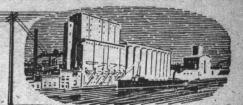
BUSINESS FARMER



An Independent
Farmer's Weekly Owned and
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MT. CLEMENS, SATURDAY, JULY 24, 1920

\$1 PER YEAR

Farm Bureau Plans National Selling Agencies

Would Curb Speculation and Avoid Violent Market Fluctuations Through Control of EEK there is being held in Chi- Markets by National Organizations explanations, but they didn't a

THIS WEEK there is being held in Chicago a meeting which may lead to the revolutionizing of the system of marketing farm products and fixing prices thereon. It is a conference of the presidents and secretaries of the various state farm bureaus representatives of co-operative associations, the Department of Agriculture, agricultural colleges, and the agricultural press. The purpose of the gathering is to discuss plans for national selling agencies for grain and livestock, with a view toward curbing speculation and violent market fluctuations.

Next week Tuesday and Wednesday, July 27th and 28th, the above-mentioned aims will be further discussed at the mid-west meeting of farm bureau officers, to be held at the M. A. C., East Lansing, Mich. The grain elevator exchange idea which first found root in Michigan is attracting the attention of other state farm bureaus which hope to organize similar exchanges in their respective states and to ultimately co-ordinate them under a central national agency.

As Mr. J. P. Powers, assistant secretary of the Michigan State Farm Bureau says: "The possibilities of this plan are tremendous." We agree with him. We go further and say that if the American Farm Bureau Federation through the instrumentality of a national brokerage agency for marketing or directing the marketing of grain and livestock, can destroy speculation, regulate grain prices according to actual instead of speculative supply and demand, and prevent violent fluctuation in prices of grain and livestock, it will have succeeded in overcoming the greatest of all obstacles to enduring farm prosperity.

Fixing Prices on Farm Products

I T used to be thought that supply and demand were the rigid factors of price control. It is true that some relationship exists between them but judging from the characteristics occasionally exhibited in the trend of grain prices they cannot be much closer than fourth or fifth cousin to supply and demand. Prices of farm products should, it is readily admitted, reflect in every particular the supply and demand of such products. That they do not do so in actual practice is well known. To make this theory a fact so far as it lies within the power of man is the latest and loftiest aim of the farm bureau.

To expect the average farmer to describe the manner in which grain prices are manipulated on the grain exchanges is as foolish as to expect a child of seven years to explain the theory of logarithms. No one would think of propounding such a question to a child, but it would be perfectly natural to ask a farmer how the prices on his products are set. Looking through the eyes of the man who fixes his own price on the products of his labor and ingenuity, the failure on the part of the farmer to understand the influences that control hs prices and profits, or to fix his own prices, is prima facie evidence of mismanagement, inefficiency and crass ignorance if not

imbecility. And yet there are a thousand good and sufficient reasons why the farmer lives in blessed economic darkness.

Mission of Farm Bureau

D ISCUSSING the mission of the farm bureau as relating to the subject of marketing and the regulation of market prices, W. G. Eckhardt, director of the grain marketing department of the Illinois Agricultural Ass'n, writing in a recent issue of the Prairie Farmer, says:

"We are coming to see that the biggest job of the farm bureaus is to secure a favorable market for the products of the farms.

"Farmers deserve the same decent, respectful, consideration for their products—the products of their labor—that is given to the products of any manufacturer or business man. Farm products are the only commodities that are gambled in, that have their price set by a group of speculators, who shove the price up and down to suit their fancy. Boards of Trade don't gamble with Ford automobiles or McCormick harvesters. It would be absurd to think of such a thing. Some day it will be just as absurd to think of having the price of farm products fixed in that way.

ducts fixed in that way.

"We are told that the Board of Trade is an old institution, that this method of marketing grain represents years of evolution. What of it? No one has given much thought to the efficiency or common sense of that system. Farmers have never been in a position to do so. The Board of Trade operators are making plenty of money and are satisfied with present conditions. No one else has ever taken much interest in the matter. The truth is that the men who have built up our present system of marketing and distributing food products have failed deplorably. They have created so wide a gap between producer and consumer that both have been burdened with a load almost greater than they can

Every farmer knows that what Mr. Eckhardt says is all too true. Every farmer has felt for years that there was something wrong with the system, something that could be remedied. Moreover, every farmer has felt a certain sense of injustice when, after selling his products at less than it cost to produce it, he has read of the speculators who have pulled down fortunes from a days turn in the markets.

Recent examples of the shortcoming of the present system of making the day to day prices on grains and livestock may be found in the unexplained and unexplainable antics of the livestock market the last year and the present trend of grain prices. A year ago in the face of the most reliable statistics available showing that the world was short of meat products, farmers went into the livestock market and paid high prices for feed-Came fall and winter to market these feeders and the price had slumped, not a few cents per hundreweight, but a great plunge that brought many feeders face to face with financial ruin and thousands of farmers a severe loss. The packers and all who have to do with the fixing of livestock prices rushed quickly forward with profuse

explanations, but they didn't alter the fact that farmers had lost money and worse still didn't know what had happened. The relative position of supply and demand has not changed. The world still needs more meat products than it can get, but the livestock market still has a case of nerves and jumps around like a monkey on a string. And that's just what it is,—with the speculators holding the string.

For nearly a year the prices of all grains have steadily advanced. That has not been because of the speculators but in spite of them. Stories about the great supplies that were on their way from the Argentine; press-agented stories of the unrest due to high cost of living; and numerous other weakening influences have been played on grain markets for upwards of a year in effort to break the price. Had anywhere near a normal supply existed these efforts would undoubtedly have met with success, but because Europe was begging for supplies and domestic dealers could not get the goods half the time to fill their contracts, prices held up. Today they are going down. There is not a jot of difference in the total world supply and need for grains. There is not a jot of difference in the intrinsic value of the 1919 crop of grain and the 1920 crop. But these are factors that are out of consideration. The speculators have decreed lower prices; the deliciously ignorant public clamors for lower prices, and lower prices there must be if the farmer doesn't earn a penny on his 1920 crops. We will have an era of low prices for the next four or five months. Many farmers will be forced to sell their grain. That will be the opportunity for the speculators. They will take sympathy upon the poor farmer and buy his grain at the artificially low price which they have brought about. Then when they have loaded up with low priced grain and can no longer resist the pressure of the world demand, the lid will come off, and up, up, up will go the prices of grain, and the speculators will reap the profits.

What Can the Farm Bureau Do?

AN the farm bureau destroy that system and build a better one. We don't know. But we are in favor of their trying it. We appreciate something of the tremendous difficulties that lie in the way. But if the farm bureau through a national marketing agency and subordinate grain exchange in every state in the union has control of the major part of the crop, it would appear that it can virtually dictate the movement of the crop and to a certain extent the market price. It can at least educate the farmer and his marketing associations to be guided by natural instead of artificial conditions, and if natural factors are permitted to be the controlling factors, sudden price fluctuations will be largely done away with.

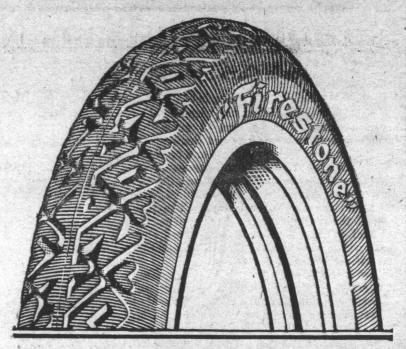
Tirestone

LAST year Firestone lifted the 30x3½-inch tire out from all the sizes made and focused attention on it—as the only tire size capable of quantity production. And not only the tire user but the whole tire industry responded.

Firestone built an exclusive factory devoted to this size—and worked out a specialized way of manufacturing this tire in quantity—without a backward move—every tire good.

Today—while others are centering on the tire for owners of small cars, the Firestone 3½-inch is out in front with a highly specialized and bedrock economical method of manufacture.

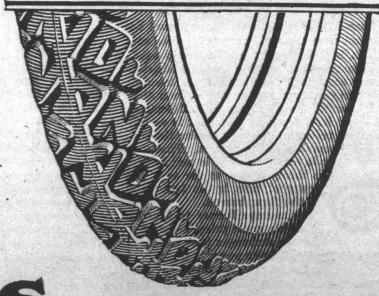
Firestone is two years ahead because Firestone saw two years ahead—and you owners of light cars get the benefit.



30x3½

(non skid) \$22.50

> Gray Tube \$375 Red Tube \$450



Most Miles Der Dollar

Did Farmers of America Lose Money Last Year

Farmers' National Council Submits Startling Figures to Show That Farmers Ran Behind

Six and a Half Billion Dollars in 1919

HIRED

THE FARMERS' National Council, which is sponsoring a struction" program cal "reconprogram calling for "government ownership and demo-cratic operation of the railroads and of the peoples' ships for service and not for profit, full federal control of the meat packing industry, government ownership and development of natural resources, democratic financing of the costs of the war, and makcredit as cheap and available to agriculture as to any other equally responsible business," declares that farmers of America ran behind nearly six and a half billion dollars last year, and presents figures to prove its claims. The Council believes that the adoption of its reconstruction program as above out-lined would save the farmers three billion dollars a year.

Are Figures Correct?

We cannot vouch for the correctness of the figures made public by the Council, and we are not sure that the conclusions drawn from them are defensible in every detail, but they are interesting from a statistical standpoint and well worth the study of any farmer. Whether the loss to farmers last year was six and a half billion dollars or only one billion dollars is not important. A com-parison of the total actual returns with the property investment does, however, bear out the oft-repeated assertion that farming does not receive the returns to which it is entitled.

Returns From Farms

The Department of Agriculture estimates the total value of farm products in 1919 based on prices at the farm at \$16,025,000,000 for crops and \$8,957,000,000 for animals and animal products,—a total of \$24, 982,000,000. The total of the chief costs of production enumerate above was \$31,463,787,000, showing the farmers ran behind in round figures \$6,481,787,000 last year.

Costs of Production

The Farmers' National Council give the following costs of produc-tion as the minimum actual charges which should be considered in reaching the total costs of farm produc-

Labor of farmers, farmers' wives and children, \$13,000,000,000 (assuming that the minimum value of an adult's labor of eight hours per day is \$1,000 per year as explained in a later paragraph) seasonal and hired labor, \$5,000,000,000; interest on farm values at six per cent, \$4,-674,000,000; freight paid for carrying farm products, \$600,000,000; taxes, local and state, \$400,000,000; fertilizers, \$250,000,000; seeds, \$723,000,000; feeds, \$6,216,000,000; interest on farm indebtedness in excess of six per cent, \$120,000,000; depreciation of buildings at 2 1-2 per cent, \$269,062,000; depreciation of implements and machinery at ten

per cent, \$211,725,000.

The Farmers' National Council admits that these figures are estibut very careful estimates, and they have purposely leaned to-ward conservatism in making them. We would go farther and say that the items of cost which the Council has not included would in the aggregate amount to another five billion dollars, to make no allowance for the ultra-conservatism of the fig-

ures they do cite. For instance, no mention is made of the upkeep of fences, always an appreciable item on any farm. Supplies such as gasoline, oil, binder plies such as gasoline, oil, binder twine, sprays for crops and orchards, and scores of minor items are not mentioned at all, yet on six million farms they must cost a lot of money. The amount allowed for taxes is altogether too low. The farmers of

Michigan alone pay in round numbers \$20,000,000 a year. In the forty-eight states the total would be close to a billion dollars instead of four hundred million. The same objection can be made to the depreciation estimate of 2 1-2 per cent on buildings and 10 per cent on equip-ment. No farm building will last

VALUE OF FARMER'S

AND CHILDREN'S LABOR

Total cost of 1919 CROPS

Returns to farmer-

Deficit_6 billions

forty years without the expenditure a sum almost equal to if not exceeding its replacemen t value for paint and repa i r s. Even with proper care ave rage woo den structure on the farm will have to be entirely rebuilt at the end of 40 years if not in less time. Farm implem e n ts and machinery deperciate at

much greater rate than 10 per cent of their value per year. Manufacturers make a much more liberal depreciation allowance than this on machinery that is housed in heated buildings and never exposed to the weather. How much greater is the deterioration of farm machinery which despite the utmost precautions must some times be exposed to the rain and are housed in damp, unheated barns. Taking into consideration the cost of repairs and improvements a deprecia-tion of at least fifteen if not twenty per cent should be charged off against farm machinery every year.

Value of Farmers Labor

The outstanding fact is that American agriculture is primarily labor and poorly paid labor at that, is the conclusion of the Council. Farmers who manage farms and take the risks of agriculture, need and use large business ability, and are entitled to a return for their labor equal to that of men engaged in other similarly important business, as well as to fair return upon the value of their farms, and farm equipment. In-stead of getting such a return many

farmers receive less for their work than unskilled workers in other industries who are themselves paid less than a living wage.

The farmers wives and children who do farm work-and everybody's doing it on the farm,-are entitled, according to the Farmers' National Council, to a labor wage of at least

INTEREST ON FARM VALUE AT

6%

FEED

thousand dollars a year for a dult who spends eight hours day farm in g. They certainly are entitled to time and a half for overt im e. There are about six and a half mil l i o n farms in America, and the Council estimates on an average tw o adults of the farmthe ers' family do equivalent of a full days'

work each, every day, on the farm, which means they are entitled work each, every to labor income of thirteen billion dollars. The 1910 census reports that there were that year 5,926,816 farmers of which 257,706 were women. The great majority of farmers are married and the work of farm women and children is fully entitled to In 1910 there were nearly six million farm laborers, men, women and children, ten years of age or over, of whom about three-quarters were male. Assuming only the same number for 1919 their average wage and keep certainly was equal \$833 a year, a total of five billion dollars.

31 billions

In 1910 the last year for which census figures are available, the total value of farm properties, including land, equipment, buildings, implements and machinery, domestic animals, poultry and bees, was about \$41,000,000,000, an increase of 100 per cent during the decade preced-ing. The Farmers' National Council estimates that the value increased at least 90 per cent during the nine years from 1910 to 1919 so that it

totaled at least \$77,900,000,000 last year. A six per cent return upon this value of farm property is \$4,-674,000,000.

The other items in the above table are carefully estimated though the allowance for state and local taxes is very low and the depreciation allowed,—10 per cent—on the esti-mated increase in the value of implements and machinery since 1910 is also probably too low.

"We have no doubt," the Farmers' National Council says, "that these figures will be challenged by those who demand that the farmers merely produce and do not worry about whether they are breaking even, that is, working for food, clothes and shelter and not getting ahead. This position taken by the monopoly, predatory and speculative interests of the country, the Farmers' National Council terms untenable."

"We have reached a crisis in agriculture," the Council states, unless it is made profitable and put on a business basis farmers will raise enough to feed themselves and will not worry about feeding other peo-ple. Unless feeding the world yields wages, expenses and interest on investment, farmers won't do it.

