expect to be a farmer when I grow up. We have five horses and three colts and six cows. For pets we have a little kitten and a canary bird. Our bird's name is Dicky. I must close and if my letter is in print I will write again. Arthur Sanderson, R. 1, Blanchard, Mich.

Dear—Laddie. I received your Christmas offer yesterday and was glad to get it. I am going to try to get some subscribers, as I would like the prizes offered. I have written four or five other letters but have never seen them in print. Our school started September 2nd and I was glad of it. I am in the 6th grade. Very truly, Miss Lucile Hubbs, Greenville, Mich., R. F. D. No. 1, Box 112.



Dear Laddie—I have written once before and I thank you for the thrift stamp you sent me for my story, and I am drawing a little duck so to win another prize. What kind of a prize are you going to give for the best drawing. I washed all the clothes today for mama and did not get them in for it rained and is raining yet. Will close, hoping to see all this in print. This is my pet duck. Mildred Farrells, Blanchard, Mich.

Dear Laddie—I wrote to you once before but did not see my letter in print. I thought I would write again. I am a girl eleven years old and live on a farm of eighty acres. We have ten head of cattle, two horses and one colt, and five pigs.

Papa takes the M. B. F. and likes it very much. I like to read the Children's Hour. I have four sisters and one brother. I have about a mile to school. My teacher's name is Miss D. Day. I like her very much. I am in the 7th grade at school. I am going to draw a picture and see if I can win a prize on it. I hope my letter will not land in the waste paper basket. I hope my letter is not too long to be printed.—Hedwig Jungnitsch, Hemlock, Mich.

he called "wolf, wolf," again the men came but there was no wolf.

The third day while the boy was watching the sheep a wolf came and the boy called "wolf, wolf." But the men did not come. Again he called but still they did not come. The poor little lambs were torn and eaten by the wolf. Who can believe a boy like that? Well I will close hoping to see my letter in print. Your friend, Esther Buser.

THE JUNIOR COOK Bran Muffins

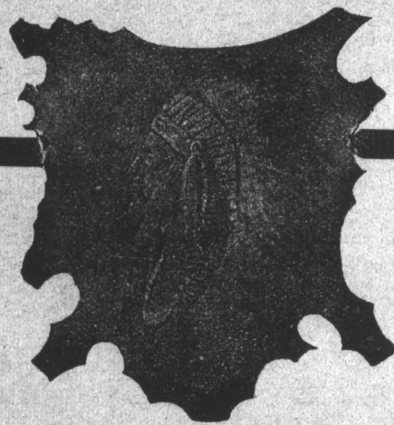
Put 1 tablespoonful of vegetable oil (lard may be used); 2 table-spoonsful sugar; 1 teaspoon salt, into a mixing bowl and beat well.

Add 1 and 1-2 cupsful of bran; 1 and 1-2 cupsful of flour sifted with 4 teaspoonsful baking powder; 1 cupful of milk.

Beat till well mixed. Drop by spoonsful into greased muffin tins and make for 20 minutes.

If raisins are liked 1-2 cupful may be added with the flour.

These muffins are not only very inexpensive and easy to make up but they are very wholesome.



SHOES

WHEN buying a car you don't only take into consideration the first cost, but the yearly cost, depreciation, up-keep, etc. You also consider the service and comfort.

Give the same consideration when you buy your shoes.

HIRTH-KRAUSE Rouge Rex Shoes made for the Man Who Works, give more service and comfort than just shoes, and the cost is less per year. Put on a pair and see how they wear. The looks and feel of them will make you a customer for Rouge Rex Shoes.

Hirth-Krause Company

Tanners and Shoe Manufacturers

Grand Rapids - Michigan

MARKET FLASHES

WEEKLY TRADE AND MARKET REVIEW

Except for an occasional upward spurt grain prices ruled quite evenly the past week, though the feeling was somewhat stronger at the close of the week than at the beginning. The rapid decline in grain prices, brought about largely by the agitation against the high cost of living has brought the farmers to their senses and many of them are refusing to sell at present low levels. Corn is too cheap in comparison with the prices of other grains and commodities, and the increasing disposition of farmers to hold to this crop is having a strengthening effect upon the market.

General industrial conditions still show their effect upon the grain markets. Capital does not like the attitude of the labor organization and is frankly afraid of what may happen. Many big dealers are simply marking time pending the outcome of the industrial conference at Washington. If capital and labor would only make concessions; patch up their differences and get down to business once more, the wave of uncertainty that is sweeping the country would soon disappear and people would again go about their accustomed tasks in the old accustomed way. At the present time the longshoremen of New York City are on strike and export movement is being greatly hampered thereby.

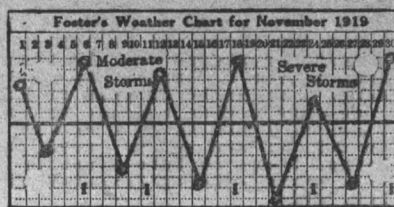
As stated in a recent issue it is our belief and held by many others in close touch with the grain trade that grain prices have reached their lowest level and that any future change must be upward.

