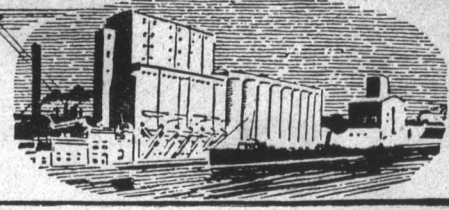


The Michigan BUSINESS FARMER



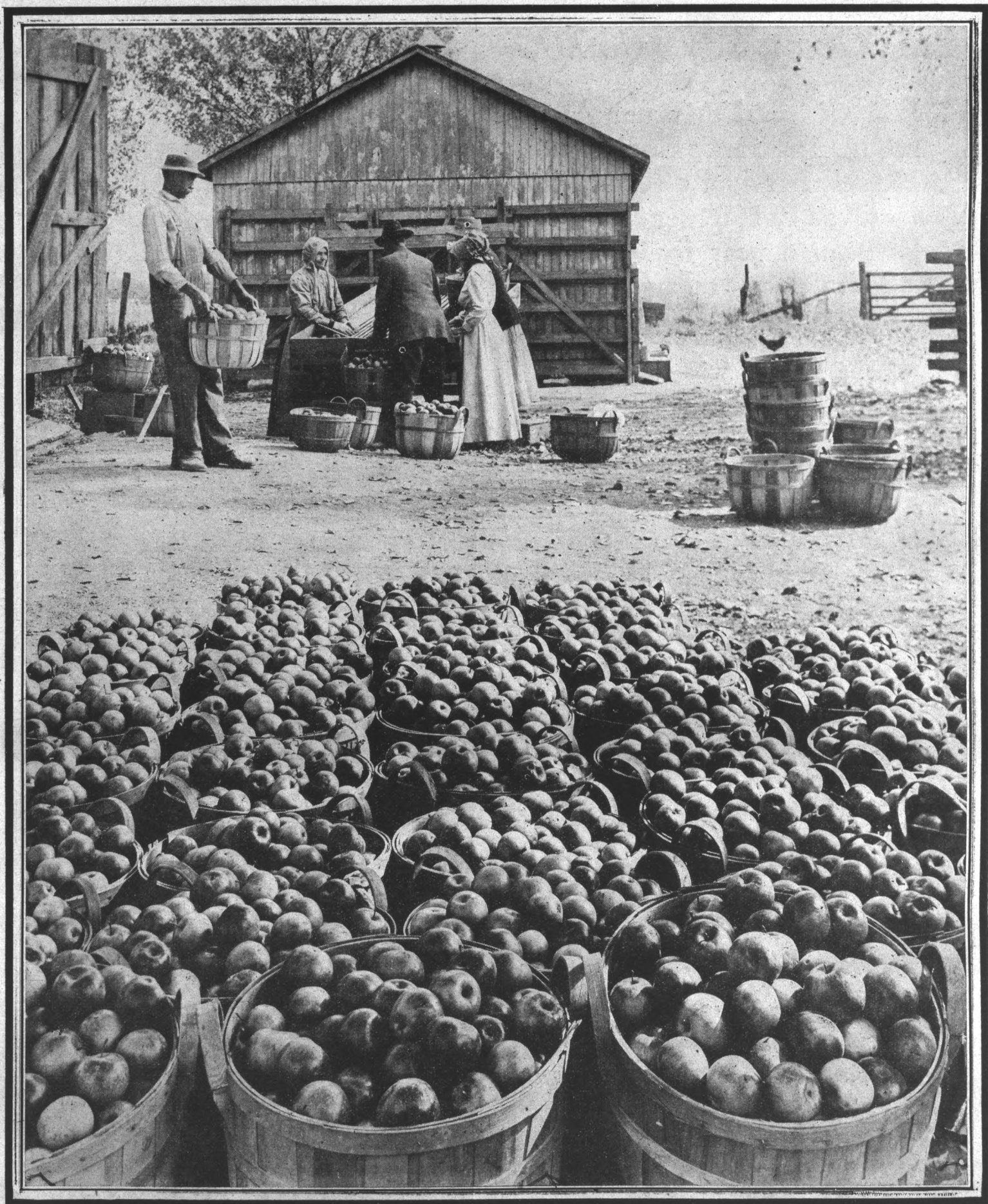
An Independent
Farm Magazine Owned and
Edited in Michigan



VOL. XI, No. 3

SATURDAY, SEPTEMBER 29, 1923

TERMS: TWO YEARS \$1
60c PER YEAR—5 YRS. \$2



There is Always a Market for Sorted Fruit

In this issue: "Both Sides in M. A. C. Fight Shout 'Politics!'"—"What Ails Mutual Fire Insurance Companies?"—"Is Your Local Banker the Chief Aid to Farmers in Your Community?"—Opening chapters of our new serial "Oh, Money! Money!"—Agricultural and Business Situation page.

Starting Ninth Year

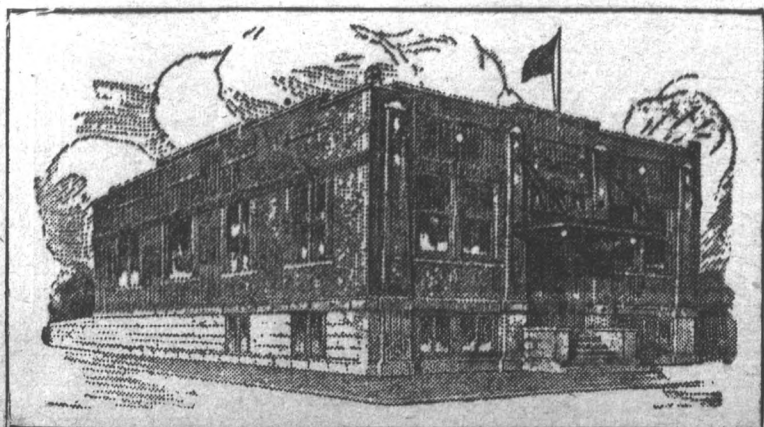
Non-Assessable Policy by Experience

Assets Over \$375,000.00

THE Citizens' Mutual Automobile Insurance Company of Howell has had a remarkable growth. Over 12,000 members were insured within a year from date of organization. The company has now finished eight years and is starting on the ninth season. The company has never had to borrow a dollar and has increased its assets each year. The policy holders pay one renewal each year. In a mutual company the money accumulated is left in the treasury for the benefit of all policy holders. No dividends are paid. With about 45,000 policy holders the company has a state-wide organization of adjusters, agent and attorneys in every county seat and town in the state of Michigan to give them service.

See Local Agent or Write

*The Citizens' Mutual
Automobile Insurance Co.
Howell, Michigan*



Current Agricultural News

DETROIT CONCERNS PAY PREMIUM FOR GRADED POTATOES

ONE of the most interesting facts gleaned by the casual reader from the premium-list of the Top O' Michigan Potato Show which will be held in Gaylord on the 7th, 8th and 9th of November, is that several prominent Detroit concerns are willing to pay a large premium above market price for potatoes, provided they can be assured of proper grading and selecting. The Detroit Association of Commerce, Crowley Milner Co., Newcomb Endicott Co., and several other Detroit business houses have offered to buy over a half of a carload of carefully selected and graded potatoes at \$2 a bushel from those growers who win first prizes in certain classes of exhibits at the Gaylord Show.

So desirous is the consumer to have potatoes that are well-graded and carefully selected that they are willing to pay a large premium to get them. In this case, the premium will probably amount to over a dollar a bushel, which will make a very handsome prize for the grower who places first in that particular class at the Show.

The Detroit News also offers a special prize to those exhibiting potatoes at the Top O' Michigan Potato Show by offering to purchase 300 bushels of specially graded potatoes from the grower who wins first prize in the class calling for a 150 lb. sack of graded potatoes. They offer to pay 50 per cent above the market price at the time of the Show.

With the consumer putting forth such inducements to Michigan growers to place quality stuff on the market, it will probably not be long before shipments from other states will be crowded out.

FROM HERE AND THERE IN MICHIGAN

Lawton — Devel pump factory seeking factory site at this point.

Paw Paw — New school house under construction rapidly nearing completion.

Ironwood — New municipal Memorial building costing \$750,000 complete.

Lansing — Economic surveys of

Antrim and Ogemaw counties nearing completion.

South Haven — Chicago Syndicate to build \$750,000 "Edgemers Beach Hotel" in this city.

Alma — Alma Grain-Lumber Company purchased by local business men, operation to be continued.

Cheboygan — Ioseco Land Company buys Gerow estate Pigeon river property to develop water power project.

Cassopolis — Michigan Gas & Electric Company making headway securing rights of way along pike between here and Edwardsburg.

Wakefield — Estimated 12,000,000 tons iron ore to be shipped from Wakefield and Plymouth mines before season closes.

Albion — National Spring and Wire Company installing machinery to manufacture automobile cushions, factory to be opened soon.

Cadillac — Assets and business of Detroit Veneer & Panel Company sold to new corporation, Gluetite Panel Company of Cadillac.

Grand Rapids — Citizen Telephone Company properties transferred to Michigan State Telephone Company. New Fountain street Baptist church nearing completion.

Muskegon — Brunswick Tire Company sells business to B. F. Goodrich Company, moving plant to Akron, Ohio; Buildings of Brunswick Company to be utilized for manufacture of other products.

Detroit — American Bond Company purchases real estate and bond business of United Trust & Mortgage Company. Contracts amounting to \$1,000,000 awarded to electrify Detroit, Toledo and Ironton Railroad.

Ludington — Pere Marquette Railroad Company's car-ferry business employs 250 men drawing \$251,000 annually in wages. Pere Marquette Railroad to inaugurate new fast freight trains between Toledo and this city.

Flint — New home of Industrial Savings Bank and that of First National Bank nearing completion. New "Flint Six" plant of Durant Motor Company to turn out 300 cars daily. Contract to be let for erection of nurses home for Hurley hospital.

Fruit Ass'ns Combine Into Strong Organization

THE Michigan Fruit Growers, Inc., is making wonderful progress in the organization of Michigan's co-operative fruit marketing industry. Within the past few months it has organized 75 per cent of the co-operative packing house output in the state and today controls a tonnage of more than 4,000 cars of peaches, apples, grapes and pears. It is working forward to a goal of 5,000 cars of fruit to be marketed through the farmer-owned and controlled Michigan Fruit Growers, Inc.

The Michigan Fruit Growers, Inc., is affiliated with the Michigan State Farm Bureau under the commodity control type of organization. Offices at Benton Harbor have been opened with Secretary F. L. Bradford in charge.

Seek Organization Benefits

The organization of this state-wide co-operative sales agency for Michigan Fruit is proceeding in the right manner. The central sales organization is being built upon already existing and successful local marketing associations. They are getting together for the benefits that come from an organized marketing of their products. These are: eliminating murderous competition between the co-ops, themselves, and protecting themselves against the raids of speculators who seek to beat down the price. The fruit growers see in the Michigan Fruit Growers an opportunity to market their fruit throughout the country in an orderly manner as the big California Exchanges do, and profit accordingly.

The Michigan Fruit Growers will enable these same co-operatives to organize their capital and other resources for standardization of varieties, grades and packs, a powerful, far-reaching sales organization which will be backed by proper advertising and other sales helps.

The Fruit Growers have marketed more than 100 cars to date and expect to be handling 50 to 100 cars daily in a short time. Eighty per cent of all tree fruit handled is graded and packed through associations and 66 per cent of all grapes are handled through associations.

Fruit Ass'ns. Flock In

During the past few weeks nearly all of the powerful fruit marketing associations north of Grand Rapids have joined the Michigan Fruit Growers and have contracted the sale of their fruit through that organization. New members of the Fruit Growers are:

Grand Rapids Growers' Association, Fremont Co-operative Produce Company, Hart Co-op. Marketing Association, Onkama Farm Bureau Local, Benzle Co-op. Fruit and Produce Association at Beulah, Benzle Co-operative Fruit Exchange at Elberta, Mason County Fruit and Produce Exchange at Ludington. The Grand Traverse Packing Company and the Tri-County Co-op. Marketing Association at Brunswick are considering memberships in the Fruit Growers.

The Southern Crop

Other members of the Michigan Fruit Growers, Inc., most of them South of Grand Rapids, are as follows:

Kibbie Fruit Exchange, South Haven Fruit Exchange, Lawrence Co-op. Mktg. Ass'n., Bangor Fruit Exchange, Paw Paw Co-op. Ass'n., Benton Center Fruit Growers Ass'n., St. Joe (Mich.) Fruit Growers Ass'n., Lincoln Fruit Growers Ass'n. at Stevensville, Bridgman Fruit Growers Ass'n., Lake Shore Fruit Growers Ass'n. at Sawyer, Decatur Co-op. Ass'n., Sodus Fruit Growers Ass'n., Grand River Fruit Ass'n. at Spring Lake. The Fennville Fruit Exchange will be affiliated with the Michigan Fruit Growers.

SATURDAY
September 29th
1923

VOL. XI, NO. 3

Being absolutely independent
our columns are open for the
discussion of any subject per-
taining to the farming business.

"How to the line, let the chips fall where they may!"

The Michigan BUSINESS FARMER

"The Only Farm Magazine Owned and Edited in Michigan"

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Both Sides in M. A. C. Fight Shout "Politics!"

Veteran and Unbiased Political Observer States Facts in Present Turmoil Which Begun With
Ousting of Dr. Friday and Which Has Upset All Factions in Lansing

By JOHN FITZGIBBON

(Veteran Lansing Correspondent of the Detroit News.)

UNIQUE in the history of Michigan is the bitter controversy between Gov. Groesbeck and his associates on the State Administrative Board on one side, and the Michigan Agricultural College Board and the State Farm Bureau on the other.

It is a controversy in which leading allegations are, to quote the Governor, "that the management of the college has drifted into the domain of petty politics," and that a farmers' organization, the Farm Bureau, without any semblance of legal right, is not only doing considerable in the way of directing certain activities of the college, but is contributing to the financing of these activities, and, to quote the college board, that the Administrative Board, of which the Governor is the head, is usurping constitutional prerogatives of the college board.

Also it is a controversy that has broken some close political friendships. The six members of the college board are a unit in charging what they term interference, in defiance of the Constitution, by the Administrative Board in college affairs. Yet three of the members received important appointments from Gov. Groesbeck and in the past have been his ardent supporters. They are L. Whitney Watkins, whom the Governor last year appointed state commissioner of agriculture, and Clark L. Brody and Jay R. McColl, who were played by him on the college board to fill vacancies. Herman H. Halladay, who was the Governor's first commissioner of agriculture and was, with his cordial approval, transferred to the secretaryship of the college at a better salary, the transfer being made at the solicitation of Dr. David Friday when the latter was appointed president, has also turned from a friend to a critic and lined up with the college board.

Dates Back to 1921

Melvin R. McPherson, another member of the college board, who is a Kent County farmer, used to say that Mr. Groesbeck was the best Governor Michigan ever had. Now he is telling farmers' meetings that the Governor has an ulterior political motive in trying to hold the purse strings of the college.

The controversy had its inception during the legislative session of 1921, when Rep. Arlie Hopkins, Manistee County farmer, who was in charge of the college's appropriation bill, brought about an exhaustive investigation of the college management. At last Wednesday's meeting of the Administrative Board it was mentioned that the substance of Rep. Hopkins' report was that the business methods of the college were very poor and that no progress was being made towards development. His criticism extended to all branches of the management, and the outcome was that the Legislature placed a clause in the college's appropriation bill that the moneys for the different purposes specified in the bill should be expended under the general supervision of the Administrative Board.