Farmers' Interest as Workers Three Times Interest as Property Owners

"The figures show that the labor interest of farmers as such is vastly greater than their interest as capitalists,-fully three times as large. Even on the low figure of two thousand dollars on the average for labor for every farmers' family, directly engaged in farming, the labor value of farmers is nearly three times as large as a six per cent return on the value of farm property.'

Farmers Must Oppose Having More Burdens Placed Upon Them

'Our study also shows that farmers must vigorously fight any and every measure which would increase the expenses of production and the cost of living of farmers. It is true that the amount paid for seasonal and hired labor this year will not be as large as last year because farmers are discouraged with the low price they receive for their products and have not sown such large acre-This is a dangerous situation and if any financial burden be placed upon farmers it will be a blow to our national efficiency and welfare because it is a blow to our basic industry,-agriculture-which is now in a most serious condition as far as the general public is concerned.

"We have reached the stage in agriculture in this country where we must end special provilege and monopoly which are exacting such tre-mendous tribute from the American

It is the claim of the Farmers' National Council that the return of the railroads to private management places an additional burden of several billions of dollars upon the farmers. They point to the proposed freight rate increases of 25 to 30 per cent which are necessary to maintain the old wasteful competitive methods of the roads and pay to them the dividends guaranteed under the law. The Council fought vigorously against the return of the roads for these reasons, and it was no less active in its opposition to the sale of government built boats to private interests. It held that a mer-chant marine established by the gov-ernment in time of war should be conducted by the government times of peace. The Council also be-lieved that the wealth that was made possible by the war was not suffi-ciently taxed to pay the cost of war and is in open favor of "democratic financing of the costs of war.'

The Brighter Side of Farming

POKESMEN for farmers and sometimes farmers themselves are accused of being unfair to their profession by presenting only the dark side of farming. Perhaps this is true. But it must be remembered that the farmers are convinced that there is something fundamentally wrong with farming from the economic standpoint and their frank discussion of the manifestations of these ills in their business is simply to focus the attention of the government and the consumer upon them in hopes that their co-operation may be enlisted in remedving the trouble.

However, there is a brighter side to farming as we are glad to admit. No man who works for another can have the pride of joy of possession which every land-owning farmer has and without which he could not withstand the discouragements of his business. The farm home is conspicuously the happiest though far from the most comfortable of all American homes. The pure and invigorating air and the open spaces of the country; the green vegetables and tart fruit fresh from the garden and orchard; the warm milk direct from nature's laboratory; the sweet-smelling butter; the delicious foods such as it seems only the good farm wife knows how to prepare; the flowers, the trees,—all bring to the farm dweller an enjoyment and contentment to which the city dweller is a stranger. Were it not for this brighter side of farming, nothing could induce men to accept the hardships and small rewards of the business.—Editor.

Safeguarding Michigan's Wheat Lands

Proper Balance of Fertilizer Will Protect Their Bread-Producing Capacity for Many Years to Come By A. E. LINDQUIST

PORTY years ago Michigan rank-ed as the 9th state in the number of acres given up to the production of wheat. In 1919 it had fallen into 20th place; however, this crop is now assuming a renewed importance in the Wolverine state. A greater acreage being planted last year than in any year since 1908. Almost 3,000 more acres were seeded than in 1918 with a resulting yield of over 20 million bushels as compared with 11 million the year before and

15 million in 1917. Wheat has been wrongfully denounced as being a grain crop which takes from the soil more plantfood than any others. A 30 bushel crop of wheat will remove 67 pounds of the plantfoods—ammonia, phosphoric acid and potash; a 75 bushel crop of corn removes about 129 pounds and a 60 bushel crop of oats removes 73 pounds, while a 40 bushel cropof barley takes away from the soil72 pounds of these plantfoods. Thus we see that wheat, instead of being a grain crop which exhausts fertility of the soil more than others, is instead one of the least exhaustive grains.

In Michigan spring wheat is un-successful as compared with winter wheat excepting in a few districts in northern Michigan. The Bureau of Crop Estimates reports that in 1919 of the 1,350,000 acres of wheat harvested, 950,000 was winter wheat, and that this year the May 1st outlook indicates that about acres of winter wheat will be har-

It is almost time to begin prepar-ing for the winter wheat crop of 1921, and in view of the rather heavy losses by reason of infestation of the Hessian Fly last fall and the warnings of the U.S. Department of Agriculture that unless the wheat growers will unite in a con-certed union to observe the approv-ed methods of combating the Hessian Fly, that a disastrous general out-break of the pest is likely in 1921, it will be profitable to review the best means of combating this pest which took so many dollars from the pockets of the farmer last year.

One of the best and most effective solutions seems to be to hold off planting the wheat until the fly has come and gone which usually means a delay of from about 10 days to two No definite date for seeding can be set for Michigan as a whole, but the general rule set forth by the THE PRODUCT of ONE MAN'S LABOR On Unfertilized ertilized Land Adapted from W.Va. Agr. Exp. Sta. Bul. No. 155

Agricultura l Experime n t Station a d-vocates the planting the southern half of the lower peninsula from the 10th to 25th of Septem-

ber—in the northern half from 1st to the 15th is the best time. The wheat should be seeded immediately after danger of fly injury has passed, and fertilizer should then be used to insure its making vigorous growth and going into winter in a strong, healthy condition. Two hundred and fifty pounds of fertilizer which fits the conditions on your farm will force wheat so that

Kernels

THE PRODUCT OF ONE ACRE UNFERTILIZED FER TILIZED Plump Kernels Shriveled 为一块 **以 31% bu.** Kernels 2%bu. 举一张 (X)

> where it may be had in quantity, but the average farm never has enough go around and the best place apply manure in a rotation, is on the corn crop; furthermore, wheat recorn crop; furthermore, wheat re-sponds particularly to phosphoric acid, of which manure is relatively deficient. As illustrative of this, the Michigan Agricultural Experiment Station tells of obtaining a return of

whe n cold weather comes, it will be in better condit i o n than unfer-tilized wheat planted two weeks earli-er. Manure is recom-



when re-enforced with 250 pounds of acid phosphate per acre as com-pared to a return of \$3.25 per ton from manure alone.

It is hardly necessary to present evidence of the value of fertilizers to the farmers of Michigan, but the 18 year experiment, with and with-out fertilizers at the Ohio Agricultural Experiment Station is worthy of note. There the average yield per acre on the fertilized land was 24 bushels while on the unfertilized the average was only 10.7 bushels. Of equal interest is that historical experiment at Rothamsted, England, where the average yield on a fertilized plot over a period of 51 years is 31.2 bushels, while on the unfertilized land, the average yield is only 13.1 bushels.

Fertilizers further increase profitableness of wheat by plumping the grains; resorting again to the Ohio Experiment Station figures we find that where fertilizer was used only 6 per cent of the kernels were only 6 per cent of the kernels were shriveled, while where the land was unfertilized, 49 per cent were shriveled kernels. This means double profits on the money invested as there are more bushels of wheat and it grades 1 and 2 instead of 4, 5 or lower.

lower.
The easiest and most effective method of applying fertilizer at the time of seeding is through the ordin-ary fertilizer grain drill. This ma-chine applies the fertilizer evenly and leaves it near the roots of young

Where drills not equipped to use fertilizer are still in use, a broadcast distributor offers the next best means of making the application. These machines can be purchased in sizes as wide as 10 to 12 feet, which cover large acreages in the course

In Steuben County, Indiana, the county agent tells of making tests of the value of fertilizing wheat and gives the following results:

Am't per Acre Fer'l'zed Plot fri'zed plot due fer'lzer 200 lbs. 42.9 bu 13.3 bu. 29.6 bu. 200 lbs. 27.6 bu. 19.8 bu. 11.5 bu. 200 lbs. 27.6 bu. 19.8 bu. 7.8 bu. 140 lbs. 24.4 bu. 18.2 bu. 6.2 bu. 6. 21.8 bu. 8.3 bu. 13.5 bu. 200 lbs. 30.2 bu. 6.8 bu. 23.4 bu. 18.2 bu. 6.2 bu. 12.0 bu. 175 lbs. 160 lbs. 33.3 bu. 23.4 bu. 250 lbs.

190 lbs. 27.3 bu. 13.1 bu. 14.2 bu. (Continued on page 11)

Oregon Farmers Enter Distributing and Manufacturing Business

Organize Not Only to Market Raw Product But to Build Factories for Utilizing Surplus

Your Chance is Coming

The plan is somewhat different than usually followed but it appears sound and ought to give the farmers a much larger share of the consumer's dollar. Whatever prejudice any reader of the Business Farm-

er may have against farmers marketing their own milk we trust they

will be open-minded enough to become familiar with the entire details of the above mentioned plan when it is presented to them, before ar-

LTHOUGH we are not yet permitted to divulge the details we are

free to say that a plan is soon to be presented to the farmers of the Detroit area to own a distributing plant in the city of Detroit.

NEARLY every week unfolds the story of some new co-operative association of milk producers who, weary with the continual combat with milk dealers and condensaries, fluctuating prices, intermittent losses, and the surplus problem, have stepped boldly forth into the larger field of distributing and manufactur-ing the products of their dairy herds. The latest venture of this kind to come to our attention is that of the Dairymen's Co-operative League, embracing several thousand farmers of Oregon and southern Washington.

This organization was the outgrowth of a co-operative cheese association that had been in existence since 1916 and had met with very indifferent success. The association had been unable to compete with other buying agencies for the farmers' milk and they began to lose business and money. At the same time farmers of surrounding sections be-gan to feel the need for an organiza-tion for the co-operative marketing of their production. The two groups finally got together and the Oregon Dairymen's Co-operative League is

The League has power to provide, install and operate whatever facilities are essential in the successful prosecution of co-operative market-ing. The League has as complete power to market co-operatively the

products of its members as any individual dairyman would

riving at any foregone conclusion.-Editor.

market the products of his dairy. In conjunction with the League there has been organized as a nonprofit organization having the same officers and management as the League, the Oregon Dairymen's By-Products Corporation The corporation will constitute the manufacturing agency of the League and will be expected to take over and manufacture into butter, cheese, powdered milk, condensed milk or other milk products, the surplus of the milk of the League. The League will then take over and market the products manufactured by the by-products corporation. This action is in striking contrast to the oftentimes vacillating policy of the producers' asso-ciation in this state. On several oc-casions when crises threatened to destroy the arrangement between the producer and the Detroit distributors and an open break seemed inevitable, the association "threatened" to build cheese factories and refuse to sell to the Detroit dealers, but that is as far as they ever got. The prois as far as they ever got. The producers themselves, discontented with been estimated and paid for, have been ready for years to go into the business of manufacturing this surplus into marketable products, but there has been no one to take the lead. What other manufacturer on the face of the earth would turn his surplus products over to another party and accept less than the cost of producing them if there were a way in which he could place them on the market himself at a profit?

We stated before scores of dairymen's associations are going into the actual business of distributing and manufacturing as the only solution of their marketing problem. They have tried, without definite success, nearly every kind of a compromise but none has been discovered which will entirely remove them from the mercy of the dealers. We learn much of the failures that have occurred in the co-operative marketing of milk, but very little is said of the conspicuous successes, of which there are many. THE BUSINESS FARMER expects during the coming months to make a thorough investigation of cooperative milk marketing ventures and to publish the results. Two ventures of this kind in which we are particularly interested is the Turner Center system of Massachusetts and the co-operative marketing plant in Cumberland, Md., a history of each of which will be published in early issues.

What farmers of other dairy sections have done the farmers supplytions have done the farmers supplying any one of a dozen Michigan cities can do. If the farmers of Cumberland, Maryland, can organize a successful marketing enterprise, the farmers of the vicinity of Detroit, Grand Rapids, Saginaw, Flint, Jackson, Battle Creek, Kalamazoo, Bay City, and even smaller towns can do likewise. Where is there a farmer who thinks otherwise?

Lapeer Farmers Back Legislative Candidates

Farm Bureau Members to Give Organized Strength to Overthrow Reactionary Political Ring

VERY FARMER in Michigan will be interested in the political activities of their fellow farmers in Lapeer county because those activities were largely brought about by the Lapeer county representative Wm. E. Ivory, who couldn't trust the people to vote upon the warehouse amendment. Moreover, the primary purposes of the farmers' political movement in Lapeer county is to prevent Ivory from going back to the legislature which he aspires to do. With that end in view the Lapeer county farm bureau has induced Mr. Daniel Butler, an upstanding and progressive young farmer of Deerfield township, to become a candidate, and the 2,300 members of the Farm Bureau and those who are not members of the Farm Bureau are expected to actively support him.

But the farmers of Lapeer county will not rest there. They have their

eyes on the state senatorship as well, and will back Dr. O. G. Johnson, farmer and physician of Fostoria, against Chas. O. Blinn of Caro, Tuscola county. Blinn was another "farmer" in the 1919 legislature who couldn't trust the people. "Tarmer" in the 1919 legislature who couldn't trust the people. He is of the old political school, partisan-bound, reactionary, and one of the cogs in the political machine of Tuscola county. Dr. Johnson is exactly of the opposite type, independent and progressive. His experience as a farmer and a physician has given him the common physician has given him the common touch and the ability to get next to people and understand their needs and problems. He is extremely popular among both old and young and a prominent newspaper man of Lapeer predicts that he will carry Lapeer county by a large majority.
Such are the substance of the facts

imparted to the editor of The Business Farmer by Mr. L. L. Chapin of Fostoria, president of the Rich township farm bureau, at whose home the editor was a visitor a couple weeks ago.

"Some of us farmers in Lapeer county have long memories," said Mr. Chapin in discussing the situation. "We remember that Wm. E. Ivory was a reactionary all the way thru the last session of the legislature. We remember that he couldn't trust the people to vote on the warehouse amendment. We weren't all for the amendment, but we thought the farmers who were for it should have chance to vote for it, and we didn't like the idea of one man, our repre-sentative, holding up the whole thing. It doesn't set well in a republican form of government. So we fellows who have long memories got after Mr. Butler and after considerable arguing he consented to become a candidate. And we're going to nomcandidate. And we're going to nominate him, too. We have polled the sentiment of the farmers carefully and we find an overwhelming prejudice against Ivory. I am told that there is a probability that he will not carry his own township. Wm. E. Ivory is not going back to the legislature."

And then we drove over to the Butler farm and found Farmer Dav-id pitching hay. He slid down off the mow, shook hands all around and in five minutes had convinced me that here was a man who could be trusted to trust the people and at the same time have great convictions of his own. Lapeer county will have apologies to make for their next representative in the state legislature if his name is David Butler.