WHEAT SITUATION GOOD

Less than three months ago predictions were made that the enormous crop of wheat then in prospect would flood the country as by a deluge, clogging up the avenues of transportation and upsetting all standards of values. This prediction has not come true. There is some congestion because of the early and rapid movement, and a car shortage that now threatens to become serious, but for the most part the demand has been able to take care of the accumulating supplies. In fact,

THE WEATHER FOR THE WEEK

As Forecasted by W. T. Foster for MICHIGAN BUSINESS FARMING



Warm waves will reach Vancouver about Oct. 23, Nov. 2 and 7 and temperatures will rise on all the Pacific slope. They will cross crest of Rockies by close of Oct. 23, Nov. 3 and 8; plains sections Oct. 30, Nov. 4 and 9; meridian 90, great lakes, middle Gulf States, Ohio-Tennessee valleys Oct. 31, Nov. 5 and 10; eastern sections, Nov. 1, 6 and 11, reaching vicinity of Newfoundland about Nov. 2, 7 and 12. Storm waves will follow about one day behind warm waves and cool waves about one day behind storm waves.

These disturbances will dominate weather of North America from Oct.

23 to Nov. 12. Temperatures of these fifteen days will average near normal. Following the severe storms near Oct. 25 quiet weather will prevail till near Nov. 9 when severe storms are again expected. These will include high temperatures, a cold wave, a blizzard and excessive precipitation, particularly in the cotton states. Rain south and snow north will be quite general.

End of November will close out the 165-day cropweather period and we will pass into another long period covering 165 days. These are the most important of all the various cropweather changes. When they are more completely understood we will know the kind of crops that will do best for each year and will thereby be able to avoid the loss of seed and labor that amount to millions every year. Enough is already known to make very considerable savings by following the weather laws that are now understood.

W. T. Foster

it is asserted that were all government control now removed wheat would soon go to a much higher level. The writer had a long discussion of this matter with Congressman Young of the great wheat state of North Dakota who strongly favors the return of wheat to the basis of supply and demand. Most of the Michigan wheat is out of the farmers' hands so whatever may be done along this line will effect our Michigan wheat very little one way or another. The suggestion that the government extend its control and guaranteed price to cover the 1920 crop of wheat is fortunately meeting with the opposition of Julius Barnes, president of the Grain Corporation. Sooner or later the government must relinquish its control and the sooner the better.

BETTER TONE TO CORN

Grade	Detroit	Ch'go	Tol.
No. 2 Yellow	1.45	1.45	1.44
No. 3 Yellow	1.45		
No. 4 Yellow	1.43		

Following a sluggish week during which the bears played up the Argentine situation and the bulls took

advantage of the revived export demand, the corn market opened up strong and defied all bearish conditions. Prices for the week are slightly higher and the tone of the market is the best for some time. We feel that it would be good business for farmers who must buy some corn to carry them through the winter to make their purchases now, and for farmers who have corn to sell not to be too anxious to get rid of it. Common sense tells us that the bottom has about been reached in corn deal.

OATS ARE HIGHER

Grade	Detroit	Ch'go	Tol.
Standard	.74	.74	.75
No. 3 White	.73	.72	

Oats are struggling upward in sympathy with corn, though we expect to see these two grains acting quite independently of each other by the first of the year. While the supply of corn is large and therefore there will be a reasonable limit beyond which the price cannot go, oats should reach a much higher level because of the scarcity. Speaking of oats, the Price Current Grain Reporter says: "Oats are selling around the cost of production and in some cases below. The country is not disposed to sell and at best has less grain than for some years past. The shortage in North Dakota and Montana will result in part of the South Dakota and Minnesota crop moving westward. Texas oats moved into the southeastern states in volume, but while the crop in the former section was rather large it was seriously damaged by rains and a revival in the southern call is expected before long."

POTATOES REACH LOW POINT

October 26, 1918 Prices			
	Detroit	Ch'go	N. Y.
Choice Sacked	2.10	1.70	2.70
White Bulk	2.00	1.65	2.60

October 22, 26, 1919 Prices			
	Detroit	Ch'go	N. Y.
White Sacked	2.40	2.35	2.50
White Bulk	2.30	2.25	2.40

Last week potatoes reached the lowest levels of the season, and, says the Chicago Packer, "operators were of the opinion that the low point in the season's market had been passed."

The October estimate places the yield at 350,070,000 bushels which is almost a hundred million bushels less than the 1917 crop, but 90,000,000 bushels greater than the 1916 crop which was the smallest since 1905. The low production for 1919 practically assures an advancing market throughout the balance of the season. One of the influences that has interfered with demand and kept prices down is the rot that has developed in many carloads of eastern potatoes, in transit. The advent of colder weather promises a remedy of this condition, and with better quality assured the demand for winter storage should make itself felt very soon.

Farmers in this state are marketing spuds rather freely with country

prices ranging from 80 cents to \$1 or more per bushel. We do not feel that under the conditions this price is higher and expect to see country points offering considerably more than that figure before another sixty days. It would be well, however, for farmers to distribute their marketing pretty well over the season.

It is reported to us that Michigan is now being discriminated against in her allotment of cars, and we have been asked to investigate and see if the situation can be remedied. Farmers who know of instances in which their local dealers or associations have been unable to secure cars for potato shipments should notify us at once of the fact and the circumstances.