The board proceeded to exercise this supervision without objection by the college board and, in the words of Gov. Groesbeck, solely to build up the college and to carry out the legislative mandate. There were rumors that the college board did not like this supervision, but there was no open resentment. In part, the college board appealed to the Administrative Board to undertake the construction of a home economics building and a library building, for which the Legislature had appro-

riated about \$400,000. The college board had been unable to secure bids within the appropriation, but the Administrative Board, by purchasing the material and eliminating contractors, is now finishing both buildings for considerable less than the appropriation.

Then the Dr. Friday Affair

The proposal that Dr. Friday be appointed president originated, as was widely recorded at the time, with Gov. Groesbeck. The Governor was supremely confident that the prestige of the new president as an educator and economist, in conjunction with his avowed policies, would place the college in the foremost rank of agricultural colleges of the country. The circumstances of how the college board and the Farm Bureau leaders broke with President Friday last May over agricultural development plans, the two more important questions of difference being co-operative marketing and farm organization, and his resignation, are too recent to need recounting at this time. Anyhow, the propaganda of the college board and Farm Bureau leaders against Dr. Friday before he retired from the president's chair resulted in open hostilities between these two groups, on one side, and the Governor and the Administrative Board on the other.

Now, as to the activities of the Farm Bureau leaders in affairs of the college. According to these leaders, these activities are solely speaking in general terms, to make farming more profitable. Those who resent the bureau's affiliations with the college, take the ground that the farmers' organization is using the college through the county agricultural agents in more or less of the 64 counties that have such agents, as

well as through others who have positions, both with the college and the bureau, to keep its members in good salaried situations, as well as for political purposes.

County farm agents, whose duties are to instruct farmers and fruit growers how to meet problems that will make their fields, their orchards, their herds and their flocks earn more money, were authorized under the Smith-Lever Federal Act of 1915. By the terms of this act the Federal Government gives \$600 towards providing an agricultural instructor, or agent, for any county if the State matches it with a like amount. Boards of supervisors may vote as much as they feel conditions warrant to add to the \$1,200. Some boards vote a few thousand dollars annually so as to secure a highly trained agent. If supervisors do not vote funds county organizations of the Farm Bureau may do so under authority of a legislative act of 1919.

Farm Bureaus Pay \$124,000

A report submitted to the Administrative Board shows that the farm bureaus in 39 counties have contributed \$47,720 towards the salaries of county agents, and \$77,586.69 for agents' expenses. The Legislature last spring voted \$150,000 for each of the two fiscal years beginning July 1, this year, for farm extension work, which the descriptive designation of the services rendered by county agents and like work by men sent out from the college. County farm bureaus sometimes, while not contributing anything to agents' salaries, provide their office and traveling expenses. Some of the wealthier counties have not only an agricultural agent but, in addition, a home demonstrator as well as a

SAYS BEAN PICKING MACHINE MADE HIM \$460 LAST YEAR

I NOTICED your article in September 15th issue of Michigan Business Farmer about hand picking beans on the farm. It would have been impossible to have handled my beans last year by any such method as your article suggests, although you have the right idea.

Last year my neighbors and myself began discussing different methods of cutting out the enormous hand picking charges which are so high that they are taking the life and profits out of the bean growing industry.

I looked around for a machine which would pick out the stones, dirt, and partially rotted beans. Our hardware dealers finally ordered a machine for me which certainly worked way beyond my expectations.

On a thousand bushels of my beans that picked 12 lbs. per hundred pounds by running them on this machine I reduced them and sold them to the elevator at 2 lb. pickers. The machine took out 10% or 6,000 pounds of culls from the lot at 8 cents a pound, which the elevator charges for picking a pound of culls, or saved me \$480.

Besides I didn't have to load up and haul and give to the elevator three tons of culls. Furthermore, I didn't have to make a couple of trips to town to pay \$15 a ton to get the culls back on the farm where they belong. Neighbors brought beans to be picked from as far as eleven miles away and were well satisfied to be picked as far as eleven miles away and were well satisfied with the work the machine did for them. In about twelve days I earned in charges to neighbors \$225 which leaves me a balance, after paying for my machine, of \$435 on the picking of the 1922 bean crop. Several people nearby have bought the same make of machine I have and also think it is the proper way of handling the bean marketing profitably.

I think it funny since so many of these machines were sold around here and it is such a success that this information hasn't gotten into either yours or some other Michigan publication before. My picker will surely be valuable to me this year as I have about 45 acres, some of which are damaged by rain, but this does not trouble me near as much as it used to when I did not have the picker.

I paid \$300 for my picker last year but understand the new price is \$200 for this year.—J. Shay, Jr., Saginaw County, Mich.

farm boys' and girls' leader. County farm agents are appointed by the college board on recommendation of R. J. Baldwin, extension director of the college, and, according to an investigator's report to the Administrative Board, county bureau leaders are consulted in making appointments.

There are four inspectors of the county agents, Hale Tennant, who is also market director of the college, salary \$6,000; R. G. Carr, salary \$4,500; C. X. Ballard, salary \$4,200; E. G. Amos, salary \$3,600. Three of the six members of the college board, Mr. Watkins, Mr. Brody and Mr. McPherson, are directors of the State Farm Bureau, Brody being secretary and manager. A former office employee of the board says that Brody's salary from the Farm Bureau a few years ago was \$7,000 and that it has been raised since. Watkins is discussed, though not by those in his confidence, as likely to be the bureau's candidate for the Republican nomination for Governor but he himself says that he is not yet prepared to talk about the matter.

In 1920 a story was printed that Mr. Watkins had been told that he would be designated as the farmer candidate in the Republican primaries for Governor, but that some of the leaders met in a hotel in Detroit one day without his knowledge and selected the late Milo D. Campbell. Mr. Campbell was the farmers' candidate in the primaries, finishing second to Gov. Groesbeck.

Would Oust Farm Bureau

The Farm Bureau's income is derived from \$10 a year dues, of which \$6 goes to the county organization, \$3.50 to the State Bureau and 50 cents to the American Farm Bureau Association. At State headquarters of the bureau, Lansing, the information is that the bureau's membership is now about 60,000. Several years ago statements were printed representing the membership to be nearly 100,000.

Gov. Groesbeck is emphatic in declaring, and the other six members of the Administrative Board support him, that the college board must dissolve all relations with the Farm Bureau, and that county agricultural agents shall receive their entire salary and expenses from the Federal and State governments, and the counties, "but from no other sources," and until they agree to these terms the Administrative Board will refuse the college board the right to draw any of this year's \$150,000 appropriation for farm extension work.

The college board, while it is on record as conceding that the Administrative Board has general supervision as to how other items in the college's appropriation shall be expended, refuses so far to yield to the ultimatum of the Administrative Board that it renounce all connection with the Farm Bureau. The college board informs the Administrative Board that "as to the suggestion that county agents receive all their salary and expenses from Federal, State and County funds, we have for some time recognized this as desirable and look forward to some arrangement whereby sufficient funds from these sources will be provided."

Unless the college board yields the Supreme Court may be invoked to settle the controversy. The last word from the Administrative Board to the college board is that the courts have repeatedly sustained its position, and that the courts are still "open and in session if the college board wishes another expression."

What Ails Mutual Fire Insurance Companies?

Business Farmer Investigator Finds Farmers Dissatisfied With Present Methods and Increasing Cost of Insurance in 93 Mutual Fire Insurance Companies Operated in Michigan

Editor Business Farmer:—The readers of your valuable paper are practically all farmers. Every one of us carries insurance for the protection of our property, and yet we seldom read anything in your columns about mutual insurance.

Never in my remembrance has so much dissatisfaction been expressed by the farmers in my locality about insurance as now. Every year our assessments are climbing and we don't seem to get any more or greater protection. What is wrong with mutual fire insurance? From your observation can't you give us some information?—J. C. R., Greenville, Mich.

WE are frank to admit that we have published very little relative to mutual fire insurance as carried by companies insuring farm risks exclusively, other than to answer inquiries from time to time, and probably the matter is of sufficient importance to devote some space thereto.

In looking over the last statement issued by the State Insurance Department we find that the mutual companies are carrying nearly three-quarters of a billion dollars, divided among 93 mutual companies, most of which are covering only counties in which they are located, others two or three counties and but a very few carrying risks anywhere in Michigan, outside of cities with less than 5,000 population. The most any company has at risk is \$98,892,420 and the smallest \$100,400.

The total amount of losses paid was \$2,411,884.84.

This is a wonderfully big business in which the farmers of Michigan are greatly interested, and thus we are glad to express our views as to its standing and betterments. There is not any business in the State, in which the farmers are so vitally interested, in a more chaotic condition. Of all of these 93 mutual companies we can safely say that no two have the same set of governing by-laws. So long as they do not conflict with the State laws and the

IT is high time something was being said about the rapidly mounting cost of fire, hail and other insurance to the farmers of Michigan. The mutual companies which once boasted of efficient management and low costs are the ones which most directly affect the farmer. There are 93 mutual fire insurance companies alone in Michigan. They carry three-quarters of a billion dollars at risk for their farm members. This is a subject we are sure Business Farmer readers will be glad to have brought out in the open.

plans of the State Insurance Department, any company can adopt laws to suit the fancies of its members.

We say members, and really they have but little voice in the formation of the laws governing their company. The laws and the changes which are made thereafter are usually drafted by some officer or officers, and when the meeting is called for the purpose of passing upon same, the attendance does not represent one in every hundred. While it is the privilege of every member to attend these meetings and have a voice, yet they do not, and instead of being the result of a united membership vote it is but fulfilling the requirements of the many by few.

The Forgotten Purpose

One lamentable fact in the operation of mutual insurance companies is that laws are enacted for the government of the company which are made to suit the requirements of the officers in charge instead of making them for the most liberal protection possible to render its members. The officers seem to lose sight of the fact that a mutual fire insurance company is nothing more or less than a number of farmers banded together to pay each other's losses caused by fire and lightning, and the cost of operation of the company, but they so form the governing laws as to perpetuate those in charge in good positions. In so doing the rights of the insured member is so lessened that the protection afforded becomes

of uncertain value. Instead of making the laws in the interests of the insured many companies seem to see how little can be furnished in case of loss.

The laws of these farm mutual insurance companies consist of the articles of association and the by-laws of the company usually printed on the policy. The usual plan of organizing a company is to take the articles of association and by-laws of some company already in operation and revise them to suit the fancy of the organizers of the new company.

No Two Alike

There are not two farm mutual fire insurance companies in the state of Michigan with the same set of by-laws. Some are liberal and fair and some are not. Some companies carry what is known as the blanket policy, which has been in force by only a few companies for the past few years.

In order that our readers may thoroughly understand what we mean by blanket policies, many companies indicate in their policy the amount of insurance on each individual building, the amount on hay, grain and produce, the amount on farm implements, the amount on livestock, etc. This is what is termed a specified policy. Some companies even go so far as to say how much insurance they will carry on the contents of a certain barn, how much on the contents of all other buildings, specifying separately each

one. In the way of explanation will say that if the policy of insurance placed \$1,500 on barn No. 1 and \$500 on the contents of same, then no matter how large the loss might be on the contents of that barn, the insured would only get \$500 by the specified policy.

The blanket policy came to light about ten years ago and while it is in force with a few companies, many are reluctant to adopt it because it will very materially increase the amount paid the insured in case of loss, and therefore, necessitates larger assessments. A blanket policy usually indicates the amount of insurance on each separate building, and on personal property, comprising hay, grain, produce, implements, vehicles, live stock, poultry, etc., only one amount is indicated. For instance, it might be \$2,000 regardless of in what buildings this property might be located, the company carrying the blanket policy would pay the full amount of the loss. The blanket policy would pay any amount on the contents of a barn, granary or any other building, in case of loss, if it did not exceed the amount of insurance, whereas in the granary there might be 1000 bushels of wheat worth \$1,000 and on the policy specified only \$300 on the contents of the granary which would be all the farmer would get in case of loss, whereas if the blanket policy were in force, the insured would get the entire loss, \$1,000. It seems hardly fair to ask a member who is paying \$1,500 on insurance, possibly \$500 on live stock, \$500 on hay, grain and produce, and \$500 on implements and machinery to accept \$500 in case of loss of \$1,500, the contents of barn No. 1, because he saved his implements and live stock. In such case the member is paying for \$1,500 protection and while his loss may be a great deal more than that he receives but \$500 compensation in case of loss.

The Business Farmer believes that there should be a uniform blanket policy adopted by all of the mutual

(Continued on Page 17)

Is Your Local Banker the Chief Aid to Farmers in Your Community?

By MR. S. T. KIDDOO,

President of the Live Stock Exchange National Bank, Chicago.

MR. S. T. KIDDOO, the author of this article, gained his first fame as a banker in the live stock regions of the Northwest, where his activities secured so much attention that he was called to the presidency of the Live Stock Exchange National Bank. Mr. Kiddo is in a peculiarly fortunate position to keep his fingers upon the pulse of the live stock industry and also keep an eye on those factors that intimately concern the welfare of the farmer.

business itself renders a wholesome, economical service.

All of this is preface to a question which I am about to ask, and inasmuch as I hope it will be answered fairly, I felt it necessary to set the stage for the inquiry.

What service is your banker rendering you?

Theoretically, your bank should be a combination of the following activities:

1. It should safe-guard your money and valuables, by providing facilities that will free you from the risk of burglary, carelessness, fire and other mishap.

2. It should encourage thrift and habits of saving by paying you interest on monies you deposit in its savings department.

3. It should provide the expert information that you need on all major financial transactions that you engage in.

4. It should likewise be a clearing house of financial information which it can secure from its correspondents and from similar institutions in other parts of the country.

6. It should definitely carry on a campaign to instruct your children

in habits of saving and provide ways and means for developing such habits.

7. It should co-operate so far as possible with local schools in campaigns to inculcate thrift.

8. It should be active in every movement that has to do with the sound economic development of the territory it serves.

Most of these activities can be accepted as the duties of a normal healthy bank, and as such, can be expected and demanded by the depositors of all normal, healthy banks. The experience of the writer leads him to believe, and to say, that very few bankers fail to carry out such activities to the limit of their abilities. However, it is the writer's belief that banks can go still further in rendering service to individuals and communities, provided the banks receive the moral support and active co-operation of the farmers around them.

I refer particularly to the following types of activity:

- A. Movements that will lead to the agricultural and industrial development of the community.

- B. Movements for the better-

ment of live stock, soil and other natural resources.

C. Assistance—not financial—in the solution of the local farmers marketing problems.

It goes without saying that a bank may have the finest building, vaults and personnel in the world; be located in a land of milk and honey, and at the same time be a failure in the midst of failures.

The money deposited in a bank depends not altogether upon the accuracy of the bank's accounting system, the honesty of its personnel, the strength of its vaults or the beauty of its building. In a farming community, for example, all these things will go for naught if the farmers are unable to market their products at a profit. Also, if farm lands are gradually deteriorating; if such scourges as tuberculosis are permitted to run riot among the local herds.

It is simply a matter of self-preservation for a bank to engage in activities such as I have listed arbitrarily under A. B. and C., above, but—

The banker should not be the sole one held responsible for doing these things.

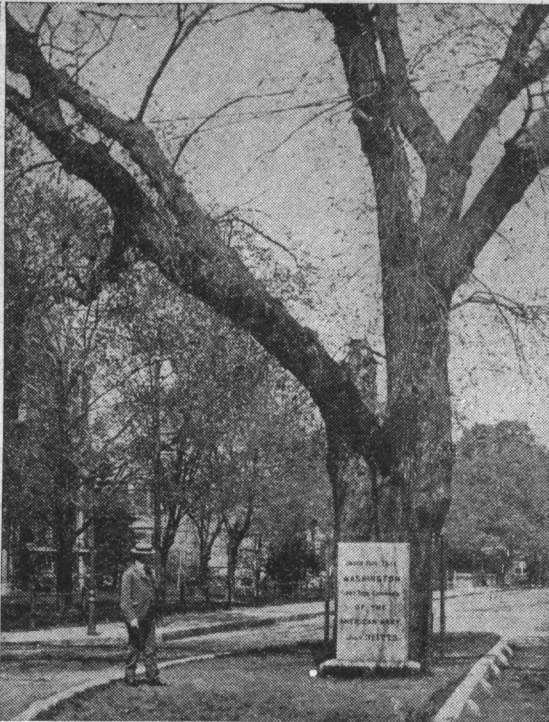
He is perhaps as well fitted and in as good position as anyone in a community to foster such activities. He, moreover, can get out such work with less antagonism. But he is by no means the expert in agricultural matters that the farmer is, and unless some of these things are initiated and pushed by the farmer himself, the banker is helpless.