A Review of the Warehouse Case

Lest some may have forgotten the exact circumstances leading up to the drafting of the warehouse amendment and its ultimate fate at hands of the house of representatives we give below a brief history of the

In the first place the warehouse bil1 was nothing more than an enabling measure. It proposed to refer to a vote of the people an amendment to the State Constitution authorizing the state legislature if it so desired to ssue bonds and build terminal warehouses in order to provide storage places in leading cities for farm

Farmers In Politics

THE LEGITIMATE business interests of the state have absolutely nothing to fear from the farmers' awakened interest in politics. The propagandists of the reactionaries have lied when they said the farmers of Michigan are seeking class legislation. They are not. They are seeking decent government, representative government, efficient government, economical government. The farmers court the fullest investigation and can prove that their ideals and ideas of government are fully in accord with the maxim, "the greatest good to the greatest number." Business interests of the state who oppose farmers going into politics are interests who have something to hide farmers going into politics are interests who have something to hide under a basket, and in the great majority of cases they are responsible for the farmers new interests in affairs of government. The accompanying story is but one of many instances of farmers endorsing candidates for the legislature. Accounts of other instances will be presented in these columns from time to time.—Editor.

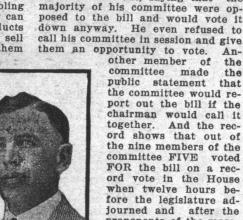
products and possibly overcome the condition that prevailed at certain seasons of the year when there was food to burn at the farms and people going without in cities. Terminal warehouses are, theoretically at least, supposed to equalize the deficiencies of transportation, enabling shippers to use all the cars they can get in the fall, ship their products to points of consumption and sell them as the public requires them Then should winter

storms hold back traffic or cars should not be had for long periods no one would suffer be-cause enough farm pro-ducts would be at the point of consumption to tide the people of the city over and bring to the farmer a fair price for his products. As we say this is the theory of the thing. That there is need of something of this kind is all too apparent, and that it is the duty of the state to at least investigate the problem if not to act-ually provide the means of remedying it is also

apparent. But as we shall afterward show, the lower branch of the legis-lature didn't care to be bothered about such fundamental propositions as this. It was too much out of the beaten political path for them to follow, and with Mr. Wm. E. Ivory as their willing tool, as we shall after-ward show, they succeeded in kill-ing the proposal to let the people even vote upon the measure.

The Senate passed the bill. went over to the House and was referred to the Committee on Amendment and Revision of the Constitu-tion, of which Wm. E. Ivory of Lapeer county was chairman. Then the fight began. The private warehouse and elevator interests of the state sent their lobbyists to Lansing and

gave the peoples' representatives instructions not to submit the proposition to the people. Some of them didn't take very kindly to the instructions and insisted that the bill be reported out of the Committee and submitted to the people. But not so with all. Certain "farmer" members of the house who cared more for the political support of the commercial interests of the towns in their district than they did for the welfare of the people or the sov-erign right of the people to vote on the measure but at the same time fearful of going on open record as being opposed to the measure, their combined influence upon Ivory to keep the bill in his committee. And Ivory per-



DAVID BUTLER

down anyway. He even refused to call his committee in session and give them an opportunity to vote. An-other member of the committee made public statement that the committee would report out the bill if the chairman would call it together. And the record shows that out of the nine members of the committee FIVE voted FOR the bill on a record vote in the House when twelve hours before the legislature ad-

mitted himself to be thus influenced.

The arguments of the proponents of the bill were of no

Letters and petitions

the men who had sent him to Lansing were ignored. He refused to let

the bill come out, saying that

from

ure had given up the fight, Ivory called his committee together and reported out the bill. These are the essential facts, but one more

journed and after the proponents of the meas-

bit of evidence should be re-corder. It is this: That all other proposed amendments which came before his committee, such as the proposal to bond the state build roads and the proposal to in-crease the salaries of circuit judges, Ivory and his committee reported out unanimously without any questioning or quibbling of any kind. He was willing to trust the people to vote on those amendments, but he wasn't willing to trust the farmers and consumers to vote upon an amendment that meant infinitely

Such is a part of the record established by Wm. Ivory in the 1919 session of the legislature. He wrote it himself at the command of the polit-

ical four-flushers of the legislature. The farmers of Lapeer county are accept-ing the record on its face, and will go forth in the next election to give Mr. Ivory the battle of his political career.

David H. Butler

David H. Butler, successful farmer of Deerfield Township, Lapeer county, and candidate for the office of Representative to State Legislature, was born on a farm in Lapeer county, April 15, 1887.

Educated at Fostoria high, worked in general store until he had a good knowledge of the mercantile business.

Has traveled extensively in the East, South and Southwest as a commercial sale sman working five years for one company in New York City, giving him a good opportunity to study condition in the various states and his sympathy has always been with the farmer, laborer and their interests and has always longed to see better conditions for them see better conditions for them.

For the past ten years has farmed in Lapeer county and is actively engaged in that capacity at the present time.

Has held various offices of public

Has held various offices of public trust serving as treasurer of the township in which he resides during the year 1918 and 1919.

Free from cliques and combines and has always stood for any farm movement which would tend to better conditions for the farmer.

Dr. O. G. Johnson

Dr. O. G. Johnson of Fostoria, Tuscola county, candidate from the 21st District for the office of State Sen-ator, was born on a farm in the township of Rich, Lapeer county, July

31, 1872, and is now 48 years of age. Being one of a large family, he left home at the age of nine years to make his own way in the world, working on farms summers, going to school winters until at the age of 19 when he completed his high school After which he was attracted to railroad work on account of high wages paid railroad men at that time. He successfully passed through the different branches of the transportation service and was promoted to Engineer at the age of 25 years.

At the age of 29 he took his savings and started to college to study medicine and by his own hard efforts he completed the course and opened an office in Metamora, Mich., moving to his present home at Fostoria, two years later.

Dr. Johnson has also been a progressive and successful farmer and a breeder of thoroughbred Holstein cattle, owning and operating one of the largest farms in Watertown town-

At the beginning of the Great War, when the call went out for every available physician, although above the specified age limit, Dr. Johnson offered his services, accepting a captaincy in the medical corps and sailed for France, serving overseas one year, was commander of the Artillery Hospital at Saumur, France

The Doctor now holds a letter of commendation from his superior officer for his work as an organizer and his executive ability.

RULES, REGULATIONS, FARM BU-REAU ELEVATOR EXCHANGE

THE MICHIGAN State Farm Bureau Elevator Exchange has made public the rules and regulations which have been adopted to govern the organization. The objects of this Exchange were given in detail in these columns months ago and summarized in a recent issue. They cover the entire gamut of the possibilities facing an organization of this kind and it goes without saying that if the Exchange can carry out all the varied projects now in contemplation it will recover now in contemplation it will prove a wonderful machine of service Michigan agriculture.

The offices of the Exchange will be located at Lansing, in which city the Board of Control will meet on the third Tuesday of each month and the annual meeting will be held on the third Tuesday of July.

Membership in the Exchange shall consist of the members of the local co-operative elevators or associations owned and controlled by farmers in any of the counties of the State of Michigan, which elevators or associations shall have taken action to federate their interests in the Exchange by agreeing to abide by the rules and regulations. Each local thus affiliating shall elect a representative to the Exchange.

Expense of Membership

Each local elevator or association desiring to affiliate with the Exchange must pay in advance to the Exchange a membership fee of \$200 for its total membership. In addi(Continued on page 11)



DR. O. G. JOHNSON

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Credit is Getting Tight

FARMERS ARE beginning to feel the pinch of the credit situation. A good many whose credit has never been questioned and who have been able to borrow money to the limit of their needs are finding it increasingly difficult to secure money for their current expenses. As for those who have been eareless of their credit standing and were considered as "poor risks" even when money was plentiful, they are out of luck entirely.

The country banker is not to blame for this situation. The money which he loans does not belong to him. It is merely held in trust of which he is guardian. The amount of money which bankers can loan against their deposits is strictly regulated by law as it should be. Before the establishment of the federal reserve system the amount of loans made by country banks was limited by the amount of deposits. But under the federal reserve system member banks may loan many times their deposits. This system provides that notes and other collateral accepted by member banks in exchange for loans may be presented to federal reserve banks for rediscount, at a nominal

But what's wrong with the system if it fails now to supply credit when it is most needed? is perhaps a most natural question. Let Gov. Jas. B. McDougal of the Federal Reserve Bank of Chicago, give you the crux of the situation as he explained it before the recent convention of the Michigan Bankers' Ass'n. Mr McDougal said:

"In reference to the currency business situation I will just say that the Federal Reserve banks, generally speaking, are overloaned at the present The situation is clearly reflected in published statements of the Federal Reserve banks with respect to the Seventh Federal Reserve dis-It can be said that the most important contributing factor to the great demand for credit is traceable to the inadequate transportation facil-In Iowa alone it is reported that there are 100,000,000 bushels of grain from last year's crop and also large quantities of live stock ready for market, the movement of which is prevented because of the inability to secure cars.

"For many months the Federal Reserve Bank of Chicago has been endeavoring to impress upon borrowing banks the necessity of discouraging all loans for speculative and other non-essential purposes and of conserving their loaning power for legitimate and necessary business. General adherence to this policy, an the part of all the banks, together with improved transportation facilities will result in gradually strengthening the reserve position of the commercial and Federal Reserve banks, thus placing them in a better position to meet the customary seasonal demands for crop moving purposes which naturally come in the fall."

In brief, the banks of the country are overloaned. Too many of them have looked upon the federal reserve banks as inexhaustible reservoirs of money, and have expended their loaning powers in loans for speculative or semi-speculative purposes. As a result the farmers, like old Mother Hubbard, come to a cupboard that is all but bare, and they are likely to suffer long before their crops can be

While the situation does not as yet give promise of serious consequences, there is no telling how soon it may. It is bad enough now to emphasize the folly of somebody's failure to have looked forward to this day and provided for a source of constant and unlimited credit and capital for the productive pur-poses of those engaged in agriculture. The nation may yet pay a terrible price for this short-sightedness.

Third Party Blunders

THE ATTEMPT to organize politically the farmers, laboring men and progressive leaders of the two old parties has failed. True, a third party has been launched, but no sooner had it left the docks than the wild-visioned land lubbers who had taken charge threw all its ballast overboard leaving the craft to flounder at the mercy of the waves. They are likely to discover before they have proceeded far that it is no easier to ride the waves of the political sea without a depth of water to steady the hull than it is to walk on air over firm ground, a pastime that has proven quite popular with certain labor leaders and extreme socialists who are in command of the new party.

The third party has missed its opportunity With the support of the Non-Partisan League it might have attracted the attention of farmers in every state. With the support of the conservative elements of organized labor it might have had also the support of all labor. And with the committee of 48,-all men of influence and deeds,-in absolute control of the policies and campaign of the new party, it might have had the co-operation of millions of American citizens who have an indefinable feeling that the Republican and Democratic platforms are lacking in certain vital respects which a third party might have supplied. Thus fortified, the new party might conceivably have become a factor in the fall campaign.

But under the circumstances such a suggestion could only provoke mirth. That any considerable number of people will embrace the Bolsheviki-inspired program of the new party, no man with an ounce of gray matter would seriously contend. The program admirably suits the purposes of the labor agitators, the communists, the anarchists and others of the near-demented, but it is unthinkable that it could appeal to any man who works for a living and is dependent upon industry and agriculture for his bread and butter.

The separation of interests which were active in the early days of the convention and finally resulted in the unconditional withdrawal of the Non-Partisan League, the Fortyeighters and others who gave the new movement a semblance of strength and dignity, was inevitable. We have always held to the opinion that there is no common political grounds upon which organized labor as now constituted and organized farmers can unite. Economically,-in the co-operative purchase of farm products,-such a community of interests exists. But when it comes to legislating upon property rights, taxes, etc., the farmers and the laboring men are as far apart as the two poles. The reason is simple The farmer is a property owner and the laboring man is not, Compromise might be effected between the two on issues in which their interests fail to harmonize were labor under a saner leadership, but not otherwise.

The Chicago gathering was a practical demonstration of this theory.

Bankers Shy at Farm Bureau

ICHIGAN bankers want to know more about the Michigan State Farm Bureau before endorsing it. This fact came out at the recent convention of the bankers' association when it was suggested that the convention go on record as favoring the Bureau. The convention steered shy of such an endorsement and a recommendation was substituted requesting the Bureau to send a representative to the bankers' group meetings in September and explain what the farm bureau was and what it stood for.

The discussion was precipitated by a delegate from Tuscola county who asked for information about the Bureau, stating that in his county the farmers did not seem to know just what the Bureau was doing and that the banks were uncertain as to the credit strength of the organization. R C. Rothfus, Adrian banker, gave the convention his assurance that the Bureau was a responsible organization and its warehouse receipts on wool or any other product to be marketed could safely be honored.

Nevertheless the bankers adopted a "show me" attitude and will find out for themselves whether the Farm Bureau is a conservative, Simon-pure farmers' organization, or a wolf of the Non-Partisan breed parading in sheep's clothing. Bankers, we are told, have no earthly use for the Non-Partisan League and Michigan bankers have been told that Michigan farmers are going the way of the western League. Hence, "caution" is their watchword.

Moving the Crops to Market

WHAT PROFITETH a farmer to produce crops which for lack of cars he cannot move to market? If the railroad situation does not improve within the next sixty days all the farmers' problems of production may pale into insignificance compared with the problem of getting his crops to market. This is no idle guess. It is a prophecy that is the natural fruit of a little investigation and common

Investigation shows that the railroad terminals of the country almost without exception are glutted. It shows that the roads are short over a quarter of a million cars. It reveals great stocks of 1919 grain in the hands of the country elevators, and still greater stocks back on the farms. And for the next sixty days it will disclose a golden stream of new wheat moving from farm to elevator where it will accumulate in every niche and corner to await the indefinte arrival of cars to carry it to the

Common sense tells us that there is danger in such a situation. Common sense tells us that we must bestir ourselves to an immediate and careful consideration of this problem. The needs of the farmers for the money they have tied up in their crops and the needs of banks for the money they have loaned to farmers make it imperative that the balance of the 1919 crop shall be sold at once and the 1920 crop transported to points of distribution before the winter comes on.

Managers of co-operative associations should be impressed with the importance of this problem and to plan at once upon the movement of the crop consistent with these untoward conditions. Wherever possible grain should be moved to a consuming market by truck. Farmers and marketing associations located within a radius of twenty to thirty miles of a consuming market should seek an outlet in that market for part of their supplies and they should not depend upon freight cars to transport their products. Every freight car capable of carrying a load will be needed this fall for long-distance hauls and even then trucks will have to be used for considerably longer hauls than are usually thought wise for trucks to traverse. In the face of the emergency that now confronts the nation, the motor truck will come into new and greater usefulness and shippers should wherever possible use it to the exclusion of the freight car.

One of the propagandists of the Michigan Coalition Committee, which is engaged in "combatting industrial and agricultural unrest in Michigan" told an audience the other day that the Michigan State Farm Bureau owed its existence to the Coalition Committee. On the contrary the Coalition Committee came within an ace of killing the farm bureau n.cvement in Michigan and it may do it yet "if you don't watch out."