BEAN MARKET LOOKS GOOD

Grade	Detroit	Ch'go	N.Y.
C. H. P.	7.00	8.00	8.00
Prime	6.75	7.50	7.50
Red Kidneys	11.50	12.00	13.75

The bears and the bulls in this state are engaged in a frantic struggle to get control of the bean market. There are a few, perhaps only three or four big jobbers who have sold short and are doing their level best to haul prices down to where they can "get out from under." Just as determinedly opposing these bears are certain jobbers who know that the Michigan bean grower surely cannot make a profit at less prices than now prevailing and that the future of the industry depends upon the maintenance of a fair price. There is a firm of jobbers in Grand Rapids which has persistently opposed this move to bring prices down below the cost of production, and its snappy news letters sent out each week to all the trade, no doubt have had an effect in helping to sustain the market. We quote one of their bulletins as follows:

"Four Michigan jobbers (our competition) thru their elevators and direct have offered to sell us beans in an effort to get us out of the market."

"Account of our competition refusing to quote the trade in further effort to bear the market, our business has been unusually large. Wholesale grocers have been active buyers the past ten days at prices ranging from \$7.25 to \$7.75 and inquiry has materially increased as the market advanced. Wholesalers will buy at reasonable prices. They are not asking for \$7.00 beans."

"From present indications jobbers are short Octobers and will stop at nothing to break the market. In these wild speculative endeavors to get 'on easy street' they are wrecking your industry and ours."

"Elevators report higher movement from farmers. Some sections reported today farmers are refusing to sell at \$6.75 basis. Growers will, we think, be satisfied with \$7.00 beans. The trade will take them on this basis."

"A great deal of stress has been placed on the Kotoshi beans, but if you have followed the market you will notice that they have followed the advance of Michigan beans until they are now 65c higher than on October first. This merely shows that Michigan is still the barometer of the bean market."

"California beans have also advanced materially and are being quoted today at prices ranging from \$6.75 to \$7.00 f. o. b. coast. Add 94 cents rate of freight and you find they are in line with Michigan. California further reports a 50 per cent crop."

"By all means do not be a party to the short scheme because it's lots longer up than down and your chances are slim for the risk you take."

We do not entirely agree with their statement that Michigan is still the barometer of the bean market. How could it be when Michigan's available supplies this year are less than half of the California supplies, and probably but a drop in the bucket to the beans that Japan has available for export to this country. While we want to see this bean market main-

DISPERSAL SALE

OWOSSO, MICH., Nov. 12, 1919

20 Head of High Class Reg. Holsteins

Herd Sire, Traverse Laundry Ryma No. 252,616; 2 years old. His seven nearest dams average 28.61 lbs. of butter in 7 days. He is a splendid individual, a real show bull and will make some one a fine herd sire.

Eleven cows and heifers from 2 to 8 years old, will all be fresh by Jan. 10th from the above bull. A 28.85 lb. 4 year old, and her heifer calf. A 20.62 lb. 3 year old and two of her daughters. Three daughters of a 29 lb. cow, one of them from a 26 lb. one a 30 lb., and the other from a 35 lb. bull. Six daughters of a 29 lb. bull. This herd is on the ACCREDITED HERD LIST and are fine individuals. They have won more premiums in the show ring than any other herd in this part of the state. I have sold my farm and they must all be sold. This will be a rare opportunity to secure high class foundation stock from a clean herd. Sale will be held at the farm at 1:30 p. m. Electric cars from Lansing or Owosso stop in front of the house. Get off at Thomas Farm.

ANSEL F. LOOMIS, Owner

Wednesday, Nov. 5, 1919

Annual Sale of Big Type Poland Chinas

at Sale Pavilion on Fair Grounds, Ionia, Mich.

47—Head of Registered Poland Chinas—47

Sale will begin at 1:00 o'clock

Choice offering of real Big Types; every individual carefully selected and fed for future usefulness as a breeder. Every one guaranteed; also registered free in buyer's name. Some of the choicest boars and gilts in all Michigan go in this sale. This is YOUR opportunity. Write for Catalog.

Auctioneers: Col. Ed. Bowen, South Whitley, Ind.;
Col. R. E. Sly, Ionia, Mich.

WESLEY HILE, R- 6, Ionia, Mich.

tained and prices advanced at once to at least \$7 or \$7.50 per cwt., to the farmer, we must not blind our eyes to the menace of the Japanese competition. Jap beans CAN be sold so low in this country as to virtually destroy the immediate market for the domestic beans. But it will not help the situation any for American bean growers to rush in their beans on a declining market. If this thing happens that we fear may happen, all Michigan bean growers can do is to sit tight and wait until the flood is over. The minute the tariff goes into effect, it will be goodbye to the Jap bean and the market should rise immediately to a better level. Of course, our fears may be entirely unfounded. There may be no unusual influx of Jap beans, and if not we are going to see higher priced beans right away.

WHAT THE FARMERS THINK ABOUT BEANS

The above firm is making a post-card survey of bean conditions in Michigan and they report the result under date of Oct. 17th as follows:

"Average of 53 reports 13 bushels yield per acre and 53 make average available stock this season only 57 per cent. Just four elevators report 100 per cent, one of these says, 10 per cent are not yet under cover, another 15 per cent. No one has reported better than 100 per cent average. One elevator reports 50 per cent available stocks and 50 per cent of crop still in the fields. Another 90 per cent available stock and 30 per cent not under cover. 24 say all the crop is under cover. 7 report more than 25 per cent still in the fields and 25 range from 5 to 15 per cent still out.

"The question 'are farmers free sellers at this price?' brought 'no' from 40, two said 'fair' and 14 answered 'yes.' One of the latter group says 75 per cent of the crop has been marketed, three volunteer the information that 50 per cent of the crop has been shipped out. All join the majority report that farmers consider \$7.00 to \$8.50 basis is a reasonable paying price.