It is with the idea of starting something along this line, that this article is prepared, and with the permission of the editor of this publication, we will continue the discussion in a future issue.

PICTURES FROM FAR AND NEAR



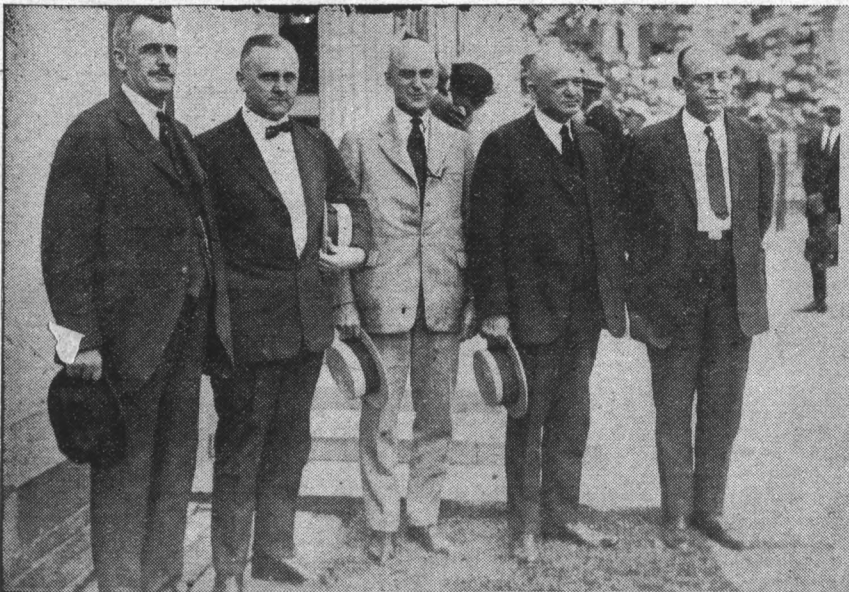
ALL HAIL TO THE GRAND WHISKERINO.—Hans W. Langseth (right) 77 years old, of Barney, N. D., who has the longest beard in the world. It is 17 feet long, and at the recent annual convention of the International Association of Specialty Salesmen, Pres. Burns of the convention declared that Hans would be crowned King Whiskerino of the world. The man at the left has a beard 11 feet, seven inches long.



WASHINGTON ELM TREE IN CAMBRIDGE DIES.—The Washington Elm Tree, Cambridge, Mass., under which George Washington took command of the American Army, which has been pronounced dead by experts. A shoot from this tree, cut off several years ago and now thriving, has been suggested to be put in its place, while Mayor Quinn, of Cambridge, has started a drive for funds to erect a monument on the spot.



PULLING THE WOOL OVER HIS EYES.—Plucking the ostriches at the Cawston Ostrich Farm, South Pasadena, Calif., is one of the most interesting sights vouchsafed to tourists. Contrary to general opinion the feathers are clipped and not pulled out, as the term of plucking would imply. To render the bird docile it is necessary to pull a hood or stocking over its head for when blindfolded the bird gives no trouble.



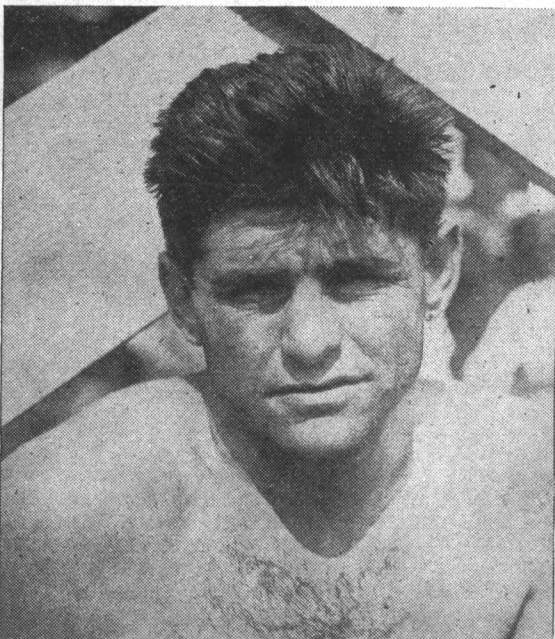
DISCUSS FARM FINANCIAL SITUATION WITH PRESIDENT.—Members of the Federal Farm Loan Board paid a visit to President Coolidge and discussed the financial situation of the farmer throughout the country. Left to right:—Commissioner R. A. Cooper, M. L. Corey, E. E. Jones, L. J. Pettijohn, J. H. Guill.



WHAT A COMBINATION.—Cats hate chickens, and vice versa. Here is a strange chicken with a cat like head, property of a Philadelphia, Pa., man. It meows, climbs trees and likes milk. Wonder what would happen if the cat half got mad with the other half?



THERE IS NOBILITY IN THE POULTRY WORLD.—Illinois claims the queen of the poultry world, Lady Anne, a real scion of the feathered nobility. She holds the record for laying among living hens, having reached the 1300 mark. She expects to soon exceed the world's record of 1355—made by a hen who has long since passed to chicken heaven. Lady Anne is 10 years old, a white Leghorn, of English ancestry, incubator bred.



FIRPO, THE VANISHED.—On September 14th at the Polo Grounds, New York City, Jack Dempsey proved himself to be a real champion by knocking out Luis Angel Firpo of Argentine, South America, in the second round of their scheduled 15 round go, making it one of the shortest championship bouts ever fought. The South American gave Dempsey a hard battle knocking the champion through the ropes during the first round.



A MODEL OF INDUSTRY.—A view of the baby's carriage blanket, made by Mrs. Calvin Coolidge and which was an entry into a National Knitting Contest. The blanket, which Miss Lena Lorris is holding, was made while Mrs. Coolidge and her husband were on the Vermont farm, before the death of the late President Harding. Mrs. Coolidge states that the blanket will go to her first grandchild—but that event is a long way off.

EXTERMINATING SAND BURS

—Would you please tell us how to get rid of sand burs? We have about one-half acre that we have to fight every year.—Mrs. M. W., Midland, Mich.

—We are fortunate in Michigan in having only one species of sand bur, *Cenchrus carolinianus*. In the more southern portions of the country they are blessed (?) with 4 or 5 kinds, some with large, some with medium sized, and some with small burs. All these, however, are annual plants, i. e. they do not have roots that live through the winter, so that they have to depend on their seeds to carry them over until next year.

The method of combating them that has been shown to be the most successful is that of pulling them up, placing them in a pile and burning them when dry, the burning being for the purpose of killing the seeds which otherwise will continue to ripen after the plants are pulled up and will then break free and become scattered.

The difficulties in carrying out this method are (1) that the burs are allowed to break loose and fall to the ground, thus reseeding the patch; (2) that in pulling up these plants small portions of the plants are allowed to remain which quickly develop new roots and new stems so that within a short time the plant appears as vigorous as before.

The sand bur does not enjoy competition so that if the soil is rich enough to support a thick growth of some other plant such as millet, sorghum or buckwheat, provided the stand of the latter is very good, it will be unable to develop to maturity that season. Putting the field to a hoed or cultivated crop will settle the difficulty if the hoeing or cultivating is done at frequent enough intervals, which is, however, usually not the case.—E. A. Bessey, Professor of Botany, M. A. C.

MEN SHOULD RENDER ACCOUNT

A number of farmers formed a co-operative farmers elevator and as they gave their notes each one also signed a collateral note. A board consisting of seven members was appointed to take charge of affairs. A man from another city was hired to run the business at an exorbitant salary. He hired extra help and spent the money until finally the collateral notes had to be paid. Then within a few months bankruptcy was declared, three men were appointed to sell the elevator and it has been sold but none of the stockholders know for how much or anything about the business. An auditor came and looked over the books but no report has been given and the stockholders, at least those who were not on the board, are wondering where the money has slipped to. The elevator was a paying business when owned by individuals. Can a few of the members do business in that way and give no account of the auditing, the sale or the delinquency of the manager and board?—L. M., Clifford, Mich.

—The three men appointed, in the bankruptcy proceedings, to sell the elevator would be required to render an account of their proceedings.

I suggest that you take this matter up with the referee in bankruptcy. If that is not sufficient, you could file a petition to have an accounting, which would probably necessitate the services of an attorney.—Asst. Legal Editor.

CUT WEEDS ALONG HIGHWAY

Has a farmer a right to let wild carrot grow on his farm or on the road side? We have been keeping it down on our farm but the neighbors have it all around us and we would like to know how to go about it to have them cut it down before it goes to seed.—A. H., Brown City, Michigan.

—The statute specifically provides that every owner, possessor or occupier of land shall cut or cause to be cut and destroyed all Canada thistles, milk weed, wild carrot, oxeye daisies and other noxious weeds growing thereon at least once in each year, before July 1 in townships south of R 16 N and before July 15 in townships north of R 16 N and as much oftener as is necessary to prevent their going to seed. Failure to comply with this law makes such person liable to a fine

**Farmers Service Bureau**

(A Clearing Department for farmers' every day troubles. Prompt, careful attention given to all complaints or requests for information addressed to this department. We are here to serve you. All inquiries must be accompanied by full name and address. Name not used if so requested.)

of \$10.00 and for the cost of cutting the weeds and in such case the weeds would be cut by the township highway commissioner or by men in his employ and the cost would be levied against the property owner in the same manner as other taxes are levied and collected.

This law is interpreted to mean that the abutting property owner is required to cut such noxious weeds on his land and the center of the highway abutting same. It is the duty of the township highway commissioner to post proper notices and to see that all violations of this act that come to his knowledge are prosecuted. Reference, Act No. 66, P. A. 1919 as amended.—Frank F. Rogers, Highway Commissioner.

COPYRIGHT FARM NAME

Please advise me regarding the registering of a farm name or copyrighting of same. It seems I read something in reference to this some time ago but do not remember the substance now.—W. C. B., Mattewan, Mich.

—If you wish to transact business under the farm name, it would be necessary to register it with the county clerk. However, if you wish to give it a name merely for designation or for distinction, it would not be necessary to have it registered.—Asst. Legal Editor.

OBLIGED TO MAINTAIN FENCE

"When a feller needs a friend" he looks about, considers the nature of his affliction and then, if he is an M. B. F. reader, he will, in all probability, send his S. O. S. towards Mt. Clemens.

And now could you give me the meaning of Michigan law governing railroads in respect to the maintenance of fence along its right-of-way. I live near Romulus and our pasture field abuts the Wabash Railroad and the fence is so poor the cattle can go

back and forth at will. The section foreman knows about this but makes no effort to repair the fence. Have been to see station agent and he kindly informed me that the Wabash railroad declined to fix its fence where the property owner did not maintain a good fence over his farm.—S. D. E., Romulus, Mich.

—Railroad companies are required by the laws of Michigan to maintain suitable fences along their right-of-way, to protect stock from injury by trains.—Asst. Legal Editor.

BUG ON PUMPKIN VINES

Last year our pumpkin and squash vines were eaten up by a bug and this year there is a lot of them. Would you please tell me if there is anything that will kill them? Am sending specimen.—C. L., Whitehall, Mich.

—The insects turn out to be the common squash bug or stink bug. This creature likes to hide under bits of board during the cold nights and if one places small pieces of board or shingles on the ground near the squash vines the bugs will crawl under these boards and can be jarred off into a bucket of water and kerosene early in the morning before the air starts to warm up. This is called trapping them. It is also the very best of practice to clean up rubbish in the fall since these bugs go through the winter under rubbish.—R. H. Pettit, Professor of Entomology, M. A. C.

NOT COMPELLED TO SERVE AFTER RESIGNING

If the governor of Michigan should hand in his resignation and it was not accepted, would he have to go on being governor just the same even though he did not want to?—A. P., Weidman, Michigan.

—The Governor could not be compelled to serve after resigning, even if his resignation were not accepted.—Asst. Legal Editor.

MICHIGAN CROPS**SOW ALFALFA WITH WHEAT**

What would you advise about seeding alfalfa in fall wheat, that is sowing alfalfa seed in the spring? Is there any difference in alfalfa seed and if there is which is the best kind to sow? I have ten acres I want to put to wheat and thought maybe it would make a difference in the amount of wheat to put on to the acre if I seeded it to alfalfa.—R. S., Harrison, Mich.

—Wheat usually makes an excellent companion crop for alfalfa when planted at the usual rate of six pecks of wheat per acre. Lighter rates of planting will benefit the companion crop of alfalfa to some extent. It certainly is not advisable to plant at a heavier rate than the customary six pecks if a good stand of alfalfa is to be expected.

There is a great difference in alfalfa seed and varieties from various sources. The Grimm, Michigan Grown Lebeau, and northern grown common are dependable in Michigan. The Grimm is hardier, and longer lived than the common. For heavy lands either the Grimm or Michigan Grown Lebeau are recommended. Twelve pounds per acre, applied early next spring, properly inoculated, is sufficient. If your soil is acid lime should be applied for best results with alfalfa when fitting the seed bed this fall.—J. F. Cox, Professor of Farm Crops, M. A. C.

VARIETIES OF RAPE

I would like to know if there is any difference in rape and if there is, what is the best kind for hog pasture?—R. S., Harrison, Michigan.

—There is a great difference in rape varieties and in seed secured from various sources. The Dwarf Essex from Holland has long been recognized as the best for hog pasture, or for pasture use for other live stock. The crop produced from the Dwarf Essex rape is more rapid and more even in growth. The yield is great-

er and the crop is much more palatable and succulent than is the crop from the Japanese, a stemmy, coarse, lighter yielding rape which has been largely distributed in the United States, particularly during the war period, when there was a great shortage of Dwarf Essex rape. It is usual to plant rape at the rate of two or three pounds per acre to a depth of one-half to three-quarters of an inch on a well prepared seed bed.—J. F. Cox, Professor of Farm Crops, M. A. C.

DO NOT SOW ALFALFA NOW

Will you kindly tell me if I can sow alfalfa on wheat ground now and have it do any good? I seeded five acres this spring and got a very poor catch only in spots. Would like very much to get this piece of ground in to alfalfa.—L. H. C., Ithaca, Mich.

—Alfalfa seeded during late August and early September is likely to winter kill badly. For best results I would recommend that you hold over until spring. The spotted condition of last spring's seeding may be due to soil acidity or it might be due to poor drainage.—C. R. Megee, Associate Prof. of Farm Crops, M. A. C.

JAPANESE PERSIMMONS

I saw an article in a farm magazine about Japanese Persimmons and would like to know more concerning them. Can they be grown in muck? If so where can I get trees and instructions on planting and care?—O. S., Decatur, Mich.

—We do not recommend the culture of Japanese persimmons in this state. Without doubt many of the soils in the state would be found suitable for raising this fruit, but the Japanese persimmons are tender to winter cold and they would be sure to winter-kill here.—V. R. Gardner, Professor of Horticulture.

EACH PARTY FURNISH HALF

We rented a farm, each to furnish half and take half. There were nine acres of rye on the farm which we were to cut with the understanding that we were to leave the same amount of ground sowed to rye when we left. Who should furnish the seed to plant this ground?—E. A., Elwell, Mich.