We wonder how people can fall for that bunk about the meagre forces of the State Constabulary "protecting the orchards of Michigan from the depredations of motorists."



What the Neighbors Say



REP. CHASE COULD NOT TRUST THE PEOPLE

We wish to ask through your paper how Irvin Chase voted on the bill to submit the warehouse amendment to the votes of the people. Was he afraid to trust the people?—Subscriber and Farmer, Osceola County, Mich.

Apparently Mr. Chase could not trust the people. The record shows that he voted to table the report of the committee which meant the end of the proposed amendment. What are you farmers in Mr. Chase's district going to do about it, anyway?—Editor.

FEDERAL FARM LOANS

A bulletin issued by the membership committee of the Farm Mortgage Bankers' Ass'n of America, makes an assertion which should make every farmer want to vote the Democratic ticket this fall for both president and congressmen.

president and congressmen.

The bulletin is signed by W. M. Heckler, chairman of the Membership Committee and apparently was sent for the purpose of increasing the membership of the Association and the surprising, shocking, and in fact staggering, portion of the missive reads as follows:

"Most of us believe that the Supreme Court did not care to render a decision, which I interpret to be unfavorable to the Land Banks, but favorable to us, until after the next election."

The writer is a Republican, but the inference he gathers from the fore-going will compel him to vote the Democratic national ticket, both for president and congressman.

The farm mortgage banks and trust companies compose the largest financial interests in the United States and if money can influence Supreme Court decisions these interests have the money. But why should an unfavorable decision be withheld until after election?

The reason is plain. The Farm Loan Act is Democratic legislation. By November 1st, the Old Guard expects to be so entrenched in national government that it would be impossible to pass a new law.

Grant the faults of the Democratic administration; grant that the best business men, the captains of industry, are in the Republican party, as the writer has been taught from youth to believe; grant that the Democrats who fill government offices are of mediocre calibre and make many mistakes. Isn't it much better at that, than an oligarchy of wealth, such as ruled the country before the enactment of the Federal Reserve Banking Act and Farm Loan Act?

We have carried on successfully a war against the greatest military power the world has ever known, and yet so wonderful is this banking system, that there is less actual suffering from hunger in the months preceding the enactment of this act when money was largely controlled by the bankers who are now bending every energy to get back into power. Will the farmers of the country and the laboring men be hoodwinked into putting their necks back into the slave collar, simply because the Republicans are smarter, better looking, and have more money to spend in election than the Democrats?

The writer is not one of those who are accustomed to rant against the money power and against Wall Street, but he knows too well the grasping methods of some money lenders when left free to do their worst with the borrower who has no other recourse to secure the mortgage loan necessary for him to exist.

As a class he has found the Farm Mortgage Bankers a set of selfish and unconscionable money leeches, desirous of destroying their prey through the extortion of unreasonable and exorbitant interest charges.

Nor has his observations been confined to the type of money lender popularly looked upon as the Shylocks of the community. Men of excellent standing in the communities in which they live, when given the chance will extort the pound of flesh at every opportunity and consider it simply good business.

A case is fresh in mind, during the recent tight money times, when a young lawyer reputed to be one of the cleanest in the community in which he lived, asked a young farmer \$1,000 bonus to renew a loan which was readily accepted by the local Farm Loan Ass'n.

Now that the system is temporarily out of business, cases of this kind will multiply without stint during the tight money conditions prevailing at present. No doubt if facts were known extortion of this kind would be appalling to us all.—P. O., Hillsdale County.

The average voter does not appreciate the tremendous efforts that have been made to destroy the farm loan system. Most of the opposition has come from the Mortgage Bankers' Ass'n, but not a little of it has come underhandedly from partisan politicians who can see nothing good in the handiwork of a Democratic administration.—Editor.

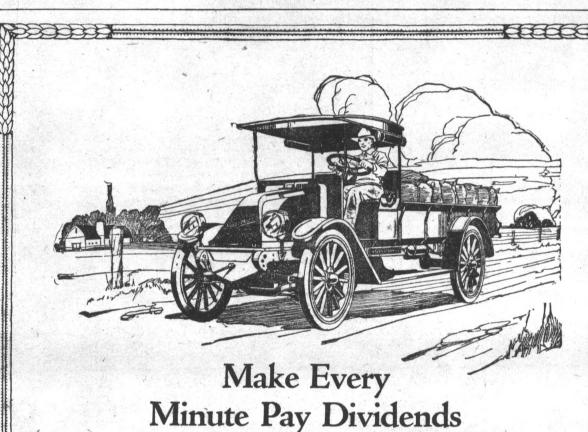
THE WAY WE THINK

Being a subscriber of your valuable farm paper and appreciate your stand for the farmers, permit me to express some of my views as to the different items of the day.

storms of the la last few has suddenly taken a backward look storms have made it most impossible for the farmer to get on the fields to cultivate and to finish his planting of beans and sugar beets. The high cost of living has been talked so much that we think the city fellow will have a good chance to continue whining in the midst of a crop failure and panic. The farmers today, most of them, are not making expenses at the prices offered. It is about time things should adjust themselves. Right here in our county it is astounding the number of pioneer farmers that are selling out and leaving their farms, moving to the big towns. Farm values have declined but farm products are way below their value. Here at present the farmer who has been planning on his wool clip is very much disappointed at the meagre offer of 28 cents per pound-why should he not. Does the price of wool goods go down? Not very much and still the manufacturers say the prices are lower—that is to get the wool, see the point? Farmers will be advised to keep a nice flock of sheep as they are easy to take care of. That is all bosh, as sheep need just as good care as your other farm animals. The writer is in full sympathy for getting along but, by ginger, I like to have some profit along with my work also.

Farm machinery, lumber, cement or anything the farmer has to buy, he is soaked well. We oftimes wonder where things will go. Henry Ford stated some time ago that things were going too fast and a halt had to come some time and we agree with him. The farmer today cannot afford the wages his hired help on the farms ask, as the farm will not pay it.

In regards to the sugar beet situation wish to state I believe in the farmers having their share but still you know we have to look out for the shortage which is sure to be worse if beets are not planted. Our ground is the heavy kind and produces a normal supply to the acre most any year—B. B. R., Twining, Mich.



DURING these days of short working hours, high wages and unsettled labor conditions, every hour saved for essential work is money in your pocket. Every hour you spend on the road between your farm and town represents unproductive time. During your busy season someone is getting high wages for this time, or you personally are spending valuable time. Make every minute pay dividends. Reduce the number of hours spent on the road and increase the hours of productive farm work.

You can haul your farm products to town with an *International Motor Truck* and haul supplies back to the farm in about one-fourth of the time that would be required with a team and wagon—a road saving of 300%. Thereby you save, during the year, many hours for necessary farm work—hours and minutes that total into days. You save money in wages, or at least make the high wages that you are paying someone pay you greater returns.

International Motor Trucks are made in nine sizes, from 3/4 ton to 31/2 ton—a size and style for every hauling requirement. A letter or post-card to the address below will bring complete information descriptive of these low-cost hauling units that make every minute pay dividends.

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JUST TO BE OUT OF DOORS

Just to be out of doors, so still, so

green, With un unbreathed air, illimitable,

With soft, sweet scent of happy grow-

ing things, The leaves' soft rustle, sound of sud-

den wings,
The far, faint hills, water wide between

And over all the feeling, half serene, Of what this happy world would come to mean

When no conventions hard shall intervene;

Content with contentment Nature

brings,
Just to be out of doors.
—The Public.

To one who thinks of our Northern Michigan territory as simply 'a stretch of jack pines and barren sand, a trip through the cultivated part of it is a revelation.

True, it remained for the fruit True, it remained for the fruit growers of the west to first teach the farmers of other states the value of sprayed fruit, but now that our fruit belt of the north is being developed, there is none finer. For miles along Traverse Bay stretch orchards of cherry trees, with their shining trunks telling the story of painstaking care. And just as carefully cultivated were these orchards as are the corn fields of Illinois. the corn fields of Illinois.

After driving for miles across the lands owned by the lumber companies who have stripped them of their ies who have stripped them of their value, and then left them, it is like the oasis in the desert when the driver strikes the road along the bay, where the way is so narrow that "turn out" places are marked—where the hills have washed the road perilously near the bay, but where the trees on either side of the road bend over and meet, forming an arch through which the traveler emerges to catch glimpses of trees laden with the glistening fruit.

For the tired business man or his family, anxious to escape the heat

family, anxious to escape the heat of the city, there are resorts without number—some of them catering to EDITED BY CLARE NORRIS

How I Would Live

the idle rich who demand every convenience, while for the school teachwith her long vacation and limer with her long vacation and limited means there are the fruit farms where she can earn her board and room by picking fruit at the same time gaining for herself all the red blood corpuscles which the indoor life have robbed her of, and sending her back at the end of the season, tanned of flesh but with abundant health. Many boy scouts also enjoy their outing in this way and in spite of the work still find plenty of time of the work still find plenty of time in which to take their dip in the clear cold waters of the bay.

I wondered why the moving picture men didn't set up their cameras in this district—surely the players would find real recreation with their work in this so-called "heart of nature's playground," and as for setting—no finer scenery could be

Whether one is fond of boating, bathing, fishing, drives or "hikes" through beautiful country roads, they are all to be found within the boundaries of our own fair state. And for those who can't afford a long vecation trip we can think of long vacation trip, we can think of no more delightful way of spending a short time than putting the whole family into the car and pointing its head due north. You will find many delightful camping sites among the "Christmas trees" or the beautiful silver birches and will return much more refreshed and rested than as if you selected the city for your trip.

The early fall is the time for sight-seeing and shopping in the city, when the tourist season is over, rates have returned to more nearly normal and the heat is not so oppressive— but for the summer—if you would find a real restful vacation—just take to the open road.

SEEN IN CITY SHOPS

B LACK AND white is finding favor in milady's eyes for the summer wardrobe and some of the creations are truly handsome while some are simply startling, but not at all lovely.

In a shop yesterday I saw a little summer dress all made up which I realizes I wouldn't have chosen had I seen it in the piece and yet in the completed dress it was very effective. It consisted of a black background, with a white figure—rather large. And it's only trim was a very wide hem as of course the skirt was made at least ten inches from the floor and white organdie collars and cuffs. And these white organdie collars and cuffs were made perfectly plain, but stitched in black. And with this costume was worn a sash of black ribbon—the old fashioned kind that we used to call watered silk. It was very wide and made a costume which was cool and at the same time would

not soil easily.

A buyer who has just returned from New York confided in me that the fall suits and dresses would be just as short as they had been the past summer.

Thought perhaps some of our readers might be interested in the latest songs, so I dropped into the best music store in town where the clerk gave me the following list of new songs as "best sellers." They are 30c each if you should wish to order through the Personal Service Shopping Bureau:

Kismet, an Arabian Song: Because You're Here. Shadows Will Fade Away. Somewhere. Little Heart O' Mine. Railroad Blues In Sweet September.

I know how short this life at best must be, So let me live that, after I am dead, There may be these who will remember me For some good thing that I have done or said. If I have made a little child to laugh, A tired and careworn mother caused to smile, Or said a good word in someone's behalf: Oh, then, will not my life have been worth while? If, by a kindly word, I helped to cheer Someone in sorrow; helped relieve the pain Of one who suffered: or dispelled the fear Of one afraid—then have I lived in vain? If I deal fairly with my fellow men, Help those disheartened weary with the strife; If I am honest with myself, pray, then, Have I not played the better part of life? So let me live that, after I am dead,

hildren's

There may be those, who, looking on my face, Will think of some good thing I did or said

That made this world for them a brighter place.

—Harrison Russell.

EAR CHILDREN: Two prizes have been awarded this week—the first is a large size pencil box, containing both pens, pencils and eraser. This was sent to Zella Smith, of Boyne City, Mich., who secured three new subscribers for our

And the second prize was the small size pencil box, which was awarded to Ruth Hibberd for her original story "In a Pair of Old Shoes" which appears this week.

During the vacation season is seems as if a whole lot of our little folks could secure subscriptions and earn just the things you have been longing for. Try it. One little girl is working for a camera. It takes ten subscribers and they must be sent in at once in order to gain the sent in at once in order to gain the camera, but we have no doubt that she will succeed as she seems so determined and that is what always wins—strick-to-it-ive-ness and hard work with a determination to win is a combination which can't be beaten. Affectionately, AUNT CLARE.

OUR BOYS AND GIRLS

Dear Aunt Clare:—Quite a long time ag I sent a poem to your page and was pleased to see it printed. I was very glad to receive letters from my M. B. F. cousins. I am sending you a true story. We thought it a very interesting incident, though sad, and I wanted all of the readers to know of it. I would be very glad to write all of the time for your paper. I write many short stories and would like to send them to a paper. I would

like to have some of the cousins write to the paper and tell how they earn money, for I want to earn money to go to high school. Hoping you will find a place in your paper for my letter and stories.—Ruth Hibberd, Remus, Mich.

In a Pair of Old Shoes

In a Pair of Old Shoes

In our woodshed hangs a pair of old shoes. They were beyond repair and to have them out of the way they were sent out there. They hang on a nall as peacefully as a pair of old shoes should. There are many robins about our yard, What brings them there I do not know, but they are very plentiful around the great trees and the barns. One day last summer I sat idly in the woodshed and several times I saw a robin fly in with a bit of grass or mud. I was curjous and watched her, but I could not see where she deposited her burden.

I moved to get a better view and all at once I saw. She was building her nest on that pair of old shoes.

After a few days the nest was finished and four beautiful blue eggs lay close within. How could I wait until those eggs were hatched?

The bird sat on the nest day after

within. How could I wait until those eggs were hatched?
The bird sat on the nest day after day and her red-breasted husband was always singing near or bringing her a bug or a worm.
One day, to my delight, I found that one of the eggs had hatched and soon all the eggs had fussy little objects with wide yellow mouths in their places.
Often I put a bug or worm on the fence nearby for Mrs. Robin to give her children.
I watched the babies grow. I don't think they had ever taken their first lesson in flying yet and I went out to see them one day. But alas! I found the nest empty.
Whether the cat took them or not, I do not know, but the nest is still there, and if it were out of danger of all cats, I should wish that those robins would build their nest there again this year.—Ruth V. Hibberd, age 14 years.

Dear Aunt Clare—This is the first time I have written to you. I like to read the boys and girls letters. I am in the 5th grade. We live on an 80 acre farm. We have two horses two cows and two pigs. We have about 95 chickens. I am going to try and get a camera. Can I send the name of 10 subscribers any time? May father takes the M. B. F. and likes it very much. Well, I will close. Zella Smith, Boyne City.