NEW YORK BUTTER UPSET

The strike of longshoremen and expressmen dislocated the market. Posted receipts were little less than the same time last week, but there was a shortage of fine butter and quotations were marked up 1c on firsts and higher grades, and ½c on lower grades. As a great deal of butter is arriving now by express the strike naturally upset the market and until the strikes are settled upset conditions may be expected.

Fresh creamery, top scores 69c to 70c; exs., 69c; 1sts, 58c to 68c; 2ds, 54c to 67c; unsalted, 3c higher than salted; held, opt scores, 63c to 63½c; 1sts, 61½c to 69½c; 2ds, 56c to 60c; state dairy, 59c to 67c; ladies 46c to 50c; packing stock, 44c to 47½c.

DETROIT MARKETS

Apples—Michigan, small \$1.25 to \$1.50; best, \$2.25 to \$2.75 per bu.; Western, \$3.50 to \$4 per box.

Butter—Fresh creamery, firsts, 59½c to 60c lb.; fresh creamery, in 1-lb. bricks, 62c to 63½c per lb.

Chestnuts—15c per lb.

Cabbage—Home grown, 75c to \$1 per bu.

LOW COSTS MAKES

JAP BEANS MENACE

(Continued from page 1)

are obliged to do, depletion of soil, depreciation on tools, equipment, buildings, etc., and supervision. A correspondent objected to filling out our cost blank because it did not contain these and other items. The reason why it did not contain them is because that no two farmers would estimate them alike, and we preferred to figure out these items ourselves. We mentioned only such items as farmers were most likely to have authentic information upon. Prof. Graves, of the office of farm management of the M. A. C., has estimated the cost for Michigan to be \$45 "or more" per acre. It is clear that were every item of cost entering into the production of a bushel of beans exactly figured the total cost figured a cost of less than half would be in excess of \$50 per acre, al-

tho it must be said that many farm- that amount. The Ways and Means committee was given plainly to understand that the reports submitted by us were NOT inclusive of the items above mentioned.

From official figures, the bean delegation showed that the oriental bean industry was almost entirely supported by unskilled labor. Very little machinery is used. The beans are planted, pulled, threshed and picked by hand, over fifty per cent of the labor being performed by women and children. The wage of a Japanese farm hand is about \$30 per year if he is a good one. Otherwise, he is paid from \$20 to \$25 per year. The daily wage is from 15 to 18 cents. No argument was necessary to convince the committee that the American farmer was entitled to protection against such labor condition ass these.

Mr. Frank B. Dreese submitted to the committee some very interesting and significant figures showing the increased prices paid by farmers for tools and supplies, as follows:

Prices Paid by Farmers for Tools and Supplies

	1915	1919	Increase
Binders	\$125.00	\$240.00	% 92
Plows	14.00	30.00	% 114
Plow points	.35	.85	% 143
Team Harness ..	45.00	100.00	% 122
Wagon	65.00	125.00	% 92
Bean Puller	24.00	45.00	% 88
Binder Twine, lb.	.09	.25	% 180
All wool Ingrain			
carpet per yd.	.75	1.75	% 133
Men's Work Shoes,			
per pair	2.50	.50	% 89
Men's Wool			
Socks, pair	.35	.75	% 130
Men's Cotton Socks,			

per pair	12½	.30	% 140
Men's Work			
Shirts	.50	1.25	% 150
Men's Overalls ..	1.00	2.50	% 150
Man Labor per day			
with board	2.00	3.50	% 75

VASVARY HOLSTEIN SALE

What promises to be one of the big attractive Holstein sales of the year is that to be held in Oct. 30th by Eugene W. Vasvary, at his farm near Merrill, Gratiot County. There will be sold 22 head of choice registered and 26 head of grade Holsteins, as well as 49 pure bred Duroc hogs, 10 horses, some sheep, poultry and all farm implements including a tractor. Sutherland and Parker will be the auctioneers and John D. Duffy, clerk of the sale.

Statement of the Ownership, Management, Circulation, Etc., Required by the Act of Congress, August 24, 1912.

of Michigan Business Farming, published at Mount Clemens, Mich., for Oct. 1, 1919. State of Michigan, Count of Macomb. ss.

Before me, a Notary Public, in and for the state and county aforesaid, personally appeared Forrest Lord, who, having been duly sworn according to law, deposes and says that he is the editor of Michigan Business Farming and that the following is to the best of his knowledge and belief, a true statement of the ownership, management (and if a daily paper, the circulation), etc., of the aforesaid publication for the date shown in the above caption, required by the Act of August 24, 1912, embodied in section 443, Postal Laws and Regulations, printed on the reverse of this form, to-wit:

1. That the names and addresses of the publisher, editor, managing editor, and business manager are:

Publisher, Rural Publishing Company
Mount Clemens, Michigan.

Editor, Forrest Lord, Mount Clemens, Michigan.

Managing Editor, Verne Burnett, Mount Clemens, Michigan.

Business Manager, Geo. M. Slocum,,

Mount Clemens, Michigan.

2. That the owners are: (Give names and addresses of individual owners, or, if a corporation, give its name and the names and addresses of stockholders owning or holding 1 per cent or more of the total amount of stock.)

Grant Slocum, R 4, Mt. Clemens, Mich.
Geo. M. Slocum, R 4, Mt. Clemens, Mich.
Forrest Lord, 224 North Gratiot, Mount Clemens, Michigan.

Estate of Chas. Hampton, Detroit, Mich.