—When a farm is let on the fifty-fifty basis, that is, the landlord gets one half of farm income and tenant one-half, such expenses as seed, twine, fertilizer, etc., are borne in the same proportion as income is divided. In the above case the landlord would furnish one half of the seed and the tenant one half, providing the same number of acres are sown as were on the place when leased. This works out the same as any crop the tenant put in and harvested during the cropping season as potatoes, corn, etc.—F. T. Riddell, Research Asst. in Farm Management, M. A. C.

"D" LIABLE FOR DAMAGE

You have always helped your readers when in trouble and now I would like to have you help me in my problem. This spring R. made a new line fence, placing oak posts 10 ft. apart and nailed on a new woven wire. R planted corn in his field 3 feet from his line fence. D had clover hay on his field across from R's cornfield and now after D harvested his hay he put his cattle into the clover field, and they broke down posts and trampled over wire and ate a considerable amount of corn and broke down and trampled up a lot. R told D to repair line fence R made as it was just put up new or pay for damages and D says it's not his fence and he is not going to repair it or pay damages. Does D have to pay for damages or fix fence or does R have to repair fence and stand the damage D's cows made?—Reader, Bay City, Mich.

—Under the circumstances, I am of the opinion D would be liable to you for the damage done by his cattle to your land and the fence.—Asst. Legal Editor.

NOT OBLIGED TO TRANSPORT CHILDREN TO SCHOOL

At our annual school meeting we voted to close our school, each scholar to go to the school nearest to their home. Two miles and twenty rods is the farthest any one of the children has to go. Some claim we cannot close the school without arranging transportation for the scholars to some other school. Is this true?—H. S. S., Midland, Mich.

—The State does not undertake to compel a district to maintain a school or to transport its children to another school district. It is within the power of the electors in the district to vote to have no school, according to their discretion. But if no school is maintained, and no provision made for sending its pupils to another school, the district loses its share of the primary school interest fund.

SEE ATTORNEY

Please advise if in your opinion there is any way to force payment of \$28.00 wages due me for operating a tractor, threshing last fall? This party has repeatedly promised payment but all his holdings are mortgaged, even the threshing outfit is not paid for. Can I attach the machine which is left here in my neighborhood?—A. H. P., Gould City, Mich.

—Compiled Laws 1915, Section 13-029, sets forth the requisite conditions to attachment proceedings. Under the circumstances, you will likely require the service of an attorney to collect your debt, so I suggest you turn it over to a good lawyer, who will proceed by whatever means is most advisable. The facts you have given me are not, within themselves, sufficient to justify attachment proceedings.—Asst. Legal Editor.

RIGHT TO ACTION FOR DAMAGES

Can anyone collect pay from anyone for running over a hen that is in the road when he could of missed her if he had of slowed down a little?—C. McQ., Greenville, Mich.

—I am of the opinion you would have a legal right of action for damages against the person who ran over your hen.—Asst. Legal Editor.

Simply Unbeatable Prices on the World's Best Fall Styles

Sporty Style Silk Seal Plush Coat For Women and Misses

\$10⁹⁸

Where else can you buy a genuine silk seal plush coat of this jaunty style and splendid quality for such a low price? Beautifully modeled of soft, warm, lustrous, deep pile silk plush with full lining of beautiful flowered satin. Newest loose back flared style with belt. Wide 10-in. shawl collar, two pockets and roomy bell sleeves. Length, about 34 inches. Women's sizes 34 to 44; Misses 32 to 38 bust measure. State size. Order No. 96E7000. Send no money. Pay \$10.98 and postage on arrival. Money back if not satisfied.



Fur Trimmed Coat For Girls and Children

**\$3⁴⁸
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Girl's stylish coat of polo with warm Coney Fur Collar. Two novelty pockets. All-around belt. Novelty buttons trim pockets and belt. An amazingly low price. Sizes 7 to 14 years. Navy 96E7308. Brown 96E7310. Send no money. Pay \$3.48 and postage on arrival.

Same quality for children, sizes 2 to 6 years. Navy 96E7458. Brown 96E7460. Send no money. Pay \$3.48 and postage on arrival. State size.

Women's Patent Leather, Gunmetal or Brown Calf Finished Oxfords

\$1⁹⁸

Made with imitation shield tip and medallion perforated vamp, perforated lace stay and circular foxing. Has medium rubber heel and medium pointed toe. Sizes 2 1/2 to 8, wide widths. Order by No. 96J121. Order gunmetal by No. 96J122. Order brown by No. 96J123. Send no money. Pay \$1.98 and postage on arrival.



Men's and Boys' Sturdy Blucher Work Shoe

**\$1⁷⁹
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Brown or Black work shoe of durable leather. Solid leather inner soles. Heavy double soles. Green chrome outsole. Leather heel. Sizes 6 to 12. Wide widths only. Order Brown by No. 96A758. Order Black by No. 96A760. Send no money. Pay \$1.79 and postage on arrival. Order Boys' sizes 1 to 5 1/2 by No. 96A554. Price \$1.89. Order Little Boys' sizes 9 to 13 1/2 by No. 96A555. Price \$1.79.

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Manchurian Wolf Scarf

\$3⁶⁹

Beautiful, soft, inexpensive Manchurian Wolf scarf lined with Mes-saline silk. Length about 44 inches. Width about 12 inches. Fall 13 inches, large and bushy.

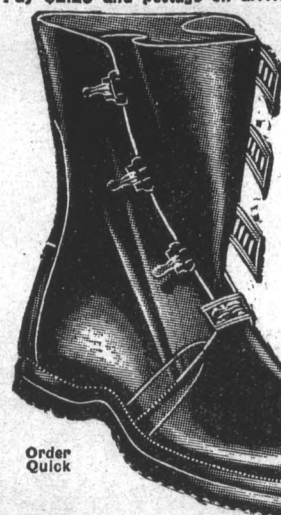
Order Black Scarf by No. 96H9000. Order Brown Scarf by No. 96H9001. Send no money. Pay only \$3.69 and postage on arrival.



Women's Fleece Lined Soft Black Kid Finished Com- fort Shoes

\$2²⁹

Positively America's greatest bargain in a woman's shoe of this kind. Soft kid finished pliable leather uppers have a heavy splendid lining that keeps feet warm as toast in the most severe winter weather. Excellent grade natural oak leather soles and low rubber heels. A roomy last that is also dressy in appearance. Simply unbeatable value at Sharood's low price. Women's sizes 3 to 9, wide widths. Order No. 96J880. Send no money. Pay \$2.29 and postage on arrival.



Men's Four-Buckle All Rubber Artics

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State Size

Guaranteed best quality all rubber 4-buckle hi-cut artic for men. Made with double thick soles and seams reinforced. Snow excluding tongue. Furnished in men's sizes 6 to 15. Wide widths. Sensational value. Send quick. Order by No. 96A990. Send no money. Pay \$2.79 and postage on arrival.



Bulgarian Effect Gabardine Frock For Women and Misses

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An exceptionally attractive fine quality cotton gabardine dress for women and misses. Long roll collar in shawl effect, sleeves and belt piped in red. Entire front of blouse enhanced with exquisite all-over embroidered design in Bulgarian effect with rich harmonious colors. Two streamers at both sides and front. Wide belt embroidered to match blouse. Sizes for women, 34 to 44 bust; for misses 32 to 38 bust. State length desired. Colors, navy or brown.

Order Navy by No. 96E7500. Brown No. 96E7502. Send no money. Pay \$2.98 and postage on arrival for either color. State size.



Heavy Fleece Union Suit

89c UP

Men's heavy flat knit union suit of good quality cotton yarn, with heavy fleece lining. A sure protection from cold. Closed crotch, flap seat, flat seams. Knit cuffs at wrist and ankle. Sizes 34 to 46. Order Tan Jaeger Color by No. 96C1279. Send no money. Pay \$1.29 and postage on arrival. Order Gray Random Color by No. 96C1280. Send no money. Pay \$1.29 and postage on arrival. Order Boys' sizes 22 to 34. Tan Jaeger color by No. 96C1358. Pay 89c and postage on arrival.



Walking Oxfords

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Women's combination sport oxford with Log Cabin or gray suede vamp and quarter with contrasting brown calf or Patent Leather trimming at tip, lace row and quarter. One-piece genuine oak sole; low walking heel with rubber top lift. Sizes 2 1/2 to 8. Wide widths. Order brown by No. 96J119. Order gray by No. 96J120. Send no money. Pay \$2.98 and postage on arrival.



Fur Trimmed Thibet Coat For Women

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Another sensational value in a warm winter coat. This becoming model is of splendid Thibet cloth in choice of rich brown or navy blue. The ample collar is of genuine brown Coney fur. Coat is finished with all-around self material belt and two patch pockets trimmed with pretty buttons. Imitation cuff is also button trimmed. Coat measures about 48 inches long, and comes in sizes 34 to 44 bust.

Order Brown by No. 96E7094. Navy by No. 96E7096. Order Black by No. 96E7095. Send no money. Pay \$5.98 and postage on arrival. State size.

Men's Sturdy Duck Coat

\$2⁹⁸

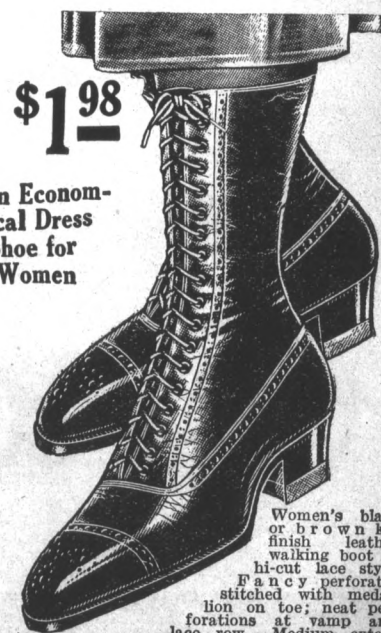
Also Comes in Boys' Sizes

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Always State Size



Strongly made of serviceable dark brown duck with heavy blanket lining. 2 large set-in pockets with flaps. Wide corduroy collar. Patent riveted-on buttons. Double stitched seams. Length 32 inches. Men's sizes, 36 to 46 chest. Order No. 96B2314. Price \$2.98. Same style in boys sizes 6 to 9 years, No. 96B2358. Price, \$1.98. Boys sizes 10 to 14 years, No. 96B2359. Price \$2.49. Send no money. Pay bargain price and postage on arrival. State Size.



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An Economical Dress Shoe for Women

Women's black or brown kid finish leather walking boot in hi-cut lace style. Fancy perforated stitching with medallion on toe; neat perforations at vamp and lace row. Medium extension oak sole with proper height walking heel rubber tipped. A distinct Sharood bargain, suitable for dress or street wear. Soft kid finish leathers are dressy and comfortable. Sizes 2 1/2 to 8. Wide widths. Order Brown Kid Finish by No. 96J195 \$1.98. Order Black Kid Finish by No. 96J194.

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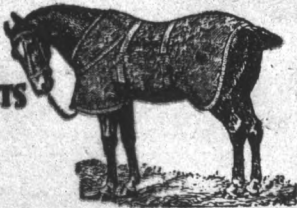
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All Wool Sox 3 Pair for 89c

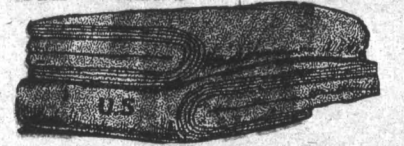


All wool heavy weight army wool socks. Easily worth twice our special price. 89c Plus Postage

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U. S. Army O. D. wool serge Yankes pants. Well tailored, made of excellent quality 20 oz. wool serge and melton without cuffs. Have four pockets of extra heavy drill, and the trousers are double stitched throughout. Worth at least \$6.00. Sizes waist, 28 to 44. \$2.98 Plus Postage

HEAVY O.D. BLANKETS \$2.89 each



Genuine army—pure wool blankets worth at least \$7.00, full bed size about 66x84 inches. The ideal blanket for the home or camping, motoring, etc. Gives more warmth than two ordinary blankets. They are \$2.89 Plus getting very scarce. Postage

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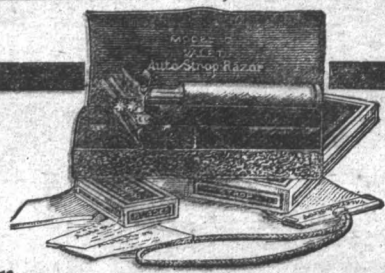
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THE MICHIGAN BUSINESS FARMER, Mt. Clemens, Michigan

What the Neighbors Say

HAVE COUNTY OFFICIALS DO ABSTRACT WORK

DEAR EDITOR:—Feeling that I have been imposed upon by the charges that were recently made when I had occasion to have some abstracting done, I want to ask you, and any others who may happen to have had a similar experience, why should every county have an abstract office composed of persons who are not county officials?

Not to have the county officials do this work which is in a nature public work, at least the public is interested in it, seems to me to be the wrong system. After the abstracting is done you are not sure that it is correct and unless the work is done by a concern that guarantees its work there may be grievous mistakes with no come-back by the one who had to pay the high abstracting fees.

I cannot but think that our system is fundamentally wrong and should be corrected. The two glaring faults with our present method is that of the outrageous charges, and then of the fact that you do not know that your abstract is correct. I recently had occasion to get an abstract of eight acres of land which lays partly in the village of Cass City. I went to Cass and called at the recording office only to be told that I would have to go to the abstract office. These people wrote the abstract and then forwarded it to one of the Cass City banks with a charge of fifty dollars. Now money talks and it is this charge of fifty dollars that is making me talk because such a charge can only be described as exorbitant, and even then what I have isn't worth much and I am not sure that it is correct.

Now I want to ask you, what is the value of this abstract, and wasn't the charge of fifty dollars altogether too much? Let some interested person answer this, even some practical abstracter.

A certain good business man has just told me that I should have had the abstract cover only the last twenty years. That seems strange to me, it is like telling them what to do, that is to tell them just what to put in the abstract; to my mind such a paper would not be at all complete and would not tell the whole story of that particular piece of land. I may be wrong, and if so I am ready to be enlightened; that's why I have solicited answers to my questions. To have the abstract curtailed would no doubt also curtail the cost, but it would also curtail the narrative as to whose hands the land has

gone through and this might be objectionable to some future buyer.

I can not see why the clerks in the abstract office could not have gone to the recorder's office and there secured the records regarding the piece of land and then transferred these records to the abstract books in a very short time; in regard to my eight acres I'm sure this could have been done in much less than one-half day and that much work certainly would not have cost anything like fifty dollars. If it would the abstracting charges certainly need revising downward.

Other lands have different systems which work out perfectly and with none of the abuses which I have tried to point out which are so apparent in our American way of doing this work. Ontario has a much more direct and responsible method and when you get an abstract there from the proper government office you know you have something that is correct and will stand any test. I am not a knocker to tear down, but a constructive one, and when I think I see an evil I want to be shown that I am wrong or else do something to remedy the defect. That's what we all should do, and I think you will agree with me. Abstracting costs our people millions of dollars annually with no adequate return as I can see.

None of us should object to paying well for a real service but when we have to hand out our dollars for a piece of work that seems to be of no practical value I think it is time we made a change. But even granting that an abstract is necessary, and also that it is executed correctly, why cannot some means be adopted so we can have an abstract made without the present exorbitant charges being attached to it? That is the crux of the whole question and the whole country is ready to give any man a high place who can suggest some adequate and practical scheme whereby abstracts can be obtained that are dependable and at a reasonable cost.—E. K., Cass City, Mich.

DO NOT BLAME FARMERS FOR LEAVING FARM

DO you blame farmers for quitting the farm? I do not. There are too many farmers now. We farmers raise too much, more than we can sell at a profit. Why ask a man to work on the farm for \$1.25 per day (many a man get less) when he can get from \$5.00 to \$8.00 per day in the city. Money talks.—E. B., Mecosta, Mich.