Dear Aunt Clare—I am a boy 9 years old and weigh 79 pounds and will be in the fourth grade next winter. I have 2 1-2 miles to go to school. Our school s a graded school of about 40 pupils. We were visiting yesterday and on our way home a black bear crossed the road just a few rods ahead of us.

Mama has 75 chickens. This is the first time I have written to you and hope to see my letter in print. Orlan Wise, Selkirk, Mich.

Dear Aunt Clare—I would like to join your circle of boys and girls. I stay with my aunt and uncle. They have two horses, 10 chickens, 1 cock and 1 dog named Shep. He likes to chase cows, I solved the Proverb Jumble, it was "Early to bed and early to rise, makes a man healthy and wealthy and wise." Will close, hoping to see my letter in print. Margaret Kamper, Rudyard, Mich.

Dear Aunt Clare—This is my second letter to you. I am 9 years old. I have 2 sisters. My school was out the 27th of May. We had a picnic in the grove, Miss Little was our teacher. I go to Sunday school every Sunday, Lila Dickinson, Hesperia, Mich., R 5.

Dear Aunt Clare—As I have never written before I would like to see my led ter in print. We take the M. B. F. and like it very much. I like to read the Doo Dads very much. As I have never seen any letters from Sidnaw in print I thought I would write once. I am a

girl eleven years old and in the sixth grade. There are 13 scholars in our school. The name of our school is Kentuckyville school. I have five sisters and one brother. There are four girls at home the other being married. I live on a homestead farm of 160 acres. Our pets are a dog and a guinea pig. Alma Powell, Sidnaw Mich.

Dear Aunt Care—I am a little girl 8 years old and in the third grade and my school was out the 9th of June. For pets I have two old cats and five kittens, My daddy takes the M. B. F. and I like to read the letters from the other girls and boys. I weed the garden for my daddy and cut the rye out of the wheat. Well I guess I will close. Ruth Scouten, Snover, Michigan.

Dear Aunt Clare—My father takes the M. B. F. and likes it fine. I like the children's page best. I am a girl eleven years old and in the sixth grade. I attend the Town Hall school. I have a brothers and one sister. We have a Dort passenger car. I must close to leave room for others. Martha E. Dublel Kawkawlin, Mich.

Dear Aunt Clare—I am a girl 12 years old. We take the M. B. F. and I enjoy the Children's Hour very much. I have three s. iers and two brothers. For pets I have 8 cats and a chicken. Vallah Metz., Livart, Mich.

Answer to Last Week's puzzle

CHester TAurel. AMericus. Richmond. -NT.

ENid.

HE DROPPED it on the top of the show case as of little worth, and looked inquiringly at his customer. But Torres waited in silence which he knew would compel the garrulity of covetous age to utter-

"Do I understand that the honorable Senor Torres seeks advice about the quality of the stone?" the old

jeweler finally quavered.

Torres did no more than nod

"It is a natural gem. It is small. It is small.

It is small, it is small, it is small, is not perfect. And it is clear that much of it will be lost in the cutting."

"How much is it worth?" Torres demanded with impatient bluntness.
"I am a poor man," Fernandez re-

"I am a poor man," Fernandez reiterated.

"I have not asked you to buy it,
old fool. But now that you bring
the matter up, how much will you
give for it?"

"As I was saying, craving your
patience, honorable senor as I was
saying I am a very noor man These

saying, I am a very poor man. There are days when I cannot spend ten centavos for a morsel of spoiled fish. There are days when I cannot afford a sip of the cheap red wine I learned was tonic to my system when I was a lad far from Barcelona, serving my apprenticeship in Italy. I am so very poor that I do not buy costly preties—"

"Not to sell again at a profit?"

Torres cut in.

Torres cut in.

"If I am sure of my profit," the old man cackled. "Yes, then will I buy; but, being poor, I cannot pay more than little." He picked up the gem and studied it long and carefully. "I would give," he began hesitatingly, "I would give—but, please honorable senor, know that I am a very poor man. This day only a spoonful of onion soup, with my morning coffee and a mouthful of crust, passed my lips—"

"In God's name, old fool, what will you give?" Torres thundered.
"Five hundred dollars—but I doubt the profit that will remain to

doubt the profit that will remain to

me."
"Gold?"

"Mex." came the reply, which cut the offer in half, and which Torres knew was a lie. "Of course; Mex, only Mex. all our transactions are in Mex."

Despite his elation at so large a price for so small a gem, Torres play-acted impatience as he reached to take back the gem. But the old

man jerked his hand away, loath to let go of the bargain it contained.

"We are old friends," he cackled shrilly. "I first saw you, when a boy you came to San Antonio from Boca del Toros. And, as between old friends, we will say the sum is gold." And Torres caught a sure but vague glimpse of the enormousness,

as well as the genuineness, of the Queen's treasure which at some remote time the Lost Souls had ravished from its hiding place in the Maya Mountain.

'Very good," said Torres, with a quick cavalier action recovering the stone. "It belongs to a friend of mine. He wanted to borrow money mine. He wanted to borrow money from me on it. I can now lend him up to five hundred gold on it, thanks to your information. And I shall be grateful to buy for you, the next time we meet in the pulqueria, a drink—yes as many drinks as you can care to carry—of the thin, red, tonic wine."

And as Torres passed out of the shop, not in any way attempting to

And as Torres passed out of the shop not in any way attempting to hide the scorn and contempt he felt for the fool he had made of the jeweler, he knew elation in that Fernandez, the Spanish fox, must have cut his estimate of the gem's value fully in half when he uttered

In the meanwhile descending the Gualaca River by canoe, Leoncia, the Queen, and the two Morgans, had made better time than Torres to the coast. But ere their arrival and briefly pending it, a matter of mo-ment that was not appreciated at the time, had occurred at the Solano hacienda. Climbing the winding path-way to the hacienda, accompanied by a descrepid old crone whose black shawl over head and shoulders could not quite hide the lean and withered face of blasted volcanic fire, came as strange a caller as the hacienda had

ever received.

He was a Chinaman, middle-aged and fat, whose moon-face beamed

"Hearts of Three

By JACK LONDON

Author of the "Valley of the Moon," and other stories.

the beneficient good nature that seems usual with fat persons. By name Yi Poon, meaning "the Cream of the Custard Apple," his manners were as softly and richly oily as his To the old crone, who tottered beside him and was half-support-ed by him, he was the quintessence of gentleness and consideration. When she faltered from sheer physical weakness and would have fallen, he paused and gave her chance to gain strength and breath. Thrice, at such times, on the climb to the hacienda, he fed her a spoonful of French brandy from a pocket flask.

Seating the old woman in a selected, shady corner of the piazza, Yi Poon boldly knocked for admittance at the front door. To him, and in his business, back-stairs was the accustomed way; but his business and his wit had taught him the times when front entrances were imperative.

The Indian maid who answered his knock, took his message into the living room where sat the disconsolate Enrico Solano among his sons
—disconsolate at the report Ricardo had brought in the loss of Leoncia in

the Maya Mountain. The Indian maid returned to the Senor Solano was indisposed and would see nobody, was her report, humbly delivered, even though the humbly delivered, even though the recipient was a Chinese. "Huh!" observed Yi Poon with

braggart confidence for the purpose of awing the maid to carrying a second message. "I am no coolie, I am smart Chinaman. I go to school plenty much. I speak Spanish. I speak English. I write Spanish. I write English. See—I write now in Spanish for the Senor Solano. You cannot write, so you cannot read what I write. I write that I am Yi I belong Colon. I come this place to see Senor Solano. Big business. Much important. Very secret. I write all this here on paper which you cannot read."

But he did not say that he had further written:

"The Senorita Solano. I have great secret."

It was Alesandro the eldest of the tall sons of Solano, who evidently had received the note for he came bounding to the door far outstripping the returning maid.

"Tell me your business!" he shout-

ed at the fat Chinese. "What is it? Quick!"

"Very good business," was the re-ply, Yi Poon noting the other's excitement with satisfaction. "I make much money. I buy—what you call—secrets. I sell secrets. Very nice business."

"What do you know about the Senorita Solano?" Alesandro shouted, "Everything. Very important information-

But Alexandro could no longer control himself. He almost hurled the Chinaman into the house, and not relaxing his grip, rushed him on into the living room and up to Enrico. "He has news of Leoncia!" Ales-

andro shouted.

"Where is she?" Enrico and his sons shouted in chorus.

Mistaking his busy thinking for fright, Enrico stilled his sons back with an upraised hand, and addressed the visitor quietly.

"Where is she?" Enrico asked

"Hah!—thought Yi Poon. The senorita was lost. That was a new secret. It might be worth something some day, or any day. A nice girl, of high family and wealth such as the Solanos, lost in a Latin-American country, was information, well. can country, was information worth possessing. Some day she might be married—there was that gosspi he had heard in Colonsome later day she might have trouble with her husband or her husband have trouble with her—at which time, she or her husband, it mattered not which, might be eager to pay high for the secret.

(Continued next week)

(This announcement is made with the approval of the Bureau of Animal Industry, United States Department of Agriculture)

Better Sires-Better Stock \$1,000 Money Prize

I INDER rules and conditions provided by the Bureau of Animal Industry, United States Department of Agriculture, a money prize of one thousand dollars will be paid by Chapin & Company, Chicago, to that county in the United States which first becomes free from inferior sires.

By inferior sires are meant low quality purebred sires as well as all crossbred, grade and scrub sires. The word "sires" includes stallions, bulls, jacks, rams, boars and bucks. Poultry is not included.

A county eligible to receive the prize must have a total of 500 or more sires of all classes and 5,000 or more head of female breeding stock.

All owners of males kept for breeding purposes, in the classes mentioned, and a majority of other livestock owners in the county, must have declared their intention of hereafter using nothing but purebred sires by joining the "Better Sires— Better Stock" campaign of the Bureau of Animal Industry.

Upon notification by a County Agent or the officer of a county livestock organization, that the county he represents is free from inferior sires, the Bureau of Animal Industry will investigate the

claim. If the Federal expert finds that the county is, in fact, free from inferior sires, the Chief of the Bureau of Animal Industry will declare that county as winner of the prize.

The prize money will be deposited in a local bank to the credit of the County Agent, official of the county livestock organization or other person or persons considered best qualified to administer the fund. It will be maintained as a revolving fund from which loans may be made to persons desiring to purchase purebred sires in any of the classes mentioned. After three years from date of the award, the fund, with accumulated interest, will be distributed in five equal prizes, in open competition, for the most meritorious young stock resulting from the use of purebred sires. One prize for horses, beef cattle, dairy cattle, sheep and swine.

County agents or officials of county livestock organizations desiring to enter their counties as competitors for this prize, will indicate their intention of so doing by letter to Chapin & Company, sending a duplicate of the letter to the Chief of Bureau of Animal Industry, United States Department of Agriculture, Washington, D. C.

No time limit is placed on the offer of this prize. No other rules govern the competition except those herewith provided by the Bureau of Animal Industry.

In addition to the money prize, the county that is declared winner will be presented with a silk banner and a certificate signed by Secretary of Agriculture E. T. Meredith and Dr. John R. Mohler, Chief of Bureau of Animal Industry.

CHAPIN & COMPANY

327 S. La Salle Street

Chicago, Illinois

MARKET AND TRADE REVIEW

There has been no material change in the important factors which af-fect the farmer's business during the past week. A little improvement in the foreign situation is noted and for a day or two an easier money mar-ket was in evidence. But immediate-ly upon a renewed demand for loans the market tightened again and in-terest rates advanced. Transportation is still in a more or less chaotic condition with no promise of any immediate improvement. The hear-ings before the Interstate Commerce Commission for higher rates has been concluded and a decision expected in the near future. It is not believed that the commission will allow the full 27 per cent increase in freight rates that was asked for, but that a substantial increase of perhaps 18 or 20 per cent will be granted is not doubted. The strength of rail stocks on the stock market is an indication of the re-turning confidence in the ability of the railroads to earn money. ability of the railroads to render service, which is of prime importance to the freight-paying public, is not necessarily a factor in the stock market. The increase of rates should at least open the way to additional capital which the roads are very badly in need of at the present time and will enable them to the more quickly renew their equipment and better their service. No matter what the cost the nation must have its railroads back on their feet at the earliest possible moment as trans-portation will be the controlling influence in the nation's prosperity the next few years.

Crop conditions continue favorable throughout the country. The dam-age that was feared from red and age that was feared from red and black rust in the Northwest has not materialized and the feeling in the grain exchanges is that it will not materialize. This feeling is reflected in sagging prices. Michigan crops are coming through in fine shape. There has been a little too much rain and not quite enough hot weather. and not quite enough hot weather. Following the heavy storms of two weeks ago a few days of bright sunny weather would have done the grain crops a world of good. However, the fair weather of the present week is making things hum and the clicking of the binder can be heard on nearly ways farm in central contracts. on nearly every farm in southern Michigan. Fari help is very scarce but the farmers are managing some way or other as they always do.

WHEAT PRICES MAKES TEMPOR-ARY GAIN

		Grade	Detroit	Chicago	N. Y.
No. No. No.	222	White Wixed	2.82	2.80	2.93 2.98 2.96
	108	PRICES	ONE YE	The second secon	
		Grade	Detroit	Chicago	N. Y.
No.	222	Red White Mixed	. 2.25	2.24	

The wheat market after several veeks of declines strengthened up the first of the current week and some predictions are made that it will not go lower. A number of temporary conditions arose, however, to affect the price, and as soon as these conditions are removed lower prices may be again in prospect. Reports of heavy floods in the Canadian wheat provinces and unproved rumors of damage from rust in the Northwest were the controlling factors in the early week deals. Moreover, several large concerns who have been a little shy at buying during the declines of the last several weeks, were buying quite heavily this week. This may have been, however, to fill immediate orders for the wheat or Despite the bullish tendeneies of the market this week, there is a fairly strong sentiment that prices will take another drop as the crest of the new wheat movement is reached. The condition of wheat in Michigan on July 1st ranged from very poor to very good. Many fields are badly spotted and some too poor to be worth harvesting. Some damage was done by winter killing, and

CHICAGO-Grains stronger; prices advance. Hogs higher. Cattle steady. "Time to buy feeder cattle and hogs."

DETROIT-Beans easy. Grains steady and firm.

(Note: The above summarized wires are received AFTER the balance of the market page set in type. They contain last minute information up to within one-half hour of going press.—Editor.

the Hessian fly has wrought mischief in certain sections. The centcellent stands and a good crop promised. The forecast of production for the year is 15,451,000 bushels or 30 per cent less than grown last year. According to the Bureau of Crop Estimates there are 'still 931,000 bushels of the 1919 crop still in farmers' hands.