3. That the known bondholders, mortgagees, and other security holders owning or holding bonds, mortgages or other securities are: (If there are none, so state.) None.

4. That the two paragraphs next above giving the names of the owners, stockholders and security holders, if any, contain not only the list of stockholders and security holders as they appear upon the books of the company, but also, in cases where the stockholder or security holder appears upon the books of the company as trustee or in any other fiduciary relation, the name of the person or corporation for whom such trustee is acting is given; also that the said two paragraphs contain statements embracing affiant's full knowledge and belief as the circumstances and conditions under which stockholders and security holders who do not appear upon the books of the company as trustees, hold stock and securities in a capacity other than as a bona fide owner; and this affiant has no reason to believe that any other person, association, or corporation has any interest direct or indirect in the said stock, bonds or other securities than as so stated by him.

5. That the average number of copies of this publication sold or distributed through the mails or otherwise, to paid subscribers during the six months preceding the date shown above is. (This information is required from daily publications only.)

FORREST LORD, Editor.

Sworn to and subscribed before me this 8th day of October, 1919.

BERT V. NUNNELLY.

(My commission expires Sept. 5th, 1920.)

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Crop Reports

MONTCALM. (S)—The wheat and rye are in a fine condition now after receiving two weeks of wet weather and it is expected the grain will have a large growth before winter. Beans are being threshed at the present time which are not yielding very good, but the quality is fine as most of the beans were put in the barns when in a good condition, there being a small acreage this year. The digging of potatoes is now being done very rapidly and they are yielding at a medium average, but the majority is of a very nice quality and they are now being sold at \$1.50 per hundredweight.—W. L.

ARENAC. (E)—The weather has been very catchy and still there are some beans and peas out yet owing to the scarcity of labor. Beans are going to be disappointing in yield and we believe they will not average over 8 bushels per acre, although there are some fine fields through here, but that wet spell in the early part of the season caused the drop. Beans advanced 25 cents last week. Potatoes are being sold at the elevator at \$1.05 per bushel. Poultry also took a big slump. Some farmers are plowing, filling silos, repairing and the like. Wheat was disappointing in yield and not much was sown here this fall. Beets are being delivered and promise just a fair yield as the lateness and the dry summer was the cause. Stock is still very low in price.—M. B. R.

MONROE. (W)—The farmers are busy with their fall crops. Corn is about all cut, some have commenced husking. The corn crop is good. Not many potatoes dug yet. The crop will be a light one, early sown wheat is looking good; some wheat to be sown yet. The heavy rains has made the ground fine for seeding. The alfalfa meadows look fine. No frost to freeze them yet.—W. H. L.

PRESQU' ISLE. (W)—We are having lots of rain the last couple of weeks and it is too wet to do very much. We didn't have any killing frost until Oct. 6, so the potatoes are hardly fit to dig yet, except the early ones and they are very poor and the late ones won't be hardly half a crop. Most of our farmers have just finished threshing with a very poor yield. The most of the grain only about one third of a normal yield, the spring being too wet; then it turned so hot and dry. There is some fall wheat and rye sowed, which looks good. There is a lot of plowing being done and there are quite a few young cattle in the country with a fair enough feed to carry them through the winter.—D. D. S.

IONIA. (W)—Farmers are very busy and help more scarce than ever. Most of the fall seeding is done, but it has been later than usual. Potatoes are turning out better than expected and selling at \$1.65 per hundredweight at Saranac. The late rains are making wheat look fine. Lots of auction sales at this time of the year and men leaving the farms. Cows are selling high at sales, around \$100 and over. First killing frost came Oct. 11.—A. W. G.

ANTRIM—Farmers husking corn and digging potatoes. Potatoes not very good. Average around 100 bu. per acre. Weather mostly rain and cold. No killing frosts yet. Soil in good condition for fall plowing. Some potatoes being sold through Co-operative Association. Lot of apples being sold. Some live stock being sold. Beef prices paid range from 3-1-2 cents to 6 cents. Hogs 13c. Sure is robbery, isn't it?—N. T. V.

JACKSON. (N. E.)—Lately it has been wet and chilly. Farmers are husking and getting in rye. Wheat all sowed. Some potatoes have been dug and are of good quality but not yielding as heavy as in other years. Silos all filled. No bean threshing as yet. Only a few jobs to do this year. If a decent price is obtained a larger acreage may be planted another season.—A. F. W.

TUSCOLA. (W)—Farmers are husking corn, digging potatoes and cutting clover seed. Potatoes are going from 75 to 200 bushels per acre and are nice. Potatoes bring at car from 90c to \$1.00 per bushel, but farmers are trucking them to Flint and Bay City at \$2.25.—R. R. C.

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BOYHOOD IN A NEW COUNTRY

(By a Mich. Trapper, in Fur News)
It was woods, all woods on every
side of us when we moved into the
log house my father had built. Only
an acre or two of the towering sugar
maples and beech had been cut down
and the ground had not yet been
cleared of logs and brush. Not a very
inviting place to locate with a view
of making a living, you might rea-
sonably say, but good for trapping.

But other new settlers all around
us were starting in and establishing
homes where not a stick of timber
had been cut previous to their com-
ing. To chop and clear this land of
its heavy timber meant severe labor
and then to break up the soil with a
jumping plow where it would hook
onto roots and throw the plowman
headlong onto the heels of his team.
Not many of the city reared boys
would have the courage to tackle a
wild 80 acres, clear it up, put up
buildings, buy tools, make the ground
produce crops and get out of debt.
Some youngish men grew old and
gray in their struggle before the
farm was cleared and stumps out and
they were able to pay up the last note
or mortgage and stop the interest
which is like a gnawing fox week
days, nights and Sundays.