Uncle Rube Spinach Says:

WHERE ARE WE AT ANYWAY?

Here jest a little while ago me an' men an' various wimmin wuz sorta advocatin' the short skirt for the female of the species, so to speak. We sed they wuz cool, co-table an' convenient, an' they wuz all of that an' more. More is what I ain't goin' to talk 'bout now but may later on in this letter.

Anyway, reformers, — ol' maids with nothin' to brag about, preachers an' divers an' various folks sed short skirts wuz redic-lus an' demor-lizin' an' everything. There didn't seem to be much of anything left unsaid 'bout 'em did there? Girls, young women, even older women, wore 'em up to the knees or, sometimes, upperan' that. Well, we old fellers an' most of the young lads got sorta used to seein' 'em that way an' didn't think much about it.

But now—oh Jeremiah's Jumpin' Ghost! Long skirts—I saw this very day hittin' the sidewalk—bright blue stockin's and bright blue shoes. An' I see 'em in red an' green shoes an' stockin's to match. An' skirts with so many scallops into 'em that with all the high colors on their underpinnin' you see more'n anybody ever dreamed of seein' with short skirts.

An' now what will our reformers — ol' maids, ministers of the Gospel, what will any of 'em have to harp about? The long long skirts are with us—not to stay long but they are with us now. Bobbed hair an' long skirts. Long skirts, bobbed

hair an' green stockin's an' green shoes. Long skirts an' short minds—we've got 'em an' we're all wearin' 'em or seein' 'em which is 'bout the same.

An' now 'at we've got 'em down what have we reformers of women's wear got to holler 'bout? 'Course we'll soon have the bustle—mebbe hoop-skirts. You older fellers remember bustles an' hoops, don't you? Well anyway I remember 'em—I also remember when most every woman was a street sweeper with her long skirts.

An' I am just wonderin' right now if we ain't goin' back to where we come from 30 or 40 years ago? Women heve looked purty good to me fer a long time—short skirts didn't make 'em look any less attractive to me. They got around nice in 'em, could get into a street car or an auto handy—didn't have to pull their dress up to their—well to their knees if they met a wet place on the side walk, an' gen'raly speakin' they looked purty comfortable. Long skirts—skirts like I seen today on a fashionable young woman, may be fine—mebbe so fer folks older'n I. But they don't look good to me—I may get used to 'em when I git old but when I git old they won't wear 'em that way.

In a year or less they'll be much shorter 'an ever—but time flies an' I'm gittin' older every year. Let's have sense an' short skirts now while we can enjoy 'em. Yes, what say? Cordially yours, **UNCLE RUBE**

JESUS' PASSION TO HELP MEN

A SERMON BY REV. DAVID F. WARNER

Text: "Jesus of Nazareth, how God anointed him with the Holy Spirit and with power: Who went about doing good, and healing all that were oppressed of the devil; for God was with him." Acts 10:38.

JESUS' so-called week of passion was but typical of his entire earthly life to do good unto men. His was the model social life. He, only, has interpreted to the world genuine love and neighborliness. Brotherhood, without him, is unreal, impossible. With him, it is real and vital.

But, you say men were created to be brotherly, and socially helpful. Yes, that is the creational idea. And into this natural brotherhood came Jesus as the "Son of Man." Yet he met no helpful, brotherly responses among his fellows. He encountered no social passion such as his. For thirty years with a true brother's heart he stood sorrowfully alone. The world would not receive him and his own countrymen rejected him. Men were veiled in sin and hence the Gospel builds no hopes on a natural brotherhood.

But God anointed the Nazarine with the Holy Spirit and with power. This Man of Galilee travelled the hills and dales of Palestine living out a new passion morn of the Spirit. His was to be, and is, a spiritual brotherhood; a new creation; a life of new and sinless desire; a Cross of social passion. For this Man, it went slowly. But he swerves not from his purpose and gathers around him a handful of men and women whom he had helped as the Big Brother, and who were unionized and fraternized in him.

Jesus dedicates himself, formally, to this life of social purpose at baptism. Here, the "Love your neighbor as yourself" life took on a new meaning. Can't you hear the Baptist saying, "Why, my baptism is for sinners. You don't need it?" But Jesus says "suffer it to be so for I want to be a friend and brother to man." In Jesus' passion to be light and life to man he took his place by the side of man, and paid the price in misunderstandings, sufferings, and death. Why is a well-known, modern apostle of the Cross burning up his life and consuming a fortune to help men? A brother-passion is the answer. The threshingmachine had just pulled into farmer A's barn, when, lo! Mr. A heard the rumble of thunder and saw the rain clouds forming. Hurriedly, he gave orders to the threshermen to pull out and go thresh his neighbor's grain which was in the field. Said he, "My grain is in the dry and can wait." Why did he do this? Because of an unusual type of neighborliness. Do you have this secret passion, brother farmer? Behold, contemplate, the Peasant of Galilee.

Again, Jesus illustrates this principle of life by eating with social outcasts. "Ah," said the elite of society, "a friend of publicans and sinners." But this showed the far-reaching sympathy of his heart. These publicans were a low, despised set. The religious folks of the day hated them. Public opinion held out no sympathy for them. And Jesus' intimacy with them created a furor among the best people of the land. But this Man was different. He could not help it. His great heart went out to all classes. He sympathized and felt for them. He did not care a whit if he must violate the rules of etiquette and society slammed her door in his face; he must be a brother to men. Now, we can the better understand Tolstoi and Ghandi. We can understand the spirit that drove Theodore Roosevelt to eat lunch in the White House with Booker T. Washington, the Washington's society folks protested. Friends, when you make a dinner, dare you, as Jesus teaches, call in the poor and the outcast, as well as your friends and kinsfolk?

The miracles of Jesus are a standing testimony to his life of "brothering." His age saw in them evidence of super-greatness and power. We see in them his compassion. Pain and sickness everywhere appealed to him. He could not pass them by. Suffering drew virtue from his heart.

Does it from your life and mine? A funeral is on across the street. One hundred automobiles are parked. The casket is being banked high with flowers. Today the lady is dead and has many friends(?). Yesterday she was living, but with few friends. Alas! When will mortals learn the simple, neighborly, understanding of life's realities as Jesus taught and lived.

Jesus' love for men was international and interracial. He was preaching his first sermon, and too, in the town of his boyhood. The home folks were out to hear him. He discoursed on social and physical salvation for all peoples. He told his audience that there were needy widows in Palestine, but it pleased God to give special attention to an outside widow. And, that there were many lepers in Palestine but God, thru healing Namaan, heaped special honor upon the Gentiles. In other words, Jesus' sympathy takes wings, and he endeavors to push out the social horizon of his hearers so that they might see and feel the need of other nations. But they rejected his teaching and even made an infamous attempt to kill him. However that was sixty generations ago. But what are you doing today? Do you at this moment hear, sympathetically, the call of a stricken Japan? Are you a friend or a Pharisee to the foreigner in your community?

Peter asked of his Master one day, how oft he should forgive his brother, "until seven times?" The rule of the rabbis was three times. Peter exceeded this by four. Surely this is aplenty. But Jesus' seventy times seven makes the rule of love and forgiveness as unlimited. Peter was coldly calculating. But Jesus says the heart has no table of figures and arithmetic is foreign to its affection. Love cannot be bounded. One day he amazed His hearers by saying, "Love your enemies." When you are hated, don't throw love overboard. Keep it on top. "Bless them that curse you and do good unto them that hate you." And just for this men nailed him to the Cross. But his life ebbs out in the passionate words, "Father, forgive them for they know not what they do." But we know better today. And, says Scripture, "He that knoweth to do good and doeth it not, to him it is sin."

So Jesus passes down to us the true spirit of helpfulness and brotherhood with the command to keep it working. Christian friend, this is your work and mine. Jesus could not do it alone nor in a few years. So, he forms his society, the church; anoints it with his spirit and sends it out to neighbor mankind. We are to go about doing good. We must not be found with divided purpose or doubtful action. Blessed is the man who has caught the vision of a redeemed race in a spiritual brotherhood in Christ. And, if before the sun descends low upon your day, you are enthusiastic in the work of making your vision real, you are misunderstood and maligned, remember, so was Jesus for your salvation.

OUR BOOK REVIEW

(Books reviewed under this heading may be secured through The Michigan Business Farmer, and will be promptly shipped by parcel post on receipt of publisher's price stated.)

The Sea-Hawk—by Rafael Sabatini author of "Saramouche," "Captain Blood," "The Snare," etc. Elemental in its record of unrepressed loves and hates is the story of how Sir Oliver Tressilian, Cornish gentleman and sometimes commander of one of Her Majesty's ships which dispersed the Spanish Armada, became a follower of Mahmud, and a Barbarycorsair, winning for himself the title of Sakr-el-Bahr—Hawk of the Sea. He adopts the picturesque Barbary costume and becomes a favorite of the Basha.

Finally on a captured Spanish ship he invades the coast of England and carries away the girl whose unforgiving hate had kept him from returning to his home. To save her from the harem of the Basha, he defies his commander, and determines to escape. Undoubtedly, this is one of the most dramatic moments in any of Mr. Sabatini's books, and the story of their subsequent adventures makes a superb and thrilling epic of romance. Houghton Mifflin Co. (\$2.00.)

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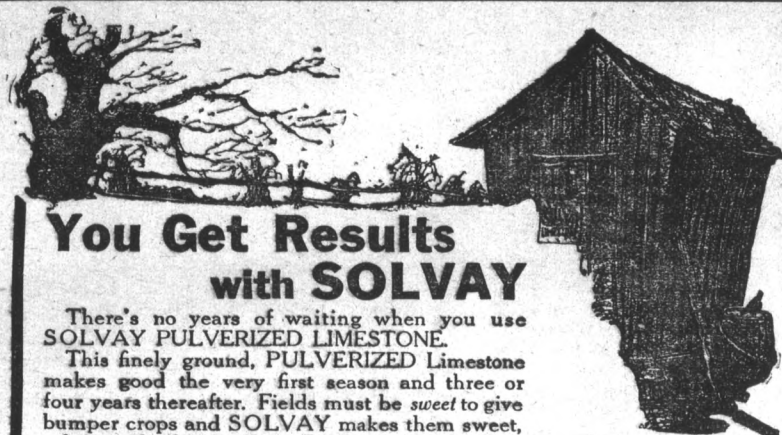
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CHAPTER I

Exit Mr. Stanley G. Fulton

THERE was a thoughtful frown on the face of the man who was the possessor of twenty million dollars. He was a tall, spare man, with a fringe of reddish-brown hair encircling a bald spot. His blue eyes, fixed just now in a steady gaze upon a row of ponderous law books across the room, were friendly and benevolent in direct contradiction to the bulldog, never-let-go fighting qualities of the square jaw below the firm rather thin lips.

The lawyer, a youthful alert man of sixty years, trimly gray as to garb, hair, and moustache, sat idly watching him, yet with eyes that looked so intently that they seemed to listen.

For fully five minutes the two men had been pulling at their cigars in silence when the millionaire spoke.

"Ned, what am I going to do with my money?"

Into the lawyer's listening eyes flashed, for a moment, the keenly scrutinizing glance usually reserved for the witness on the other side. Then quietly came the answer.

"Spend it yourself, I hope—for some years to come, Stanley."

Mr. Stanley G. Fulton was guilty of a shrug and an uplifted eyebrow.

"Thanks. Very pretty, and I appreciate it, of course. But I can't wear but one suit of clothes at a time, nor eat but one dinner—which, by the way, just now consists of somebody's health biscuit and hot water. Twenty millions don't really what you might call melt away at that rate."

The lawyer frowned.

"Shucks, Fulton!" he expostulated, with an irritable twist of his hand. "I thought better of you than that. This poor rich man's 'one-suit, one-dinner, one-bed-at-a-time' hard-luck story doesn't suit your style. Better cut it out!"

"All right. Cut it is," the man smiled good-humoredly. "But you see I was nettled. You didn't get me at all. I asked you what was to become of my money after I'd done spending it myself—the little that is left, of course."

Once more from the lawyer's eyes flashed that keenly scrutinizing glance.

"What was it, Fulton? A midnight rabbit, or a wedge of mince pie not like mother used to make? Why, man alive, you're barely over fifty, yet. Cheer up! It's only a little matter of indignation. There are a lot of good days and good dinners coming to you yet."

The millionaire made a wry face.

"Very likely—if I survive the biscuits. But, seriously, Ned, I'm in earnest. No, I don't think I'm going to die—yet awhile. But I ran across young Bixby last night—got him home, in fact. Delivered him to his white-faced little wife. Talk about your maudlin idiots!"

"Yes, I know. Too bad, too bad!"

"Mm-m; well, that's what one million did—inherited. It set me to thinking—of mine, when I get through with them." "I see." The lawyer's lips came together a little grimly. "You've not made you will, I believe."

"No. Dreaded it, somehow. Funny how a man'll fight shy of a little thing like that, isn't it? And when we're so mighty particular where it goes while we're living!"

"Yes, I know; you're not the only one. You have relatives—somewhere, I surmise."

"Nothing nearer than cousins, third or fourth, back East. They'd get it, I suppose—without a will."

"Why don't you marry?"

The millionaire repeated the wry face of a moment before.

"I'm not a marrying man. I never did care much for women; and—I'm not fool enough to think that a woman would be apt to fall in love with my bald head. Nor am I obliging enough to care to hand the millions over to the woman that falls in love with them, taking me along as the necessary sack that holds the gold. If it comes to that, I'd rather risk the cousins. Ther, at least, are of my own blood, and they didn't angle to get the money."

"You know them?"

"Never saw 'em."

"Why not pick out a bunch of colleges and endow them?"

The millionaire shook his head.

"Doesn't appeal to me, somehow. Oh, of course it ought to, but—I just doesn't. That's all. Maybe if I was a college man myself; but—well, I had to dig for what education I got."

"Very well—charities, then." There are numberless organizations that— He stopped abruptly at the other's uplifted hand.

"Organizations! Good Heavens I should think there were! I tried 'em once. I got that philanthropic bee in my bonnet, and I gave thousands, tens of thousands to 'em. Then I got to wondering where the money went."

Unexpectedly the lawyer chuckled.

"You never did like to invest without investigating, Fulton," he observed.

With only a shrug for an answer the other plunged on.

"Now, understand. I'm not saying that organized charity isn't all right, and doesn't do good, of course. Neither am I prepared to propose anything to take its place. And maybe the two or three I dealt with were particularly addicted to the sort of thing I objected to. But, honestly, Ned, if you'd lost heart and friends and money, and were just ready to chuck the whole shooting-match, how would you like to become a 'Case,' say, number twenty-three thousand seven



Oh Money! Money!

By ELEANOR H. PORTER

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hundred and forty-one, ticketed and docketed, and duly apportioned off to a six-by-nine rule of 'do this' and 'do that,' while a dozen spectacled eyes watched you being cleaned up and regulated and wound up with a key made of just so much and no more pats and preachments carefully weighed and labeled? How would you like it?"

The lawyer laughed.

"I know; but my dear fellow, what would you have? Surely, unorganized charity and promiscuous giving is worse—"

"Oh, yes, I've tried that way, too," shrugged the other. "There was a time when every Tom, Dick, and Harry, with a run-down shoe and ragged coat, could count on me for a ten-spot by just holding out his hand, no questions asked. Then a serious-eyed little woman sternly told me one day that the indiscriminate charity of a millionaire was not only a curse to any community, but a corruption to the whole state. I believe she kindly included the nation, as well, bless her! And I thought I was doing good!"

"What a blow—to you!" There was a whimsical smile in the lawyer's eyes.