CORN GAINS STRENGTH

COR	IN	PRICE	S PER BU.,		
		Grade	Detroit	Chicago	M. Y.
No. No.	234	Yellow Yellow Yellow	1.62	1.68	1.72 %
360		PRIC	ES ONE YE	AR AGO	
The same	in.	Grade	Detroit	Chicago	N. Y.
No. No. No.	234	Yellow Yellow Yellow	1.98	1.97	2.14 1/3

Lack of supplies, rumors of a railroad strike and none too encouraging crop conditions were influences that strengthened up the corn market this week, after its persistent decline of several weeks past. On the other hand there is a disposition to sell corn in order to release the money that is tied up and a little easing up in the car situation would move plenty of corn to market and undoubtedly cause the price to drop again. The condition of corn in Michigan is fairly satisfactory, better than the ten year average but nine per cent lower than the excellent condition of lower than the excellent condition of last year. Some corn that was late planted is small and inclined to turn yellow. It will make a poor silage crop. Other fields, and by far the majority, are fine and thrifty, big, healthy leaves, and in southern Michigan tasseling out in good shape. There promises to be a good yield of ripe corn in Michigan this year. The ripe corn in Michigan this year. The acreage is estimated at 1,650,000 and the production based on the July 1st condition is 66,628,000 July 1st bushels.

OATS ADVANCE ALONG WITH OTHER GRAINS

The general toning up of the grain markets this week has affected oats and prices are generally slightly higher, due to virtually the same influences that affected the corn mar-The condition of oats in nearly all states, and particularly so in certain sections of Michigan. Al-

UAI	984. 338	Grade			JULY 2	
No. No. No.	234	White White White	:::	1.06	.98 1/2	
	15	PRICE	E8 0	NE YE	AR AGO	
		Grade		Detroit	Chicago	N. Y.
Stan No.	dar 3	White	:::	.82 1/2	.89	.91

though the crop suffered some from the dry weather, but rains of July have improved it wonderfully. In fact, some of the best fields of oats we have ever set eyes upon may be seen today in Macomb county. The fields are thick, even and heading heavily and promise a bumper yield. In the northern and sandier sections of the state the crop is not so good, the dry weather having more effect and the grasshoppers having tried to finish up where the weather man left off. Nevertheless the crop will be considerably better than the remarkably poor one last year. The estimated production this year is 47,-371,000 bushels.

RYE ADVANCES

Rye advanced two cents on the Detroit market this week. It holds about the same relative position as other grains and for several months may be expected to follow the trend of wheat and corn. The estimated production of rye in Michigan for 1920 is 11,768,000 bushels or nearly 2,000,000 bushels less than a year

BEANS TAKE ANOTHER DROP

BEAN PRICES PE	R CWT.	, JULY	20,	1920
Grade -	Detroit	Chicago	I N	. Y.
C. H. P Red Kidneys	7.00	7.50	18.	25
PRICES	ONE YE	AR AGO	Sertin	1000
Grade	Detroit	Chicago	N.	Y.
C. H. P	7.50			

Beans are down again to \$7 per cwt. on the Detroit market, and elevators are offering from \$6 to \$6.50. The bean market has nearly recovered from the unusual conditions which have beset it for several years back and is now but the victim of the general financial and transportation influences which have brought about lower prices in nearly all farm products. Unless general trade conditions improve very greatly we can-

not hold out any hope that the bean market will improve for several months. Enormous supplies have been put on the market this summer and with the old crop pretty well cleaned up, and a short crop for 1920, a better tone should prevail in this market toward the close of the year. England is worrying over a whost famine. Here public men are wheat famine. Her public men are certain that before many months the entire world will feel the pinch. If this be true, it ought to make for a better market on beans. Anyway, prices cannot go much lower and a couple or three more months ought to reveal something of the future of this market. The estimated acreage of beans in Michigan is 272,000 and which is 12 per cent less than last year, but larger than originally in-tended as a result of the sugar beet controversy. The condition is good throughout the entire state.

POTATOES IN DEMAND

Maria State State of the			Sacked	Bulk
Detroit		THE REAL PROPERTY.	Secretary 1	7.25
Chicago			1	7.23
Pittsburg				7.95
New Y	ork			6.12
A STATE OF THE STA				
The state of	PRICES (DNE YEA	R AGO	
	NEW YORK STREET		Marie I	SEX MINIS
Detroit				
Chicago				

The potato market at Detroit is firm and dealers are experiencing a ready market at last week's prices. The Chicago market has advanced during the past few days but at present is in a weak condition. "Exent is in a weak condition. "Excellent growing weather combined with sufficient rainfall has materially improved the potato fields in Wexford, Kalkaska, Antrim, Charlevoix, Emmet, Grand Traverse, Benzie, Otsego and Osceola counties and a good yield is expected," reports the Michigan Potato Growers' Exchange.

HAY EASY

AND RESERVED AND LODGE SHOW YOU	
	No. 1 Tim. Stan. Tim. No. 2 Th
	. 36.00 @ 37 35.00 @ 36 34.00 @ 3 . 38.00 @ 40 35.00 @ 37 32.00 @ 3 44.00 @ 46
Pittsburg	. 37.00 @ 38 35.00 @ 36 33.00 @ 3
	No. 1 No. 1 Ne. 1 Light Mix. Clover Mix. Clove
Detroit Chicago New York Pittsburg	35.00 @ 36 33.00 @ 34 32.00 @ 3
HA	Y PRICER A YEAR AGO
1 25 25 TO 18 TO 1	No. 1 Tim. Stan. Tim. No. 2 Tim
Detroit	
	No.1 No.1 No.1 Clover
Detroit Chicago New York	34.50 @ 34 31.50 @ 31 32.00 @ 3 32.00 @ 33 30.00 @ 32 16.00 @ 2 27.00 @ 36 24.00 @ 31
Pittsburg .	. 33.00 @ 34 28.00 @ 29 23.00 @ 2

Shipments of hay to the Detroit market are very liberal and the tone The hay crop, on a whole, is light this year as rains came too late to give it a normal growth. The estimate for Michigan is 3,058,000 tons, and for the entire United States 85 million tons. Last year's yield was 109 million tons.

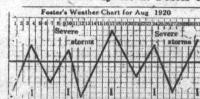
CATTLE MARKET WEAK

Contrary to belief, receipts cattle on the Chicago market cattle on the Chicago market increased during the past week. They not only increased but last Saturday's receipts were double that of one week before. The market averages about 25c lower than last week. Detroit receipts are fairly good and the price is the same as good and the price is the same as last week. Eastern markets are feeling considerable of a slump owing to the Jewish fasting period, which began July 15 and ends July 24.

bit of snown quite a strength due to small receipts and prices average 5c higher than last week at Chicago. The Detroit mar-ket is rather quiet. Market for sheep and lambs inclined toward dullness and prices higher than last week.

DETROIT—Cattle: Best heavy steers, \$14@14.50; mixed steers and heifers, \$10@11; butchers, \$7@8; best cows, \$8.50; butcher cows, \$7@7.50; best heavy bulls, \$8.50; feeders, \$9@10; stockers, \$7.50@8.50; milkeys and springers, \$7.50@8.50; milkers and springers, \$65 Hogs: Pigs, \$15.25; mixed \$65@100.

THE WEATHER FOR THE WEEK As Forecasted by W. T. Foster for The Michigan Business Farmer



WASHINGTON, D. C., July 24, 1920—Warm waves will reach Vancouver, B. C., about July 27 Aug. 2, 7, 14, and temperatures will rise on all the Pacific slope. They will cross crest of Rockies by close of July 28, Aug. 3, 8, 15; plæins sections 29, Aug. 4, 9, 16; meridian 90 upper Great Lakes, Ohio-Tennessee and lower Missispipi valleys 30, Aug. 5, 10, 17; lower great lakes and eastern sections 31, Aug. 6, 11, 18, reaching vicinity of Newfoundland about Aug. 1 7, 12, 19. Storm waves will follow about one day behind warm waves, cool waves about one day behind storm waves.

These disturbances will control cropweather from near July 27 to near August 19. Cool weather has been expected to cross continent during week centering on July 26, followed

by a moderately high temperature wave crossing continent during week centering on Aug. 4. Then a low temperature wave crossing continent during week centering on Aug. 12. A dangerous hot wave is expected to cross continent during week centering on Aug. 17.

August, usually a quiet cropweather month, will, for 1920, be a radically rough weather month. Dangerous storms are expected during the weeks centering on Aug. 11 and 25.

During first of these severe storms I expect hall in some northern sections east of the Rockies. The second severe storm period will be very dangerous on—the continents and the oceans. Near Aug. 25, besides the continental storm, a great hurricane is expected to organize east of Cuba. These hurricanes are very slow travelers and sometimes require two weeks to get thru the southwestern. North Atlantic, They make a curve in the Carribean Sea and Gulf of Mexico. Otherwise I cannot locate nor time them. This hurricane will cause frosts in the middle northwest and heavy rains in the cotton states.

W. F. Foster

(Continued from page 5) tion each association or elevator shall, when called upon by the Board of Control, deposit with the Exchange a negotiable promissory note payable on demand to the order of the Exchange in the sum of \$500. the Exchange in the sum of \$500. Such note shall not bear interest. These notes shall become the property of the Exchange and shall be available at any time in the settlement of any liquidated damage that may result from the failure of a member elevator to live up to its contract with the Exchange. Such notes may also be used as collateral security as the discretion of the Board of Control.

Each member elevator or association is required to enter into a written contract with the Exchange which appoints the Exchange as its sales agent to sell all or part of the products of such local association. Such products as may be sold or such supplies as may be bought by the local association with the agency of the Exchange will not release the association from its pro-rata share of the maintenance of the Exchange. This contract may be cancelled by the association on July 1st of any year by giving written thirty day notice and paying to the Exchange such indebtedness as it may be under to the Exchange. Any local asthe local association with the agency der to the Exchange. Any local association may withdraw from the Exchange at any time between the first day of June and the first day of the following July, but "such with-drawal shall not affect any right or lien which the Exchange has against the retiring local or its property un-til its indebtedness to the Exchange is fully paid." At the time of with-drawal the note given by the local elevator shall be returned.

Each local elevator shall be re sponsible for its pro-rata share of all contracts, debts and engagements to the Exchange, (with certain exceptions.) The expense of operating the Exchange shall be met by a fixed charge per unit or a percentage charge laid upon returns for products sold and upon supplies purchased, the amount of such charge to be fixed by the Board of Central to be fixed by the Board of Control. Except as provided in certain cases, all products of the same grade shall be settled for upon the average price of each day's sales. The Board of Control shall make such arrangements as to settlements with local elevators as may be deemed neces-All merchandise purchased by the Exchange for any member association shall be settled for on a cash

After the year's Division of Profits, expenses are paid and a proper sum set aside to cover the depreciation of the Exchange property and provision is made for a contingent fund to be fixed by the board of control, the balance of the year's savings on products shall be divided among local elevators and associations in proportion to the amount (or value) of its products sold, and the balance of the year's savings on supplies purchased shall be divided in like manner.

Grading and Inspecting

All grains, beans, seeds and other farm products grown by members of the local elevators for sale through this Exchange shall be handled and graded in accordance with the rules and regulations of the Exchange, subject to such inspection as may be established by the Board of Control. All brands, labels, trademarks, and the like established by the Exchange, shall be registered and become its property and they shall be attached only to such grades as shall be ordered by the Board of Control. Other Provisions

The rules and regulations make ovisions for a proper system of auditing, for a method of arbitra-tion in cases of dissatisfaction arising over transactions between local associations and the Exchange, amendments, etc.

SAFEGUARDING WHEAT LANDS OF MICHIGAN

(Continued from page 4)

It is readily apparent that fertilizer more than pays for itself in increased yields. The average yield in the above experiments on the fertilized plots was 27.3 bushels per acre, while on the unfertilized plots the

RULES, REGULATIONS, FARM BU- yield averaged only 13.1 bushels. As REAU ELEVATOR EXCHANGE a result of the application of from a result of the application of from 140 to 250 lbs. of a complete fertilizer per acre, the yield was more than doubled.

It is hard to make definite recommendations covering a wide range of farming conditions but the following will serve as a guide in selecting the most profitable fertilizer for wheat.

	TO AIII		TUL
~	monia	Phos. Acid	Potash
Clay Soils-			
Without manur	e 2	12	0
			0
With manure	0	16	0
Loam Soils-			
With manure	0	12	2
		CNORPRESSI NDUOS EUCHDONGS	AD BUILT FASE.
Without manur	e 2	12	4
For Sandy Soil	S		
Without manur	e 2	10	4
With manure	0.	12	4
- Select the ar		that heat	fita

the conditions on your farm and apply at least 250 lbs. per acre, for you are not only feeding the wheat-crop but also the hay crop which follows, and the increase from the latter should more than pay the cost of fertilizing.

MAY WIN \$50 FOR \$2.50!

(Gold Contest News Special)

Mt. Clemens, July 19, 1920.—If the friendly little "25c-to-the-end-of-1920" contest closed today, instead of the first of September, we would have to send John Schmenk, of Milan, Mich., a \$50 gold piece and for it he has sent us to date just \$2.50, which paid in full for ten new subscribers at 25c each! The second prize, a \$25 gold piece would go by registered mail to Wilson R. Canouts, Carson City, Mich., for he has sent us eight new 25c subscriptions and just \$2 in money! And we would have to send both F. G. Heminger, Otter Lake, Mich., and Chas. H. Wellever, Battle Creek, Mich., each a \$10 gold piece because they are tied for third prize, both having sent in six new 25c subscriptions. Then Henry Ruppert, Fair Grove; Chas. Post, West, Branch and D. L. Rolfe, Mason, would each get a consolation prize of a \$5 gold piece, just to prove we appreciated the boost they gave The Business Farmer.

Of course, all of these folks sent in these new trial subscribers before they received the announcement on the back cover of the July 17th issue, in which we put a little pepper into the summer campaign for new names, by putting up \$100 in gold for those who sent in the most 25c subscriptions between now and the first of September, but every name

that has been sent in will count.
It is altogether too early to tell who will lead in the contest. As I write this on Monday, the announce-ment dated last Saturday has only been in your hands a couple of days and of course, I'd hate to think that any of you took advantage of Sunday let your friends know that they can have The Business Farmer every week until January, 1921, for a

Where Are the Suffragettes

All of those who have sent in more than a couple of names so far have been men—how do you account for this? Usually it is the woman and girls who can put it all over the men in a contest with gold prizes at the end as a reward for their work! Maybe next week's report in this same column will have an entirely different story to tell!

We hope you or some member of your family will get into this contest not only for one of the gold prizes, but because you know what it will mean to your farm weekly to nanv your friends neighbors, who are not now subscribers, on our list this fall.

ers, on our list this fall.

Remember every 25c subscription sent counts in this contest.

Remember to send in your list every Saturday so we can send the very first available copy to your subscribers.

Remember that your list must be postmarked before September first to count.