The early pioneers in timbered re-
gions had no other recourse than to
throw off their coats and carve out
homes and subdue the soil for the
producing of crops.

One of the regular roads which
divides sections had been chopped
through running north and south and
we faced it towards the west. Part
of the slashed timber had been burn-
ed or cut into lengths and hauled off
to right or left in the adjacent stand-
ing timber. But the stumps were all
there, and many logs and limbs, too.
Wagon wheels must mount many ob-
structions and fall with a teeth-rat-
tling bump.

The soil was a clay loam and in
wet times, especially fall and spring,
it was a common occurrence to see
wagons with moderate loads stuck
in the mud.

(To be continued)

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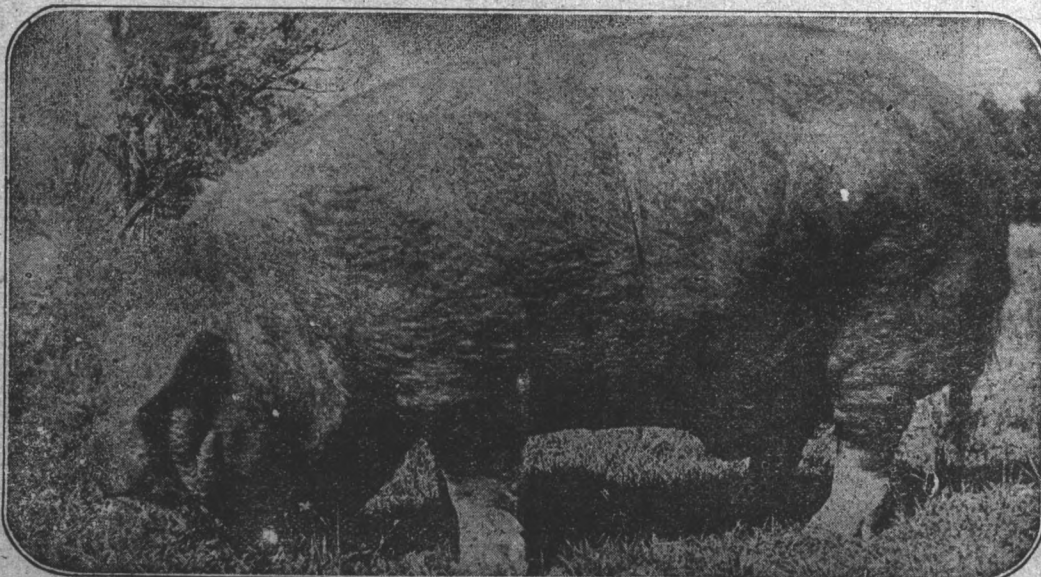
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Orange Des Moines
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Sailor Bob
W. Des Moines
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MY DATE

Nov. 11

MY TIME

1 P. M.



Such Dams as

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Lady Buster
Lady Giantess
Molly Surprise
Wonder Princess

MY DATE

Nov. 11

MY TIME

1 P. M.

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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.

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BULL CALF 5 MONTHS OLD AND A BEAUTY. 85 per cent white, straight as a line. Sired by 31-lb. bull and his dam is just one of the best cows I ever milked, a granddaughter of Colantha Johanna Lad. Price \$150.00 for immediate sale. Harry T. Tubbs, Elwell, Michigan.

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Bull last advertised is sold. This one born June 7, 1918. Sired by best son of famous \$30,000 bull heading Arden Farms herd, King Korndyke Pontiac Lass. Two nearest dams to sire of this calf average 37.76 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.
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WANTED A few registered Holstein Cows to freshen this fall. Give age, herd book No. and full description with lowest cash price. Ward W. Bronson, Shepherd, Mich.

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

THE BARRY COUNTY SHORTHORN Breeders Association announce their fall catalog ready for distribution. Scotch, Scotch Top and Milking Shorthorns listed. Address, W. L. Thorpe, Sec., Milo, Mich.

HEREFORDS

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.

120 HEREFORD STEERS. ALSO know of 10 or 15 loads fancy quality Shorthorn and Angus steers 5 to 1000 lbs. Owners anxious to sell. Will help buy 50c commission. C. F. Ball, Fairfield, Iowa.

HARWOOD HEREFORDS

If you want a start from the Grand Champion Hereford Bull of Michigan see us. Young bulls from 9 to 13 months. Don't write. Come and see. Jay Harwood & Son, Ionia, Mich.

HEREFORD BULL CHEAP

Being obliged to change herd bulls, we offer our three year old Double Standard Hereford bull cheap if taken at once. Is perfectly gentle.

COLE & GARDNER, Hudson, Mich.

HEREFORDS BOB FAIRFAX 494027 AT HEAD OF HERD 11 heifers for sale; also bulls any age; either polled or horned. Earl C. McCarty, Sec'y H B Association, Bad Axe, Mich.

ANGUS

RAISE A \$100 BABY BEEF

from your grade dairy cow by use of a Thousand Dollar Angus bull. Less than \$2.00 service fee. Write for our co-operative community plan; also our method of marketing beef and milk by use of a cheap home made calf meal. There is money in it for the owners of grade cows everywhere. Cows of Angus blood not necessary. If of mixed blood, calves will come black, thick meat and without horns, like sire. Geo. B. Smith, Addison, Mich.