"It was." The millionaire was not smiling. "But she was right. It set me to thinking, and I began to follow up those ten-spots—the ones that I could trace. Jove! what a mess I'd made of it! Oh, some of them were all right, of course, and I made those fifties on the spot. But the others—I tell you, Ned, money that isn't earned is the most risky thing in the world. If I'd left half those wretches alone, they'd have braced up and helped themselves and made men of themselves, maybe. As it was—Well, you never can tell as to the results of a so-called 'good' action. From my experience I should say they are every whit as dangerous as the bad ones."

The lawyer laughed outright.

"But, my dear fellow, that's just where the organized charity comes in. Don't you see?"

"Oh, yes, I know—Case number twenty-three thousand seven hundred and forty-one! And that's all right, of course. Relief of some sort is absolutely necessary. But I'd like to see a little warm sympathy injected into it, some way. Give the machine a heart, say, as well as hands and a head."

"Then why don't you try it yourself?" "Not I!" His gesture of dissent was emphatic. "I have tried it, in a way, and failed. That's why I'd like some one else to tackle the job. And that brings me right back to my original question. I'm wondering what my money will do, when I'm done with it. I'd like to have one of my own kin have it—if I was sure of him. Money is a queer proposition, Ned, and it's capable of—most anything."

"It is. You're right."

"What I can do with it, and what some one else can do with it, are two quite different matters. I don't consider my efforts to circulate it wisely, or even harmlessly, exactly what you'd call a howling success. Whatever I've done, I've always been criticised for not doing something else. If I gave a costly entertainment, I was of showy ostentation. If I didn't give it, I was accused of not putting money into honest circulation. If I donated to a church, it was called conscience money; and if I didn't donate to it, they said I was mean and miserly."

So much for what I've done. I was just wondering—what the other fellow'd do with it."

"Why worry? 'Twon't be your fault."

"But it will—if I give it to him. Great Scott, Ned! Think what money does for folks, sometimes—folks that aren't used to it! Look at Bixby; and look at that poor little Marston girl, throwing herself away on that worthless scamp of a Gowing who's only after her money, as everybody (but herself) knows! And if it doesn't make knaves and martyrs of them, ten to one it does make fools of 'em. They're worse than a kid with a dollar on circus day; and they use about as much sense spending their pile, too. You should have heard dad tell about his pals in the eighties that struck it rich in the gold mines. One bought up every grocery store in town and instituted a huge free grab-bag for the populace; and another dropped his hundred thousand in the dice box before it was a week old. I wonder what those cousins of mine back East are like!"

"If you're fearful, better take Case number twenty-three thousand seven hundred and forty-one," smiled the lawyer.

"Hm-m; I suppose so," ejaculated the other grimly, getting to his feet. "Well, I must be off. It's biscuit time, I see."

A moment later the door of the lawyer's sumptuously appointed office closed behind him. Not twenty-four hours afterward, however, it opened to admit him again. He was alert, eager-eyed, and smiling. He looked ten years younger. Even the office boy who ushered him in cocked a curious eye at him.

The man at the great flat-topped desk gave a surprised ejaculation.

"Hullo, Fulton! Those biscuits must be agreeing with you," he laughed. "Mind telling me their name?"

"Ned, I've got a scheme. I think I can carry it out." Mr. Stanley G. Fulton strode across the room and dropped himself into the waiting chair. "Remember those cousins back East? Well, I'm going to find out which of 'em I want for my heir."

"Another case of investigation before investing, eh?"

"Exactly."

"Well, that's like you. What is it, a little detective work? Going to get acquainted with them, I suppose, and see how they treat you. Then you can size them up as to hearts and habits, and drop the golden plum into the lap of the worthy man, eh?"

"Yes, and no. But not the way you say. I'm going to give 'em say fifty or a hundred thousand apiece, and—"

"Give it to them—now?"

"Sure! How'm I going to know how they'll spend money till they have it to spend?"

"I know; but—"

"Oh, I've planned all that. Don't worry. Of course you'll have to fix it up for me. I shall leave instructions with you, and when the time comes all you have to do is to carry them out."

The lawyer came erect in his chair.

"Leave instructions! But you, yourself—?"

"Oh, I'm going to be there, in Hillerton."

"There? Hillerton?"

"Yes, where the cousins live, you know. Of course I want to see how it works."

"Humph! I suppose you think you'll find out—with your watching their every move!" The lawyer had settled back in

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his chair, an ironical smile on his lips.

"Oh, they won't know me, of course, except as John Smith."

"John Smith!" The lawyer was sitting erect again.

"Yes. I'm going to take that name—for a time."

"Nonsense, Fulton! Have you lost your senses?"

"No." The millionaire still smiled imperturbably. "Really, my dear Ned, I'm disappointed in you. You don't seem to realize the possibilities of this thing."

"Oh, yes, I do—perhaps better than you, old man," retorted the other with an expressive glance.

"Oh, come, Ned, listen! I've got three cousins in Hillerton. I never saw them, and they never saw me. I'm going to give them a tidy little sum of money apiece, and then have the fun of watching them spend it. Any harm in that, especially as it's no one's business what I do with my money?"

"N-no, I suppose not—if you can carry such a wild scheme through."

"I can, I think. I'm going to be John Smith."

"Nice distinctive name!"

"I chose a colorless one on purpose. I'm going to be a colorless person, you see."

"Oh! And—er—do you think Mr. Stanley G. Fulton, multi-millionaire, with his pictured face in half the papers and magazines from the Atlantic to the Pacific, can hide that face behind a colorless John Smith?"

"Maybe not. But he can hide it behind a nice little close-cropped beard." The millionaire stroked his smooth chin reflectively.

"Humph! How large is Hillerton?"

"Eight or ten thousand. Nice little New England town, I'm told."

"Hm-m. And your—er—business in Hillerton that will enable you to be the observing fly on your cousins' walls?"

"Yes, I've thought that all out, too; and that's another brilliant stroke. I'm going to be a genealogist. I'm going to be at work tracing the Blaisdell family—their name is Blaisdell. I'm writing a book which necessitates the collection of an endless amount of data. Now how about that fly's chances of observation. Eh?"

"Mighty poor, if he's swatted—and that's what he will be! New England housewives are death on flies, I understand."

"Well I'll risk this one."

"You poor fellow!" There was exasperation and amusement in the lawyer's eyes, but there was only mock sympathy in his voice. "And to think I've known you all these years, and never suspected it, Fulton!"

The man who owned twenty millions still smiled imperturbably.

"Oh, yes, I know what you mean, but I'm not crazy. And really I'm interested in genealogy, too, and I've been thinking for some time I'd go digging about the roots of my ancestral tree. I have dug a little, in years gone. My mother was a Blaisdell, you know. Her grandfather was a brother to some ancestor of these Hillerton Blaisdells; and I really am interested in collecting Blaisdell data. So that's all straight. I shall be telling no fibs. And think of the opportunity it gives me! Besides, I shall try to board with one of them. I've decided that."

"Upon my word, a pretty little scheme!"

"Yes, I knew you'd appreciate it, the more you thought about it." Mr. Stanley G. Fulton's blue eyes twinkled a little.

With a disdainful gesture the lawyer brushed this aside.

"Do you mind telling me how you happened to think of it, yourself?"

"Not a bit. 'Twas a little booklet got out by a Trust Company."

"It sounds like it!"

"Oh, they didn't suggest exactly this, I'll admit; but they did suggest that if you were fearful as to the way your heirs would handle their inheritance, you could create a trust fund for their benefit while you were living, and then watch the way the beneficiaries spent the income, as well as the way the trust fund itself was managed. In this way you could observe the effects of your gifts, and at the same time be able to change them if you didn't like results. That gave me an idea. I've just developed it. That's all. I'm going to make my cousins a little rich, and see which, if any of them, can stand being very rich."

"But the money, man! How are you going to drop a hundred thousand dollars into three men's laps, and expect to get away without an investigation as to the why and wherefore of such a singular proceeding?"

"That's where your part comes in," smiled the millionaire blandly. "Besides, to be accurate, one of the laps is—er—a petticoat one."

"Oh, indeed! So much the worse, maybe. But—And so this is where I come in, is it? Well, and suppose I refuse to come in?"

"Regretfully I shall have to employ another attorney."

"Humph! Well?"

"But you won't refuse." The blue eyes opposite were still twinkling. "In the first place, you're my good friend—my best friend. You wouldn't be seen letting me start off on a wild-goose chase like this without your guiding hand at the helm to see that I didn't come a cropper."

"Aren't you getting your metaphors a

trifle mixed?" This time the lawyer's eyes were twinkling.

"Eh? What? Well, maybe. But I reckon you get my meaning. Besides, what I want you to do is a mere routine of regular business, with you."

"It sounds like it. Routine, indeed!" "But it is—your part. Listen. I'm off for South America, say, on an exploring tour. In your charge I leave certain papers with instructions that on the first day of the sixth month of my absence (I being unheard from), you are to open a certain envelope and act according to instructions within. Simplest thing in the world, man. Isn't it?"

"Oh, very simple—as you put it." "Well, meanwhile I'll start for South America—alone, of course; and, so far as you are concerned, that ends it. If on the way, somewhere, I determine suddenly on a change of destination, that is none of your affair. If, say in a month or two, a quiet, inoffensive gentleman by the name of Smith arrives in Hillerton on the legitimate and perfectly respectable business of looking up a family pedigree, that also is none of your concern."

With a sudden laugh the lawyer fell back in his chair.

"By Jove, Fulton, if I don't believe you'll pull this absurd thing off!"

"There! Now you're talking like a sensible man, and we can get somewhere. Of course I'll pull it off! Now here's my plan. In order best to judge how my esteemed relatives conduct themselves under the sudden accession of wealth, I must see them first without it, of course. Hence, I plan to be in Hillerton some months before your letter and the money arrive. I intend, indeed, to be on the friendliest terms with every Blaisdell in Hillerton before that time comes."

"But can you? Will they accept you without references or introduction?"

"Oh, I shall have the best of references and introductions. Bob Chalmers is the president of a bank there. Remember Bob? Well, I shall take John Smith in and introduce him to Bob some day. After that, Bob'll introduce John Smith. See? All I need is a letter as to my integrity and respectability, I reckon, so my kinsmen won't suspect me of designs on their spoons when I ask to board with them. You see, I'm a quiet, retiring gentleman, and I don't like noisy hotels."

With an explosive chuckle the lawyer clapped his knee.

"Fulton, this is absolutely the richest thing I ever heard of! I'd give a farm to be a fly on your wall and see you do it. I'm blest if I don't think I'll go to Hillerton myself—to see Bob. By George, I will go and see Bob!"

"Of course," agreed the other serenely. "Why not? Besides, it will be the most natural thing in the world—business, you know. In fact, I should think you really ought to go, in connection with the bequests."

"Why, to be sure." The lawyer frowned thoughtfully. "How much are you going to give them?"

"Oh, a hundred thousand apiece, I reckon."

"That ought to do—for pin money."

"Oh, well, I want them to have enough, you know, for it to be a real test of what they would do with wealth. And it must be cash—no securities. I want them to do their own investing."

"But how are you going to fix it? What excuse are you going to give for dropping a hundred thousand into their laps like that? You can't tell your real purpose, naturally! You'd defeat your own ends."

"That part we'll have to fix up in the letter of instructions. I think we can. I've got a scheme."

"I'll warrant you have! I'll believe anything of you now. But what are you going to do afterward—when you've found out what you want to know, I mean? Won't it be something of a shock, when John Smith turns into Mr. Stanley G. Fulton? Have you thought of that?"

"Y-yes, I've thought of that, and I will confess my ideas are a little hazy, in spots. But I'm not worrying. Time enough to think of that part. Roughly, my plan is this now. There'll be two letters of instructions: one to open in six months, the other to be opened in, say, a couple of years, or so. (I want to give myself plenty of time for my observations, you see.) The second letter will really give you my final instructions as to the settling of my estate—my will. I'll have to make some sort of one, I suppose."

"But, good Heavens, Stanley, you—the lawyer came to a helpless pause. His eyes were startled."

"Oh, that's just for emergency, of course, in case anything—er—happened. What I really intend is that long before the second letter of instructions is due to be opened, Mr. Stanley G. Fulton will come back from his South American explorations. He'll then be in a position to settle his affairs to suit himself, and—er—make a new will. Understand?"

"Oh, I see. But—there's John Smith? How about Smith?"

The millionaire smiled musingly, and stroked his chin again.

"Smith? Oh! Well, Smith will have finished collecting Blaisdell data, of course, and we'll be off to parts unknown. We don't have to trouble ourselves with Smith any longer."

"Fulton, you're a wizard," laughed the lawyer. "But now about the cousins. Who are they? You know their names, of course."

"Oh, yes. You see I've done a little digging already—some years ago—looking up the Blaisdell family. (By the way,

that'll come in fine now, won't it?) And an occasional letter from Bob has kept me posted as to deaths and births in the Hillerton Blaisdells. I always meant to hunt them up some time, they being my nearest kith and kin. Well, with what I already had, and with what Bob has written me, I know these facts."

He paused, pulled a small notebook from his pocket, and consulted it.

"There are two sons and a daughter, children of Rufus Blaisdell. Rufus died years ago, and his widow married a man by the name of Duff. But she's dead now. The elder son is Frank Blaisdell. He keeps a grocery store. The other is James Blaisdell. He works in a real estate office. The daughter, Flora, never married. She's about forty-two or three, I believe, and does dressmaking. James Blaisdell has a son, Fred, seventeen, and two younger children, Frank Blaisdell has one daughter, Millicent. That's the extent of my knowledge, at present. But it's enough for our purpose."

"Oh, anything's enough—for your purpose! What are you going to do first?"

"I've done it. You'll soon be reading in your morning paper that Mr. Stanley G. Fulton, the somewhat eccentric multimillionaire, is about to start for South America, and that it is hinted he is planning to finance a gigantic exploring expedition. The accounts of what antiquities to the source of the Amazon. I've done a lot of talking today, and a good deal of cautioning as to secrecy, etc. It ought to bear fruit by to-morrow, or the day after—at the latest. I'm going to start next week, and I'm really going exploring, too—though not exactly as they think. I came in to-day to make a business appointment for to-morrow, please. A man starting on such a hazardous journey must be prepared, you understand. I want to leave my affairs in such shape that you will know exactly what to do—in emergency. May I come to-morrow?"

The lawyer hesitated, his face an odd mixture of determination and irresolution.

"Oh hang it all—yes. Of course you may come. To-morrow at ten—if they don't shut you up before."

With a boyish laugh Mr. Stanley G. Fulton leaped to his feet.

"Thanks. To-morrow at ten, then." At the door he turned back jauntily. "And, say, Ned, what'll you bet I don't get so I can eat real meat and 'taters again?"

CHAPTER II

Enter Mr. John Smith

It was on the first warm evening in the early June that Miss Flora Blaisdell crossed the common and turned down the street that led to her brother James' home.

The common marked the center of Hillerton. Its spacious green lawns and elm-shaded walks were the pride of the town. There was a trellised band-stand for summer concerts, and a tiny pond that accommodated skaters in winter. Perhaps, most important of all, the common divided the plebeian East Side from the more pretentious West, James Blaisdell lived on the West Side. His wife said that everybody did who was anybody. They had lately moved there, and were indeed barely settled.

Miss Blaisdell did dressmaking. Her home was a shabby little rented cottage on the East Side. She was a thin-faced little woman with an anxious frown and near-sighted, peering eyes that seemed always to be looking for wrinkles. She peered now at the houses as she passed slowly down the street. She had been only twice to her brother's new home, and she was not sure that she would recognize it, in spite of the fact that the street was still alight with the last rays of the setting sun. Suddenly across her worried face flashed a relieved smile.

"Well, if you ain't all out here on the piazza!" she exclaimed, turning in at the walk leading up to one of the ornate little houses. "My, ain't this grand!"