Next week we will print in this column a list of all contestants and their standing so everyone will know just where they stand all thru the contest. If you can use \$50 in gold, September first—just five weeks away— send in as many 25c trial subscriptions as you can get between now and next Saturday. I'll help you all I can to win! Sincerely, Gold Contest Manager, The Michigan Business Farmer, Mt. Clemens.



While it lasts. Redwood bought from Government will be sold at low prices for silos. Save money. Write today. Address Department No. 12

Cairo, III.

McClure Co. Saginaw, Mich.

Will You Introduce a Friend or Neighbor?

HERE'S AN INTRODUCTORY COUPON

Tear it out and hand it to a friend or neighbor who is not a subscriber. It is worth just 25c to him, because we will send The Business Farmer on trial to any new name from now until January, 1921, nearly 6 months, for this coupon and a quarter (25c) in coin or stamps.

25c This coupon is worth 25c to any NEW subscriber introduced by an old subscriber.
The Michigan Business Farmer, Mt. Clemens, Mich. Friends: I want to introduce a NEW subscriber and for the quarter (25c) enclosed in coin or stamps you are to send our weekly every week until January, 1921 Fo
Address Introduced by your reader: M
Address

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FIVE CENTS A WORD PER ISSUE, MINImum size accepted, 20 words. To maintain this low rate, we are compelled to eliminate
all bookkeeping. Therefore, our terms on classlifed advertising are cash in full with order.
Count as one word each initial and each group
of figures, both in the body of the ad and in the
address. The rate is 5 cents a word for each issue, regardless of number of times ad runs. There
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exactly right.—Address. Michigan Business Farmer, Adv. Dep't, Mt. Clemens, Michigan.

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BROAD VIEW FARM, 350 ACRES, EQUIPped, \$5,500. If you have \$2,000 cash, here is
chance of your life; complete equipment, machinery, tools, wagons, pair horses, 10 cows, 10
yearkings, pountry; splendid community, near
town; rich meadow worked by tractor, 50-cow
spring and brook-watered pasture, 500 cords wood
selling nearby market \$9 cord; 50 apple trees,
2,000 sugar maples; good 10 room house and
harn, supplied spring water; magnificient view;
settling affairs owner throws in everything including part growing crops; quick action price
\$5,500, only \$2,000 cash, baknice easy terms.
Details page 15 Strout's Big Illustrated Catalog
Farm Bargains 33 States. Copy free. STROUT
FARM AGENCY, 814 BE, Ford Bidg., Detroit.

160 ACRES FOR SALE. 90 ACRES IM-proved. Good buildings, flowing well and Or-chard. Trout stream. CASHUS BAILEY, Harrison, Mich.

FOR SALE—TWO OFORTIES, SIDE BY SIDE. Each has house with cellar, and well, barn with basement, and hen house. Nearly all under cultivation, on main road, near school and market. Reason for selling, age, JOHN EDWARDS, Sears, Osceola Co., Mich., R 1.

County, clay loam soll, nearly all cleared, stream running water through pasture. Good bearing orchard, 5 room house. Barns hold 5 head horses and 22 cattle. Good silo and other buildings, 1-2 mile to railroad, Good schools. Protestant and Catholic churches. One of the best farming communities in Northern Michigan. Will sell cheap. WILL R. KIMBERLY, Afton, Mich.

FOR SALE—49 ACRE FARM. FOR DE-cription and price write to H. J. RATHBONE, 3, Lowell, Mich.

320 ACRE STOCK FARM 180 CLEARED, good soil fenced, well watered, fine buildings. Must sell on account of age. Write H. W. SACHS, Durand, Mich.

SHAWNEE, OKLAHOMA, CENTER OF A eat farming country. Write for free agricultural oklet. BOARD OF COMMERCE, Shawnee,

STRIPPED HARDWOOD LAND, RICH clay loam—easy terms, \$12.50 to \$15.00 an acre. Neighbors, roads, schools. Four to five miles from Millersburg, Never failing clover seed will make your payments. JOHN G. KRAUTH, Millersburg, Mich.

FOR SALE—CHOICE UNIMPROVED FARM lands in Thumb District of Michigan. Near rail-roads and good markets. Buy direct from owner and get better land for less money. ALBERT HEATH, Harbor Springs, Michigan.

improved farms for sale—osceola and adjoining counties offer great opportunities for the farmer. Productive soil, fine climate, good roads and best of schools, farmers well organized, three branches of Gleaner Clearing House, everything to make life worth living and livig easy to make. Let us send our descriptive booklet of the wonderful country, and tell you of the great bargains we have to offer. CAL-AGHAN & CARROW LAND CO., Reed City, Mich.

MISCELLANEOUS

HARD RUBBER CEMENT—FASTENS TEETH on your plate perfectly—in your home—when you break one off. Mends water, gas pipes—stationary—toys, etc. All rubber goods—50c and \$1.00 per stick. W. M. CHATHAM, 311 Washington Ave., Albany, N. Y.

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advertise in The Michigan Business Farmer. It will be worth your while to read the livestock advertisements in every issue to keep posted on what they have to sell.

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THE BOOK AGENT HAS BOBBED UP AGAIN

I gave a book agent who was canvassing the neighborhood an order for a book with the understanding that I was to pay for it when delivered. Now I have not got the money to pay for the book which cost quite a lot, as I had some debts to pay. I have not received the book. What can they do about it if I do not pay for the book. Subscriber, Cheboygan, Mich.

There's an old college yell that rings in my ears as I read your letter. It ran something like this, "Are they all dead yet; are they all dead yet. No, by golly, there are six left yet." Not all the people who got stung by book agents are all dead yet. As evidenced by the number of letters we receive there are quite a few left yet. If you have signed your name to a contract, or an order which is the same thing, to buy a book, there is no way in which you can evade payment of your debt either legally or morally without the consent of the other party. If the book agent is an amiable fellow and delivers the books in person you might be able to play upon his sym-pathies and secure a voluntary release from your contract, providing you pay the agent enough to cover his commission. Tell us, somebody please, why people will buy books simply because they have an attractive cover when a moment's reflection away from the hypnotic influence of the host great will be to the cover of the host great will be to the cover of the host great will be to the cover of the host great will be to the cover of the host great will be to the cover of the host great will be to the cover of the host great will be to the cover of the host great will be to the cover of the host great will be to the cover of the host great will be to cover the cover of the host great will be to cover the cover of the host great will be to cover the cover of the host great will be to cover of the host great will be to cover of the host great will be to cover of the covero ence of the book agent will convince them that they are of no earthly value to them? Millions of copies of books describing in word and picture the sinking of the Titanic were foisted upon the public at the time of that great disaster. One look at the that great disaster. One look at the pictures and the book had served its purpose. Where are they now? Tucked away in some corner probably, covered with dust and gathering germs and taking up room that might better have been occupied by a worth while volume containing something besides gaudy pictures and melodramatic descriptions. Buy books—when you can afford it but books—when you can afford it, but be sure they are good books. And never, never sign an order for a book or anything else unless you are dead sure that you want it, need it, and will be able to pay for it when the time of settlement comes around .-Editor.

BOY SHOT DOG

BOY SHOT DOG

A boy came in from Brown City to work on a farm in our neighborhood, and he spent some time hunting, and in going past my farm in the evening, when I was away from home, he coaxed my dog to the gate and shot him. Now the sheriff of our county made an investigation and he owned up to shooting the dog and says he don't know why he shot him, as the dog had never molested, him. The boys parents are living and refuse to settle for the dog. The prosecuting attorney of our county tells me I have no criminal proceeding against him as he is under sixteen years of age. His parents are not collectable for damage and uphold the boy. Now would you please advise the proper steps to take in regard to this matter and get pay for my dog. I had refused \$50 for the dog.—A. B., Sanilac County.

Infants are liable for their crimes but can only be prosecuted in the way pointed out in the law and upon investigation of the county agent. Many children are sent to the reform school for violating the criminal law. It is also well settled that an infant is liable for his torts the same as an adult. Infancy is no defense to such wrongdoing.—W. E. Brown, lead editor. legal editor.

OPERATE MOTOCYCLE AT 16

How old does a boy have to be in order to own and ride a motorcycle?—W. G., Kent County.

Any age one may be the owner but they can not operate the same on the highways without a license. The statute provides that no license shall be issued to one under sixteen years of age; but for some reason unknown licenses have been issued to those fourteen years of age. See Act 368 of laws of 1919.—W. E. Brown, legal editor.

RIGHT OF WAY FOR R. R. TRACK A deeds B the right of way for rail-road track across a strip of land. How

wide a strip does B require; in other words can B give C a valid lease for thirty feet or fifteen feet on each side of the track? No width being specified in A's deed to B.—F. J. L., Allen, Mich.

If no mention was made in a deed of the width of the right of way for a railroad track I would be of the opinion that it would be limited to what was necessary for the use of the right of way. Its width of neces-sity would depend upon whether it was for private use or for the gen-eral railroad business. If the right of way was for B alone by limitation then he could not lease it to others. But if the deed to B was full deed But if the deed to B was full deed with no limitation other than it was a right of way then he would be entitled to use it without limitation.— W. E. Brown, legal editor.

FALLON COAL MINES

Will you please inform me as to the reliability of the Fallon Coal Mines, 222 Shearer Bldg. Bay City, Mich. Would it to be a good investment? They are selling stock here and a number are buying. Two of my neighbors went to the mine and came back loaded up with stock. I haven't any money to lost but would make a small investment if it was one-half as good as recommended. E. S., North Branch, Mich.

We have looked up the Fallon Coal Mine Co., and except for a few minor stockholders who are men of position and influence in their respective localities we are unable to vouch for the responsibility of the company. An agent of the company has visited us and submitted the prospectus which is used in selling the stock. This is very flattering and we agree with our subscriber that the invest-ment would be attractive if it were one-half as good as pictured. Among the convincing exhibits shown by the company is an analysis by State Geologist Smith which indicates that the company has coal in paying quantities. But when we recall that much of the stock in the worthless Colorado-Michigan Copper Co., was sold upon the strength of an analysis by this same geologist, we must not give it too much credence. The Fallon coal people have leases to a coal field and will undoubtedly be able to mine coal profitably at present prices mine coal profitably at present prices. We doubt if their profits will be as large as they anticipate, and can readily see the possibility of an actual loss should coal prices take a drop.-Editor.

THE COLLECTION BOX

CHICAGO CO. MAKES SETTLE-MENT WITH OUR READER

"I see your kind offer in your paper which I read with interest every week, so I am asking a favor of you for my mother. She is a widow and rents her farm and does a little sewing to help out. Early last spring she sent \$27 to Philipsborn Co. for a suit. After waiting several weeks she wrote two or three letters asking them to send the most ters asking them to send the mon-ey if they couldn't send the suit as she was going away. Since then I have been writing for her. They refree to answer the letters. I can furnish any proof from the people at the P. O. where she got the postal or-der or the minister of her church. The suit or money should have been sent to L. M. The suit was in the winter catalogue which I have lost and was \$27. The one which I am enclosing was second choice and should have been sent if the first was out of stock."—J. M., Alcona County.

We wrote the Philipsborn Co., of Chicago and received a prompt reply from them saying that they were tak-ing care of the matter and our sub-scriber would receive a check within the next few days. On July 3rd we received the following letter from our subscriber:

our subscriber:

"We thank you for getting the money from Philipsborn as we received a check in a few days from the time we wrote you. We always liked the Business Farmer but now it will seem like a personal friend each week."—J. M., Alcona County.

LONDEN LAND COMPANY

Kindly tell me through your paper if the Londen Land Company, owned by Londen Brothers of Detroit with offices in Saginaw, is reliable and what is their land worth that they are selling in Al-cona County. It is all unimproved land. J. M. K., Essexville, Mich.

We have had no response from the Londen Land Co., to several letters we have written them, hence conclude that their proposition will not stand scrutiny. There is much good land in Alcona county, most of which, however, has already been purchased and settled. There are perhaps a hundred thousand acres, more or less, of jack pine lands, which are worth from \$1 to \$5 per acre for grazing purposes. While we do not know for a certainty we suspect that the unimproved land which this firm is offering for sale is of the \$5 per acre type. If it is good hardwood land, however, it is worth in the unimproved state from \$20 to \$30 per acre. In either case, you would be foolish to buy the land or commit yourself to do so until you have actually seen it, in the summer time.-Editor.

PERSONAL PROPERTY

When the deed of a farm is held jointly between husband and wife, in case the farm is sold, can the wife collect more than half the proceeds after the debts are paid? If so, what share of the husband's share would she be entitled to? In case a sale is made of the personal property is the wife entitled to a share of that also?—C. E. P., St. Clair County,

In an estate held jointly by hus-band and wife known as an estate by entirety it can not be said that either has an absolute right to any particular portion of the property. It is usual to agree upon how much each shall receive upon sale before they sign the deed. A wife does not necessarily have the same estate in the personal and may have no interest in the personal in the sense of ownership. It can not be said that she is entitled to any share of the husband's personal. There is no estate in the entirety in personal. That peculiar estate applies to real estate alone.—W. E. Brown, legal editor.

CHATTEL MORTGAGE

How long does a chattel mortgage hold good if given for one year and not paid in full and is not purchased. Is it still good? How long if the man holding the mortgage sees fit to purchase can he take the property?—H. G.

As between the parties a chattel mortgage is good, for six years after it is due or six years after the last payment; but as to subsequent purchasers or incumbrancers it must be renewed by affidavit every year. The mortgage may be foreclosed at any time within the six years above specified.—W. E. Brown, legal editor.

ABSTRACT ON PROPERTY

Is it necessary to have an abstract on a farm you sell if you can give a good warrant deed?—A Subscriber, Gratiot County.

The seller of a farm is not obliged to furnish an abstract unless he contracted to do so in the contract of sale.-W. E. Brown, legal editor.

WHO FEEDS STOCK?

A rents a farm to B for the term of 3 years. A has 5 cows and B 2 cows and 2 horses. A also has 40 hens and a brood sow while B has 18 hens and a brood sow while B has 18 hens and no pigs till A's sow farrows. The contract starts in the fall, A claims B must furnish half of the grain and half of the hay if any hay is needed to feed the cows but B must feed his own horses till the crops are grown on A's farm. Who is to feed this stock until the crops on A's place is ready to be fed from? B furnished 1-2 grain for the cows. Can he make A pay him for the grain if A will not furnish any feed for B's horses? A has not furnished any feed for B's horses.—A. S. L. Tuscola County.

I am unable to advise without copy of the lease or full statement of the terms of the lease. If oral it would be good for one year. I writ-ten the terms of the lease control.— W. E. Brown, legal editor.

Name "Bayer" means genuine Say "Bayer" - Insist!



Say "Bayer" when buying Aspiring Then you are sure of getting true "Bayer Tablets of Aspirin"—genuine Aspirin proved safe by millions and prescribed by physicians for over twenty years. Accept only an unbroken "Bayer package" which contains proper directions to relieve Headache, Toothache, Earache, Neuralgia, Rheumatism, Colds and Pain. Handy tin boxes of 12 tablets cost few cents. Druggists also sell larger "Bayer packages." Aspirin is trade mark of Bayer Manufacture Monoaceticacidester of Salicylicacid.