RED POLLED

RED POLLS—FOR QUALITY AND efficiency. A few good ones left. Young bulls and bred heifers. Priced right. Milk and beef.

J. A. BATTENFIELD & SONS
Fife Lake, 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 Bull 2 years old. Kind and gentle and sure. Write for pedigree. J. E. Morris, Farmington, Mich.

SWINE

POLAND CHINA

When In need of something right good in a L. T. P. C. boar just come and see or write, W. J. HAGELSHAW, Augusta, Mich.

BIG TYPE POLAND CHINAS WITH QUALITY

Pigs, from L's Big Orange 231847, both sex, for sale. Prospective buyers met at St. Johns. J. E. Mygrants, St. Johns, Mich.

BIG TYPE P. C. SPRING PIGS— EITHER SEX
A. A. WOOD & SON, Saline, Michigan

Walnut Alley Big Type Boars

I will sell 13 head at Ionia Fair grounds Nov. 5 in the Wesley Hill Sale. 7 sired by Arts Senator No. 328539; 6 sired by Orange Price No. 327743. Send for catalogue.

A. D. GREGORY, Ionia, Mich.

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. Price reasonable.
L. W. Barnes and Son, Byron, Mich.

Big Type Poland Chinas

Spring boars ready to ship, sired by Mow's Big Jones 3rd, out of granddaughters of Disher's Giant. None better in Mich. Gilts will be ready Jan. 1st. Bred to Wiley's King Bob by Harrison's Big Bob and out of Samson Lady by Sampson, by Long King. Priced reasonable.
JOHN D. WILEY, Schoolcraft, Mich.

L. T. P. C. SOW AND 7 PIGS BY side. Price \$100.00. Spring boar ready after Nov. 1st. Better engage your pig selected now. The longest and tallest lot ever on the farm. H. O. Swartz, Schoolcraft, Mich.

FOR QUICK SALE

2 large type Poland China spring boars, grandsons of Gertsdale Jones. Good ones \$50.00 each. C. E. Davis & Son, Ashley, Mich.

LARGE TYPE POLAND CHINA L SPRING PIGS FOR SALE—
E. A. EISELE, Manchester, Mich.

BREEDERS ATTENTION!

If you are planning on a sale this fall, write us now and CLAIM THE DATE!

This service is free to the live stock industry in Michigan to avoid conflicting sale dates

LET "BUSINESS FARMING" CLAIM YOUR DATE!

BIG TYPE P. C. CHOICE SPRING boars from Iowa's greatest herds. Big boned husky fellows. Priced right.
ELMER MATHEWSON, Burr Oak, Mich.

WONDERLAND HERD—LARGE TYPE Poland Chinas. Some cracking good spring boars and a few June sow pigs at private treaty. Holding a few boars and all my early sows for my sale Nov. 11th and Col. Ed. Bowers, South Whitley, Ind., and Col. Porter Calstock, Eaton Rapids. Come and see the two greatest boars living. Free livery any time.

Wm. J. CLARKE
R No. 1 Eaton Rapids, Mich.

AUCTION SALE

—72 Head—
Medium Type Poland China Hogs
(52 sows and 20 boars)
November 12, 1919
STONY CREEK STOCK FARM
Pewamo, Mich
Write for Catalog

FOR SALE—LARGE TYPE POLAND China boars. April and May farrow. The farmer's kind at farmer's prices. F. M. Piggott & Son, Fowler, Mich.

SHOWING IN FIVE CLASSES AT

Hillsdale Co. Fair where seventy eight head of Polands were exhibited I won seven premiums. A litter of eight under six months. sire Bob-o-Link, dam Titanic Hazel. Two shown in under year took 1st and 2nd. Two showing in six months class took 1st and 2nd. One 1st prize boar and two gilts of this litter left. Others by same sire also either sex by Michigan Buster.
O. L. WRIGHT, Jonesville, Mich.

A New Herd Boar

(his name) **Big Bob Mastodon**

sired by Caldwell Big Bob, champion of the world in 1917. His dam is Mastodon Josie; she is a daughter of A'S Mastodon the Grand Champion at Iowa State Fair in 1917. Ready to ship boars.
(Come and see him.)

C. E. GARNANT, Eaton Rapids, Mich.

FOR 25 YEARS Big Type Poland China hogs of the most approved blood lines. Our new herd boar "Michigan Buster" is a mighty good son of the great "Giant Buster" dam "Mow's Miss Queen 2." Some breeding! Litter of 14. We are offering some sows bred for fall farrow. J. C. Butler, Portland, Mich.

LEONARD'S Big Type Poland China Boars, all ages. The kind that makes good. Call or write.
E. R. LEONARD, St. Louis, Mich.

DUROC

Duroc Opportunity

We are now booking orders for July and Sept. pigs cheap. Also March and April pigs of either sex. Shipped C. O. D.
EAGER, BROS., R 1 Howell, Mich.

Peach Hill Farm

Meet us at the Fairs
Bred Gilts all SOLD.

INWOOD BROS. - - - Romeo, Mich.

DUROC BOARS OF SIZE, QUALITY and breeding, including several State Fair winners. Newton Barnhart, St. Johns, Mich.

5 DUROC BOARS AND 4 SOWS Pigs from Austin's Wonder No. 125917 for delivery November 1. Write for pedigree and prices. Satisfaction guaranteed.
C. H. Stanley & Son, Paw Paw, Mich.