"Oh, yes, it's grand, all right," nodded the tired looking man in the big chair, removing his feet from the railing. He was in his shirt-sleeves and was smoking a pipe. The droop of his thin mustache matched the droop of his thin shoulders—and both indefinitely but unmistakably spelled disillusion and discouragement. "It's grand, but I think it's too grand—for us. However, daughter says the best is none too good—in Hillerton. Eh, Bess?"

Bessie, the pretty, sixteen-year-old daughter of the family, only shrugged her shoulders a little petulantly. It was Harriet, the wife, who spoke—a large, florid woman with a short upper lip, and a bewilderment of beuffed light hair. She was already on her feet, pushing a chair toward her sister-in-law.

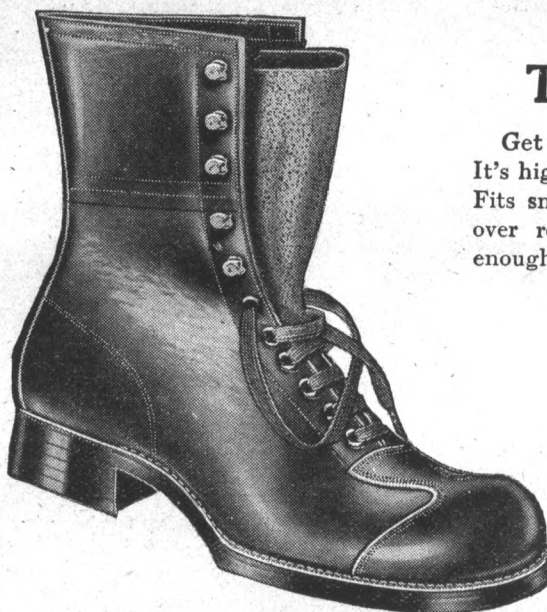
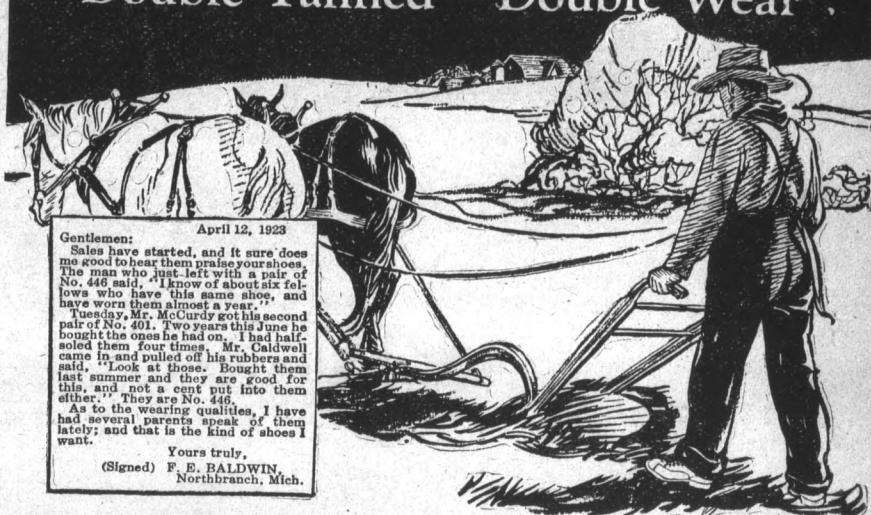
"Of course it isn't too grand, Jim, and you know it. There aren't any really nice houses in Hillerton except the Pen-nocks' and the old Gaylord place. There, sit here, Flora. You look tired."

"Thanks. I be—tired. Warm, too, ain't it?" The little dressmaker began to fan herself with the hat she had taken off. "My, 't is fur over here, ain't it? Not much like 't was when you lived right 'round the corner from me! And I had to put on a hat and gloves, too. Someway, I thought I ought to—over here."

Condescendingly the beuffed head threw an approving nod in her direction. (Continued in October 13th Issue.)

ROUGE REX

The 1,000-Mile Shoe
Double-Tanned—Double Wear



The Plowboy

Get this shoe for fall plowing. It's high enough to keep out dirt. Fits snug and protects the ankles over rough going. And it's low enough for comfort.

Ask for Plowboy

Grain Cuff
470—Double Sole Tan
446—Single Sole Tan
Split Cuff Single Sole
458—Chocolate
455—Smoke
452—Tan

1,000 Miles of Wear

Always Dries Out Soft

Here's a double-tanned horsehide work shoe that will never get stiff or hard. Many leathers dry out hard after they get wet. But this horsehide, double-tanned by our own private process in our own tanneries, dries out as soft as velvet. You can soak these shoes in mud, water and slush. They will always dry out soft and pliable.

We are work shoe specialists. Our goal is to make the world's strongest shoes. To get the best leather we do our own tanning. We use horsehide exclusively. For it is the toughest leather known. For centuries the fine saddles of the hard-riding Cossacks were horsehide covered. Big league baseballs are covered with it too—because it is the only leather that withstands such hard knocks.

And our special double tanning makes this leather soft and pliable as buckskin. Note its extra thickness. Feel its flexibility. Even after soaking it dries out soft as velvet. You'll

get a new idea of foot comfort from Rouge Rex horsehide shoes.

You'll also be surprised by their long wear. They usually wear at least 1,000 miles. But customers tell us they wear 3,000 and 4,000 or more. We are frequently told they outwear three ordinary pairs.

If you are naturally hard on shoes, you'll say these are the most economical shoes you ever wore. See how tough and thick this horsehide is—and how soft. Then you'll understand why Rouge Rex wear like iron and do not tire your feet.

For every job there's a special Rouge Rex shoe model that fits your need exactly. For farm, mill or mine, for woods, field and camp we make a shoe that suits the conditions. And all are the same tough, pliable double-tanned horsehide.

If your dealer cannot supply you with Rouge Rex, we'll see that you are supplied from our nearest dealer. Write for catalog.

Rouge Rex Comfort Shoe



Tender feet welcome these shoes. They're soft and flexible as a moccasin, yet wear like iron. A typical factory or dry weather shoe so light you don't realize they are on duty. Ask for 435 in chocolate, 434 in tan. Both outing models. Ask for 495 in chocolate bluches.

HIRTH-KRAUSE COMPANY

Shoe Manufacturers and Tanners
Grand Rapids, Mich.

The Michigan BUSINESS FARMER

SATURDAY, SEPTEMBER 29, 1923

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RELIABLE ADVERTISERS

We will not knowingly accept the advertising of any person or firm who we do not believe to be thoroughly honest and reliable. Should any reader have any cause for complaint against any advertiser in these columns, the publisher would appreciate an immediate letter bringing all facts to light. In every case when writing say: "I saw your advertisement in The Michigan Business Farmer." It will guarantee honest dealing.

"The Farm Paper of Service"

ROOSEVELT ON FALSE DOCTRINES

"ALL over the country," said T. R. Roosevelt, Jr., at Syracuse, N. Y., "there are sincere, but mentally limited fanatics and self-seeking politicians peddling false doctrines. These comprise such things as government price fixing and unsound loans. Steer clear of them. Remember that in the long run, anything which hurts the country hurts the farmer, just as surely as anything which hurts the farmer hurts the country."

POLITICS IN LANSING

LANSING is in the throes of a political situation which, according to no less an authority than Mr. John Fitzgibbon, veteran correspondent, is unparalleled in the history of the state.

The situation has arisen over the partial payment of the county agent's salaries by the Michigan State Farm Bureau, at least that is what is supposed to be at the bottom of it.

Although it affects the Agricultural College and should be of some concern to the farmers in Michigan we must admit that we have heard little or nothing about it from the farmers themselves, although their would-be spokesmen have arisen to remark both from the platform and the daily press that the farmers of the state were all wrought up about it.

That our readers may have a clear statement of the facts in the case and thus form their conclusions we are publishing on page 3 of this issue a complete statement by the competent political authority mentioned above, which is simply a clear statement of the case and we leave it to our readers themselves to make their decision as to who is right and who is wrong, if they are enough interested to tell us about it.

"EAT-MORE-BEANS"

NAVY beans are a major crop in the state of Michigan, and the position which the choice, hand-picked Michigan bean occupies on the American market, places it at the head of the list. Buyers pay a fancy price for our beans in competition with Colorado, California, and a few other states where they are grown.

Every division of the bean industry in Michigan, whether it be from the grower, the elevator, or the jobber, should be equally interested in the proposed advertising campaign to carry the message "Eat-More-Beans" to the American consuming public.

The scheme to advertise beans is not a new one but the practical plans for its accomplishment were never more nearly complete and ready to put in operation than they are today. There seems to be no question in anyone's mind but that the consumer demand for beans can be greatly strengthened by bringing their merits to the attention of the consumer, the same as the California growers have in the instance of citrus fruit, nuts, prunes, raisins, and other products of the Golden State. Anyone who is at all familiar with their plan of operation will readily subscribe to the proposed plan of increasing the demand for beans by intelligent national advertising.

We understand there is one party in the business in Michigan who is holding out of the present campaign because he believes that Michigan should advertise Michigan beans exclusively and therefore, eliminate the other states which are contributing. In the present plan, Michigan is asked to contribute only \$16,000 out of a total of \$50,000 to be spent in advertising. Our share, therefore, would not go very far in a national advertising plan, and we believe that Michigan

would profit much more by the expenditure of \$50,000 for the good of the entire bean industry than it would by a petty, though exclusive campaign which only scratched the surface of the market.

It is our prediction that if a \$50,000 campaign is put on this year that this amount will be doubled within another year, and that the price of beans will be strengthened materially by the demand which this advertising is bound to create.

Advertising is simply bringing a thought to a prospect's mind at the physiological time. If the housewife when she opens her morning paper saw the picture of an attractive pan of baked beans or a spread of beans laid out for the family dinner, accompanied by an attractive recipe for the preparation, it is safe to assume that she and a good percentage of those who read the advertisement would be eating beans that very evening.

We have always taken a great interest in the proposition to advertise this one product of Michigan which lends itself so well to a campaign of this kind, and we have done all within the power of this publication to present the facts to the farmers and others interested in Michigan so that they might understand the proposition when it was presented to them.

We had hoped to announce in this issue that the campaign had been closed and was under way with the full support of the Michigan jobbers who have been asked to contribute, but up to the moment of going to press we cannot get this assurance because there are, we understand, one or two who are holding out. We certainly trust they may see the light and soon, because this, of all years, with exceptional prosperity in every manufacturing community is the time to push the sale and increase the consumer demand of this great food product.

FOR CAUSE OR FOR EFFECT

THE more we read, and the more we hear, of the politicians who claim to be representing the farmer, the more we are led to the conclusion that most of what they write, and most of what they say, is to throw a smoke screen about their real aims and purposes.

Let's get down to business for just a minute!

Does the present high protective wall about American industry keep us from a world market for our products? The answer is: that it undoubtedly does, and will continue to do so (as it has in past history) so long as it is in operation.

Can anything actually be done about the present low prices of farm products? The answer is: that something can be done and is being done, and it is not being done by windy politicians or wordy editors. It is being done by the farmers themselves, who are organizing into strong selling organizations which do not play politics, but depend on sane marketing methods for bringing about the higher prices that they demand. These same business farmers, because of the scarcity of farm labor and for other good reasons, are curtailing their production this year to a point where the natural demand of a prosperous market is going to raise prices of farm products as only a few of the more optimistic market prophets even dare predict.

When the farmer gets back to a normal position, begins making money and the trend of population again starts toward the country will these same politicians and editors who are now doing nothing but spout about what ought to be done through legislation or some other dream-eyed will-o-the-wisp scheme, will they take credit for bringing farming back to a stable position? The answer is: that they certainly will, and the real business farmers who are doing the job of getting the old boat of agriculture back on a safe keel will get no credit, but the best part of it is they will ask none nor expect it.

Our hats off to you gentlemen! You don't say much, we don't see your pictures, we don't hear that you are going to talk at the next picnic, we don't read what you say in the political sheets which clutter our mail box but we know that you are hard at work and we begin to see the results which we knew would follow your efforts.

THE WHEAT SCARE-CROW

THEY were hardly less than traitors to the farming business, who raised the scare-crow of ruination to farmers because wheat had dropped below a dollar per bushel. So far we have failed to hear any clamor except from politicians or others who are living directly on the farmer, and these originated mostly in the states west of the Mississippi.

Wheat is of course, not the important crop in Michigan that it is in the western states, but if farmers there have been foolish enough to depend upon one crop, if by making no provision for the time when with curtailed European market and an increased production in other parts of the world, wheat growing on expensive American land can no longer be operated in competition, then they, in common with business men in other classes, must temporarily take their loss

and make provision for changing their methods of farming in the future.

Michigan grows practically no spring wheat, the total crop of 1922 being only 130,000 bushels. Our winter wheat crop last year amounted to 14,196,000 bushels, and while valued at \$16,325,000 did not equal the value of our bean crop. Our wheat crop was only slightly higher in value than our potato crop, even in a disastrous season, and the total value of all Michigan grown wheat was only a third of our corn or hay crop!

The actual result, therefore, of all the clamor over dollar wheat has been to dishearten our farmers, lower the price of their farm land and make every boy and girl on the farm anxious to get away from it into the city as soon as they can don long dresses or breeches!

If you will take the time to look over the Agricultural and Business Survey as prepared by the Department of Research, American Farm Bureau, which is reprinted in full on page 23 of this issue, you can learn from actual figures exactly where the farming business stands and where all other lines of endeavor stand in relation to it.

You will find for example, that seven major staples sold by the farmer are selling at higher prices than they did one year ago, (September 20th, 1922), and if you will read between the lines, you will see that the farming business is getting better every day and that the value of your farm, your equipment and your business is increasing.

If you had rather be cajoled with, cried over, and filled with hot air by those who are looking for political office, or some other soft snap, you will not read the actual figures as they are given.

We publish this department as a regular feature of The Business Farmer once a month because the kind of folks who like The Business Farmer want the facts, and we do our best to try and get them for them.

THE FARMER LABOR MOVEMENT

THERE is indeed some food for thought in the figures which have been given some publicity in the daily press, and whether they are accurate or not may be laid at the door of Mr. J. S. Wanamaker, President of the American Cotton Association, who we understand prepared them. They are as follows:

63½ dozen, or 760 eggs, pay a plasterer for one day's work of eight hours. 17½ bushels of corn, or a year's receipts from half an acre, pay a bricklayer. 32 chickens, weighing 3 pounds each, pay a painter in New York. 42 pounds of butter, or the output from 14 cows, fed and milked 24 hours, pay a plumber \$14.00 a day. 175 lbs of hog; eight months' feeding and care, pay a carpenter.

Whether you believe in an alliance of farmer-labor or not, as has been suggested by so many well meaning persons, it is obvious that labor at present high prices and the farmer after the period of depression he has been forced through, the past three years, make strange bed fellows.

If we were a cartoonist we would draw an opulent citizen labeled "labor" occupying about three-quarters of the bed labeled "prosperity", and a thin gaunt person marked "farmer" occupying the small space at the other side and hardly covered by the blankets of home comforts which the laboring man enjoys. That cartoon, in our opinion, would just about express the present situation as relates to farmer and labor.

We do not begrudge labor its present prosperity, its right to work and honest employment, its right to secure as short a working day as is commensurate with good and healthy living and enjoying the luxuries and comforts of home life to which men are entitled, but we do begrudge labor occupying most of the bed and at the same time calling on the farmers to help fight their battles for more than they are entitled to. If there is to be an alliance between farmer and labor it ought to be an alliance by which labor agrees to bring the farmer and his business up to their standard, because to advance equally would still leave the ratio too lopsided. It would look like the bed we have pictured above.

POTATOES STILL FAVORABLE

THE United States Department of Agriculture predicts a crop of 389,674,000 bushels of potatoes this year, which compares with a five year average of 390,173,000 and last year's big crop of 451,185,000.