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CENTRAL MICHIGAN BREEDERS HOLD BIG PICNIC

The annual picnic of the Central Michigan Holstein-Friesian Association was held Saturday, June 26th, at the Ed. Stoll farm, west of Lansing. The day was ideal and about two hundred and fifty people assembled for the boutiful dinner, which was followed by an interesting program in the afternoon.

N. P. Hull, President of the Michgan Milk Producers' Association, was he principal speaker and gave a very forceful address, urging the organization of a local milk producers' association to affiliate with the state organization. The Michigan Milk Producers' Association has accomplished a great deal toward improving conditions in the eastern part of ing conditions in the eastern part of the state, throughout the Detroit area, and the other sections are be-

area, and the other sections are being organized rapidly.
Field Secretary Norton gave a brief report of the St. Paul trip and annual meeting and sale and discussed the plans of the newly organized Michigan Holstein-Friesian Association. ociation.

Action was taken at this meeting voring an automobile tour to visit ne Holstein herds in Ingham couny on Friday, August 6th, and a com-nittee appointed to map out the oute and arrange the details. One undred of the metal signs "Holtein-Friesians on this Farm," were ordered for members of the Central Michigan Association, and it was de-cided to hold a sale at the College in October. This sale will be under the management of the state organ-ization and will come in the series following the state sale, which will be held at Jackson, October 19th. The program was varied with sev-

eral musical numbers and Mark Cut-ler, "Michigan's Harry Lauder," pleased the crowd immensely with

his Scotch songs.
Mr. Stoll has a fine herd, consisting of grand-daughters and great-great tranddaughters of Pontiac Korndyke, and every one inspected them before leaving.

SUMMER HOLSTEIN MEETINGS

Arrangements for the series of summer meetings are being made rapidly and the following dates have

been fixed:
Shiawassee county, July 27th; Sagnew county, July 28th; Tuscola inaw county, July 28th; Tuscola county, July 29th; Lapeer county, July 30th; Genesee county, July 30th; Genesee county, July 3rd;

July 30th; Genesee county, July 31st; Lenawee county, Aug. 3rd; Washtenaw county, Aug. 4th; Livingston county, Aug. 5th; Ingham county, Aug. 6th; Jackson, Aug. 7th.

A day will be spent in each county and the meetings will take the form of automobile tours in which a number of the Holstein herds will be visited. Local committees will set the time and place of starting and set the time and place of starting and select the place for the basket lunch at noon. Arrangements will be made for a brief program following lunch, but a greater part of the day will be spent in viewing the herds.

Local and state papers will announce time and place of starting for each day for the convenience of those interested. Mark these dates on your calendar and attend the entire series.

JACKSON COUNTY BREEDERS MEET JUNE 28TH

A meeting of the executive com-mittee of Jackson County Holstein-Friesian Association was held at the City Club in Jackson on Monday evening, June 28th. The state sale, to be held at the Jackson Fair Grounds, October 19th, was discussed and a committee, consisting of H. D. Boardman, Corey J. Spencer and John Campbell, was appointed to look after the local arrangements.

Plans were made for a large showing of Holsteins at the Jack-son County Fair, and a Jackson County Association exhibit of thirty head was pledged for the Michigan State Fair at Detroit.

Dear Editor of M. B. F.: I have read what Mr. August Baerwolf of Sandusky, Michigan has to say about the M. B. F. I think this man is off the right track about you and your paper. I think differently. The M. B. F. is the best farm paper printed in Michigan to my notion. I can't hardly wait until it arrives. I heard a man say the other day "The M. B. that's the paper for us farmers" H. F. Stuebing, Emmet County.



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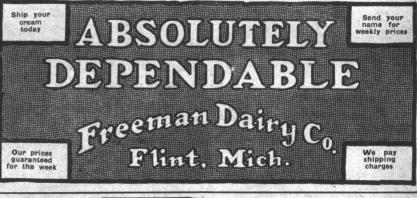






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BREEDERS' DIRECTORY, THE MICHIGAN BUSINESS FARMER, Mt. Clemens, Michigan.



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

Aug. 4. Duroc-Jerseys. W. C. Taylor, Milan, Mich. Aug. 6, Duroc-Jerseys O. F. Fester,
Pavillon, Mich.
Aug. 10, Duroc-Jersey.
& Son, Salem, Mich.
Oct. 26, Poland Chinas.
Wesley Hile, Oct. 27. Poland Chinas. Boone-Hill Co., Blanchard, Mich. C. 28, Poland Chinas. Clyde Fisher and E. R. Leonard, St. Louis, Mich. Oct. 29, Poland Chinas. Chas. Wetzel & Sons, Ithaca, Mich. Sons, Ithaca, Mich.
Oct. 30, Poland Chinas. Brewbaker &
Sons, Elsie, Mich.



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Maplecrest Application Pontiac's dam made
35,103 ba butter in 7 days; T344.3 bbs. butter
and 23421.2 biter in 16 days; T344.3 bs. butter
and 23421.2 biter in 18 dis days.

He is one of mik in 365 days.

He is one of service will prove it.

Write us for pedigree and prices on his sons.

Prices right and not too high for the average
dairy farmer.

Pedigrees and prices on application.

It. Bruce McPherson, Howell, Mich.

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Grow your own next herd sire. We have three beautiful youngsters—straight as a line-big-boned rugged fellows. They are all by our 38 lb. senior sire, KING KORNDYKE OKISKANY FONTIAC from splendid individual dams of A. R. backing and the best of blood lines.

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JACKSON, MICH. Holstein Breeders Since 1906

A SON OF CARNATION CHAMPION, WHO HAS a 40 lb. sire, a 42 lb. dam and two 42 lb. sisters. Born May 8, 1920 from a daughter of a 28lb. cow. Her six nearest dams average 27.5 lbs. Nearly white. Federal tested herd. H. L. VOEPEL, Sebewaing, Mich.

HIGH GRADE HOLSTEIN COWS

Good milkers, some fresh. Also some helfers.
All are sired and bred by registered bull.
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A NICE STRAIGHT LIGHT COLORED BULL calf born February 1st. Sired by Flint Hengerveld Lad, whose two nearest dams average 32.66 bs. butter and 735.45 bs. milk in 7 days. Dam, a 24 lb. daughter of a son of Pontiac De Nijlander 35.43 bs. butter and 750 bs. milk in 7 days. Write for prices and extended pedigree to

L. C. KETZLER Flint, Mich.

REGISTERED HOLSTEINS OF BOTH Sex for Sale wm. GRIFFIN, R. 5., Howell, Michigan

A GRANDSON OF KING OF THE PONTIACS

that will be ready for service in September whose own Sister has just made over 22 lbs, of butter as a Jr. 3 year old and whose Dam has made over 20 lbs, and we own both of them and they are due to freshen again in fanuary and will be tested. This young bull is well grown and a top line that could not be beat, his Dam's 1-2 sister has just made over 30 lbs.

His price is only \$350.00.

From a fully accredited Herd.

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(State and Federal Tested)

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OFFERS YOUNG SIRES

Yearlings and younger, out of choice advanced registry dams and King Korndyke Artis Vale. Own dam 34.16 lbs. butter in 7 days; average 2 nearest dams, 37.61, 6 nearest 33.93, 20 nearest, 27.83.

Bulls From an Accredited Herd

WILL OREST FARMS, MUNSON, MICHIGAN RISINGHURST JOHANNA ORMSBY DIMPLE 195063
born Nov. 25, 1915, is offered for sale. His sire is by Johanna Concordia Champion 60575 (29 A. R. O. daughters, two 30 lbs., 9 above 20 lbs., who is by Colanth. Johanna Champion 45674 60 A. R. O. daughters) a son of Colantha 4th's Johanna, 35.22, the only cow to ever hold at one time 11 world's records in every division from one day to a year. His dam, Lindenwood Dimple 2nd 139424, 27.33 lbs. butter, 465.30 lbs. milk, average per cent fat. 4.70, is by Duke Ormsby Pictertic De Kol 44764 (10 A. R. O. daughters, 2 above 30 Jbs.) and out of Lindenwood Dimple 104601. She has 75 per cent the same breeding as Lindenwood Hope, 30.61. Write for price and other information.

36 pound son of KING OF THE PONTIAC'S Heads our Herd

Several 30 pound cows all under Federal Supervision, good bull calves and a few bred helfers for sale.

HILL CREST FARM, Ortonville, Mich. John P. Hehl, 181 Griswold St., Detroit, Mich.

SOLD AGAIN

Bull calf last advertised sold but have 2 more that are mostly white. They are nice straight fellows, sired by a son og King Ona. One is from a 17 lb. 2 yr. old dam and the other is from a 20 lb. Jr. 3 yr. old dam, she is by a son of Friend Hengerveld De Kel Butter Boy, one of the great hulls. e great bulls. JAMES HOPSON JR., Owosso, Mich., R 2.

TWO BULL CALVES

Registered Holstein-Frieslan, sired by 39.87 lb. bull and from heavy producing young cows. These calves are very nice and will be priced cheap if sold soon.

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MUSOLFF BROS.' HOLSTEIN

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

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5 Helfer Calves

age from 2 to 8 months

8 Bull Calves

one ready for heavy service

TOOWS

two with 18 and 20 lb. seven day records. Five
with good profitable cow testing records. Write
for pedigrees and prices.

Herd free from disease.

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Breeder of Reg. stock only

BIG ROCK HOLSTEINS

Herd Headed by Johan Pauline De Kol Lad 286554

a son of Flint Hengerveld Lad and Johan Pauline DeKol twice 30 lb. cow and dam of Pauline DeNijlander (Mich. Champion two years old.)

Bull calves from dams up to 28 pounds.

Roy E. Fickies, Chesaning, Mich.

BUTTER BOY ROSINA PRINCE

257572, herd sire, son of King Ona. His sire is from a 30 lb. cow that made 1,345 lbs. in one year and dam, Butter Boy Rosina 2nd 200, 540, made 29 lbs. and almost 800 lb. in ten months, she has a 33 and 34 lb. sister. Have some fine young bulls and heifers and some heifers bred to him, all from A. R. O. cows with records from 22 to 30 lbs. Write for prices. Hampshire hogs, fall boars, ready for service and gilts. Booking orders for spring pigs.

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Eli Sprunger & Son. Frops., Saginaw W. S., Mich

MODEL KING SEGIS GLISTA

His sire a 30 lb son of Lakeside King Segis
Alban De Kol.
His dam, Glista Fenelia, 32.37 lb.
Her dam, Glista Ernestine, 35.96 lb.
His three nearest dams average over 33 lba
and his forty six hearest tested relatives average
over 30 lba butter in seven days. We offer one
of his sons ready for service.

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5 bnils, 4 to 8 mos. old, all roans, pail fed. Dams good milkers, the farmers' kind, at farm-

Dams good milkers, the larmers kind, at a ers' prices.

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Get a bigger and better bred boar pig from my
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FOR SALE HATCHING EGGS FROM A HEAVY LAYnig strain of S. C. R. I. Reds at \$2.00 per setting of 15 eggs, \$10.00 per 100. Stock of excellent type and quality at all

Satisfaction guaranteed.

F. HEIMS & SON, Davison, Mich.

P. C. BROWN LEGHORN COCKERELS, \$1 each. White Pekin Ducks, \$2 each, MRS. CLAUDIA BETTS, Hillsdale, Mich.

POSE COMB BROWN LEGHORN EGGS FOR Sale. One fifty per fifteen eggs.
Flemish Giant rabbits that are giants. Quality guaranteed.
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WHITE WYANDOTTES; EGGS FOR HATCH, wing from selected layers, \$2 per 15, prepaid. Pens. \$16 to \$25. FRANK DeLONG. R3, Three Rivers, Mich.

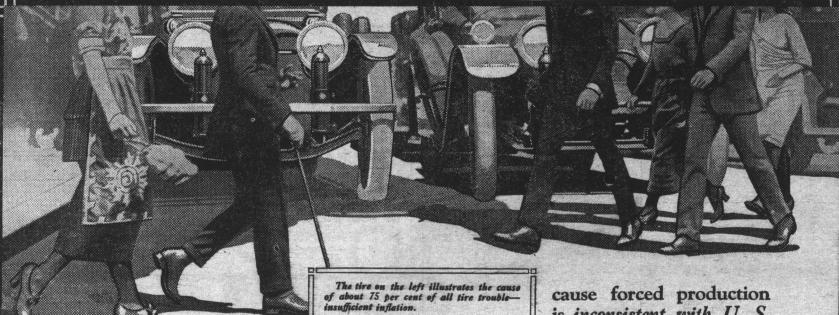
BARRED ROCKS Eggs from vigorous early laying strain. \$2 per 15. \$5 per 45 by prepaid parcel post. R. G. Kirby, R1, East Lansing, Mich.

HATCHING EGGS—PLYMOUTH ROCKS (ALL warieties) White Wyandotte, Ancona and Ron-catalog 2c. SHERIDAN POULTRY YARDS, Sheridan, Mich.

It Pays Big

to advertise livestock or poultry in M. B. F.'s Breeders Directory.

Opinions about Tires should be Weighed as well as Counted



HERE is hardly a motorist who hasn't atsometimeorother in his experience had a tire dealer attempt to sell him a tire by representing it as the fastest seller in town.

More attempts are probably made to sell tires by playing to the motorist's alleged weakness for "crowd of buyers" than by any other known method of selling.

The experienced motorist, of course, refuses to surrender his individual judgment to any crowd or mass of whatever size.

Too often he has seen the results of accepting

opinions at their face value, without first finding out what they are based on.

The pressure recommended by the manufacturer of your tire is the best to fellow-

and it cannot be estimated by hicking the tire or punching it. The regular use of a reliable air gauge is the best safeguard against punc-tures, rim cutting and fabric breakdown.

And you will find him going more and more to the dealer who has something to offer in support of his tires other than "crowds of buvers" and "numbers of sales."

The opinion in favor of U. S. Tires is not based solely on the number of them in use.

Great as that number is, it is due to something besides clever arguments.

Thousands of motorists today are putting up with second choice tires be-

cause forced production is inconsistent with U.S. standard of quality.

The United States Rubber Company's enormous investment-greater than that of any concern in the industry—has always been aimed solely at quality.

Building a tire first and a market afterwards. Thinking of the individual user instead of the number of sales.

One of the reasons, perhaps, why there is now a scarcity of U.S. Tires.

If the time ever comes when U.S. Tires can be supplied to all, or nearly all, of the people who want them, they will still have more to recommend them than merely the largest following.

United States United States (Rubber Company

Fifty-three Factories

The oldest and largest Rubber Organization in the World

Two hundred and thirty-five Branches