FOR SALE 200 LB. DUROC JERSEY Boars, Price \$75. We have some other boars for \$60.
C. E. Davis & Son, R 1, Ashley, Mich.

DUROC BOARS FROM PRIZE WINNING STOCK ready for service. Geo. B. Smith, Addison, Mich.

BOAR ONE YEAR OLD. SIRE ROMEO Cherry King No. 96745. Dam Brookwater Fancy Lady 13th, No. 219398. Also a few gilts. J. E. Neuhauser, Inlay City, Mich.

REGISTERED DUROC JERSEY swine. Quality. Size. Prepotency. Both sexes, all ages. Write for description and price. The Gun Plains Stock Farm, Plainwell, Mich.

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BREEDERS' DIRECTORY

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kind at \$9.00 each.
FRANK HELLMAN, Knox, Ind.

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young stock.
L. BANNAN, Burt, 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.

O. I. C.'s AND CHESTER WHITES—
Orders booked for fall pigs from the big
prolific kind. Can furnish pairs and tris
not akin. All stock registered free and
guaranteed satisfactory. John C. Wilk, R
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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

LAWDALE FARM HAMPSHIRE
Spring pigs for sale, male and female.
W. A. Eastwood, R. 2, Chesaning, Mich.

HAMPSHIRE BOARS

The kind that please, of superior breed-
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and Col. White. The latter has never
been defeated in the show ring. For
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FOR SALE BERKSHIRE BOARS
ready for service. I am booking orders
for my fall litters. Sired by Symboleer's
Onward 3rd, write we your wants. A. A.
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for sale. Satisfaction guaranteed. Also
Ancona Cockerels. Prices right. John
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profit. Choice stock for sale. Write your
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FOR SALE—REGISTERED BERK-
shire gilts and boars. Mach and April
farrow. Also Aberdeen-Angus bull calves.
Russell Bros., R. 3, Merrill, Mich.

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Registered Yorkshires
from imported strains
HATCH HERD, Ypsilanti, Michigan

CHESTER WHITES

FARMERS INCREASE YOUR PROF-
its by raising pure bred Chester Whites.
Send orders now for fall pigs. Ralph Co-
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BLACK TOP DELAINE SHEEP. 50
pure bred rams for sale. Newton &
Blank, Hill Crest Farms, Perrington,
Mich. Farm 4 miles straight south of
Middleton.

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Choice Stock for Sale

Ewes and Rams, \$25 to \$50 Each
J. M. Williams, No. Adams, Mich.

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rams, yearlings and lambs, 2 Shetland
colts. Harry W. Garman, R. 3, Mendon,
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For sale, a good bunch of ram lambs
now ready. Dan Beeher, R. 4, Ewart,
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Anything you want in registered Ox-
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O. M. YORK, Wellington, Mich

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sale. Write for prices.
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FOR SALE—2 REG. YEAR-
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lings and ram lambs, good quality, good
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In order to finish the ram trade quick-
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very good yearlings at \$35.00
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S. W. Wing, Prop

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Registered yearling rams weighing
up to 200 lbs. for sale. Also ram lambs.
A well built growthy lot. Satisfaction
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40 LARGE, HEALTHY, REGISTERED
Shropshire ewes, mostly 2 year olds. Also
large, vigorous ram lambs, ready for ser-
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Rams and ram lambs. High bred, well
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FOR SALE 30 Registered Shropshire Rams.
40 Registered Shropshire Ewes.
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SHROPSHIRE YEARLINGS AND RAM
lambs of the best wool mutton type.
Also O. I. C. hogs of all ages. Write and
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We offer 200 S. C. White Leghorn Year-
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Cockerels—Barred and White Rocks;
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Rabbits, four breeds. Please send for
price list.

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S. O. WHITE LEGHORN COCKER-
els. English strain. Sired by Cock 396
egg record. Mrs. A. J. Gordon, R. 3, Dorr,
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MARCH MATCHED R. I. RED COCK-
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SILVER, GOLDEN AND WHITE
Wyandottes; eggs from especial mat-
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WHITE WYANDOTTE COCKERELS
from trapnested 200 egg strain, \$3 to \$5.
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WHITE PEKIN DUCKS AND WHITE
CHINESE GESE—MRS. CLAUDIA
BETTS, HILLSDALE, MICH.

---enough said

St. Louis, Mich., Aug. 29, 1919.
Michigan Business Farming,
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Dear Sir:

I expect to continue advertising in
your paper as long as I have as good
results as I have had so far.

E. R. LEONARD.

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n Sale!

week's paper, at the

Farm

Located 2 miles west of Merrill, Gratiot Co., Mich.

Thursday, October 30, 1919

Commencing at 9 o'clock.

22 Head Thoroughbred, Registered, Holstein Cattle

(4 males and 18 females), and 26 head high grade Holstein cows
and heifers; also 6 head yearling steers. The females mostly all
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In this sale there will be 49 pure bred Duroc Jersey hogs,
10 head horses, 8 sheep, 100 chickens, geese, and all the machin-
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plow, silo filler, grain binders, corn binders, bean puller, beet
lifter, plows, cultivators, discs, and other articles too numerous
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Hot Lunch Served at Noon.

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All sums of \$5.00 and under, cash; all sums over \$5.00, 12
months' time on good bankable paper at 7 per cent interest; 2
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