This is late enough in the season so that the crop is pretty well set and if anything, there is more apt to be a lessened than an increased crop. This would seem to be a ray of sunshine for our potato growers who were hit so hard in 1922.

With the labor of the country well employed at high wages and consuming large amounts of food stuffs there is no reason why the potato grower should not get a fair price for his product this year, and we only hope that our growers will hold back enough of their products so that at no time will the market be flooded to a point where it drops from this unnatural cause.

PUBLISHER'S DESK

HOME WORK

Do you know of any other companies that are reliable where I can get work to do at home as I am very anxious to get some work that I can do at home, for I have quite a lot of spare time that I could work if I had something I could do at home, as we do not like to break up our home. I would be very thankful if you could send me addresses of some companies that you know are reliable.—Mrs. E. T., Mayville, Mich.

THE above is a fair sample of several inquiries that come to my desk almost every week from sincere women who wish to find some means of employing their spare time on the farm, and usually it is someone who is harassed by poverty and handicapped by some physical deformity.

I wish I could offer some suggestion to these worthy readers, and could tell them of some sort of home employment that we could recommend.

Some papers accept the advertising of home knitting machines, and other contraptions which are sold with the expectancy that they can be paid for by home work, but we have never yet found where this worked out continuously satisfactory, so that it would be the last thing in our minds to advise any of our readers to invest the 50 to 75 dollars necessary to purchase a home knitting outfit, neither will we accept the advertising of these concerns, in the Business Farmer, because we believe that although not fraudulent, they are misleading.

We are suggesting to the farmers in Michigan that they employ the spare time on the farm in picking beans, because this class of work has for years been done in the small towns and cities, and lately by expensive female help, because of the competition for this class of labor from manufacturing institutions. We now have a prize offer of \$10.00 for the best plan for a home made bean picking machine, and we have already published two simple plans in the September 15th issue. In this issue on page 3, you will find a letter from a Saginaw county farmer who bought an expensive bean picking machine, which has made him a nice profit. This of course is machine picking and not hand picking which the women on a farm could do. Even a cripple or anyone who has the use of their hands could pick beans, and not only save the cost of picking, but keep the culls on the farm.

We want to say just a word to the men folks about this home work of farm girls and women. If it is done on the farm, for goodness sake, let the women have all or part of the money you save over having it done in town. Nothing so disheartens a woman as to have the man of the house hold on to every penny he can get. The modern and usually successful married couple have a single purse, and their relations form a partnership in which all of the good things are split 50-50.

The Publisher's Desk is open for any suggestions for the home employment of our farm women, and we would be glad to publish any suggestions from our readers.

"JUST ANOTHER"

DEAR Sir: In some way my letter to you must have been overlooked. The very day (about June 23) I received my settlement and I sent you a letter on our afternoon mail. It was some joke how you folks woke — up. Indeed it was such an awakening they sent me my order and money, too. I sent back the check as I only wanted what was rightly mine. I have friends who have had just such trouble with the same company.

Have been reading your article for the last two weeks and also the replies regarding the people who have gotten stung by the American Music Publishing Co. and other companies and I wish to warn them that it also goes under the name of the L. Wolfe Gilbert Music Corp., 1658 Broadway, N. Y. I was not so good as to send them the two dollars which they ask for, but I did get stung by the Underwood Art Goods Company conducted by a woman named Ruth Under-

wood. I was to send them a dollar which they were to hold until I had done twelve dollars worth of work then it was to be returned to me. They sent me a cheap handkerchief which I was to keep and make a sample for their inspection of my work, which I did. If it passed inspection I was to get twenty-five cents apiece for all I could make, but, of course, my work did not pass, as the handkerchief they sent me was machine made while mine was hand made. My work has been very highly recommended but I do think one dollar an awful price to pay for a ten cent handkerchief. Don't you? Hope to see this in print. —Just Another Darn Fool, Howell, Mich.

THE TIRE COMPANY

IF you can will you please tell me if the Tire Company of Bay City is a safe company to buy stock in? Agents have urged us hard to buy in this company and several of my neighbors have done so. I would like to invest if you thought it safe.

—I certainly could not advise the purchase of any industrial stock as an investment unless you can afford to gamble on the amount you invest.

Any industrial is a business speculation, and no man has a right to advise another to purchase it. The only safe place for savings is in government securities or farm mortgages, or reliable bonds. The above statements refer to all industrial speculations and not necessarily to the one you mention. It is always best not to put all of your eggs in one basket.

MADE 'EM SIT UP!

In today's mail I received my money from Company. To say I am thankful is not enough. I am doubly so. They surely sat up and took notice when you wrote. They clipped the letter you wrote to their check so I see how you brought it about. Again I say thank you and wish you all success to be had. A Subscriber and always one.—Mrs. F., Woodland, Mich.

HOME TANNING OF LEATHER AND SMALL FUR SKINS

DIRECTION for tanning hides on the farm are given in a new bulletin just published by the United States Department of Agriculture, and issued as Farmers' Bulletin 1334, Home Tanning of Leather and Small Fur Skins. This bulletin was prepared in response to the thousands of requests received from the farmers for information that will enable them to make use of the hides produced on their farms and for which there is often no market. Sometimes hides can scarcely be given away, yet farmers must pay from \$1 to \$1.50 a pound for leather in small pieces. Under such conditions farmers naturally feel that they must either work up their raw materials or do without finished leather.

While it is possible to do a fairly satisfactory job of tanning on the farm it requires some skill and a considerable amount of experience. Only in the event that the margin of price between the raw hide and the finished product is such as to warrant the farmer in tanning for himself is it advisable to attempt home tanning. The inexperienced can not hope to make leather equal in appearance, or possibly in quality, to that obtainable on the market, but farmers and ranchmen should be able to make serviceable leather for most farm purposes by carefully following the directions given in the bulletin.

It is never advisable for an inexperienced person to try to tan valuable fur skins or large hides to be made into coats, robes, or rugs. The results would be disappointing, both in appearance and quality. Small fur skins of low market value, however, can be tanned for home or country use, according to directions given in the bulletin, a copy of which may be obtained from the United States Department of Agriculture, Washington, D. C., as long as the supply lasts.

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SELLING THE HOUSE

By Anne Campbell

I did not mind the thought so much.
To sell the house was fine!
All houses were the same to me.
They painted up a sign
And hung it so that passersby
Could hardly fail to see
That here there was a house for sale
And please apply to me.

Some folks came in to criticize
And some came in to praise;
And some came in to chat awhile,
And some came in to gaze.
They lingered in the cozy rooms,
And I could almost cry
When they dropped in to speak of terms,
So scared I was they'd buy!

I did not mind the thought so much,
It would be fun to sell!
To move into another place
Would please me mightily well;
But when they tried to close the sale
Somehow I never could.
I couldn't bring myself to leave
The dear old neighborhood.

I couldn't move the little print
Of hands along the stair.
I couldn't move the dreams that hung
In every corner there.
I couldn't move the love and joy
Behind each time-worn wall,
And so I just took down the sign
And did not sell at all!

(Copyright 1923, Detroit News.)

THE HOME SEWING CLUB

SUMMER is over and so many pleasant tasks are before us with the coming holidays and if we get the right start it will be so much more pleasant and the work will be a joy. I started a sewing club of just six women and we meet every Tuesday at two o'clock and work on different articles and our conversation is upon all subjects. We just spend a lovely three hours together. At four o'clock the hostess for the day serves a very simple tea. It is against the rules to be extravagant. This summer I have made a complete luncheon set of five pieces and feel that I have accomplished something worth while, and at the same time enjoyed the pleasant company of some dear friends. It is surprising the help you can get from so many different minds. Each one has some suggestion when you get stuck on a certain stitch. We discuss dress and this fall hope to make a great many of my Christmas gifts.

In making a lampshade, which is quite common to a great many folks now, you might have a member who could show you how to make one of these delightful shades that just seem to make a living-room more inviting.

There are always a few friends who are fond of sewing and the afternoon is one well spent and not wasted.

You have the companionship of your neighbors and it takes you out of your own home at least one afternoon a week. If this is too often make your sewing club every other week.

NAPKINS TO SAVE YOUR LINEN

THE best housewives no longer feel they must have pure linen for their table service. In the last few years this fabric has become so expensive that it was necessary to look to other materials for the making of lunch cloths and napkins. So many pretty and durable cloths are found that even the most careful and conscientious choose the cheaper materials for at least part of their napkin supply. The laundries are hard on linen and these less expensive napkins last as long and perhaps a little longer even if one cannot launder them at home.

Unbleached muslin never fails to fill a need and when used to make up a lunch cloth and napkins, there is no comparison to linen in the price. Make them generous, trim them with bands or hems of gingham, percale, or cretonne and they will look much like unbleached linen when laundered. A little applique in colors to match the china and an edge of blanket stitch makes a fancier napkin, quite acceptable as a gift.

The various lovely gingham offer no end of possibilities for napkins which launder easily and well. A yard will make nine if an edge is crocheted or a band set on. Or it will make four eighteen-inch ones. Cross-stitch in bright colors—care-



Edited by MRS. ANNIE TAYLOR

DEAR FOLKS—Now is the time to pick the bitter-sweet and paint weeds for the home during the winter months, when the flowers are asleep. Just a few mullin in a corner painted in bright shades give an attractive look to that part of the room, that looked bare and dark. Swamp berries, and barberry make delightful looking baskets. Paint some common milkweed pods and stand in a vase on the table or book-case.

Remember our recipes for the cookbook and our personal column is for you and I want you to use it. Read our "Exchange" and feel that it is your very own to advertise your wants.

*Your Friend,
Mrs. Annie Taylor*

Address letters: Mrs. Annie Taylor, care The Business Farmer, Mt. Clemens, Michigan.

fully chosen as fast—makes an interesting finish for both the edge and a corner. An initial in cross-stitch looks well, especially if a few French knots are used to decorate. A set of blue napkins with a small yard-square cloth makes an excellent breakfast set which one can wash out and keep fresh with little effort.

Perhaps there is nothing which gives a smarter touch to an afternoon tea of luncheon than black-and-white napkins. These might be of the striped percale edged with half-inch lace, white cross-barred muslin with an inset border of black and white stripe, or crepe voile with a black cross-stitch edge and a design outlined in black in the corner.—E. M. Paige.

VALUABLE HOUSEHOLD HINTS

WHEN using a meat-grinder for crumbling dry bread, a paper bag over the end of the grinder will catch the crumbs and prevent them from being scattered.

To keep a large piece of cheese for any length of time without molding, pour melted paraffin over the cut surface.

When boiling a number of small articles, make a cheese-cloth bag and put them in it. In this way none will be lost and all can be removed quickly from the suds.

When boiling old potatoes, add a slice of lemon to the water in which they are to be cooked and you will find that the potatoes will not discolor. A teaspoon of vinegar will also help.

If glass-curtains are dipped in a little starch when laundered, put back on the curtain-rods while wet and hang at the windows, they will look like new without ironing.

Slip-covers of washable material for pan-holders can be easily washed often and slipped back on the pad. This prevents the necessity for making or buying new holders frequently. The covers are more easily laundered than a thick holder.

Mothers Problems

OFF TO BED

TO most mothers there is no sweeter time than the end of the day when she tucks her little folks off for the night. It is the time of day when Mother and the children get very, very close, and no mother, no matter how eager she may be to get the evening's work out of the way, should hesitate to take a little time at bed time to draw near to her children.

The youngest boys and girls may drop off to sleep at once, but the older ones of or approaching school age are full of questions their curious little minds want answered. Sometimes they are of a very intimate nature, such as they could not talk without embarrassment in the daytime. They are questions that should be answered and answered by Mother alone, but if Mother has no time to remain by the bedside a few minutes for a little talk, the chances are they will never be put to Mother, and eventually their information will come in a way exceedingly undesirable.

Be your children's confidante. Let them feel that there is no one nearer and dearer to them, and no one more desirous of answering their puzzling questions and telling them

the truth no matter what others may have told them. Keep yourself close to them just as long as you can. Daytimes when work presses in on every side, it is hard to give full attention to the children and their problems, but in the evening, at bedtime, it is easy to win their confidence.

Too many mothers stop going up to bed with their children long before they should. So far as necessity goes, why the children can get into their nightclothes unassisted, and crawl between the sheets but Mother should be there to hear the prayers, to kiss away the disappointments of the day, to suggest ways to make the next day better and happier. And most of all she is needed to answer the questions that the cool, empty darkness bring to the fore in the child's brain. Better by far to let the dishes stand unwashed a while than to risk your child's confidence by giving him no time to talk freely and openly with you. Lie down on his bed to-night and let him talk!

THE TEN-MINUTE LESSON

THERE is a difference between having a child help with the work, and teaching him how to work. A girl may be told to dust a room, yet never learn how properly to dust. She may be told to make the beds, yet never learn how properly to make them. Children are observant, it is true, and "pick up" a great deal of learning just by watching; still, without a real lesson, they are very apt to get only a surface knowledge of the work they do, and grow up without acquiring more.

It is an excellent idea—and one that has been carried out effectively by more than one mother—to take a stated time each day for a home-lesson period. During that period, the child should be taught all the whys and wherefores connected with his task. His work should be performed under the watchful eye of the mother and Mother should not be satisfied with anything short of a perfect performance.

There is, we have all been told, a right and a wrong way to do everything. The child, left to himself, may learn only the wrong way—and the wrong way invariably is full of handicaps. Since a child must learn various forms of work, why not begin early to teach the way that is right, and therefore best?

Sometimes, oppressed as we are by work, we slight tasks, regretfully, yet knowingly. The child, observant always, learns also to slight things. Yet that is exactly what a child should not learn to do. That is why time should be taken to teach him the way that to the best of our knowledge is correct. Ten minutes a day for such valuable training is little time indeed to give, yet ten minutes a day spent faithfully and regularly teaching a child how to wash dishes correctly, do simple ironing correctly, fill the water-tank correctly, or do correctly whatever tasks the child is old enough to undertake, will prove in later years the most valuable daily ten minutes ever given to his upbringing.

When Washing Your Lamp Chimneys, lift them out of the water and set them on the hot stove; they will not break. Let them steam; then wipe on a clean cloth and they will be as clear as crystal.

Personal Column

Bobbed Hair—A long letter and written with a great deal of thought upon the writer's part came to me on the subject of "Bobbed Hair" and I must give you some of the article. Our reader says:—"Because Mother Eve wore her hair long, must all women go back to the primitive age for style. Eve wore her hair always hanging down her back. Do you? The men wore long hair long ago, why not now? There is nothing in the ten commandments that says 'Thou shalt not wear bobbed hair.' A woman's hair is her crowning glory.' Then wear it bobbed and show the crown and live in glory." I am the mother of three fine girls grown to young womanhood and all have their hair bobbed.—Maud L. Peet.

Another Reader's Opinion—I would like very much to say that I for one think bobbed hair an ideal thing. I am 29 years old and the mother of four little children, and have bobbed hair. Now, that I know the comfort of it I do not want long hair for some time. Not only the comfort, one can keep tidied up all the time, and the children like it too. I heard women say it takes years and years for it to become long again, but I think different. A girl friend of mine had bobbed hair last summer, and now she has long thick beautiful hair. I think if girls want bobbed hair, let them have it. I was a girl once, and know how it is to want for something and not be allowed to have it; so give her a chance. Let her have bobbed hair one summer and see how you like it.—E. M. S.

Let Us Inspire Our Girls With Lofly Ideals—This sordid word flapper was devised by the London hooligan for the purpose of showering his contempt upon the friendless English working girls. May we forget it.

She's the daughter of my neighbor,
Who, with strivings, waxeth old,
And she'll make a home for daddy
When the dear old home is sold.

She will rise above the turmoil,
Refute the poison pen;
Chastise the leering gargoyle—
And be the mother of great men.
—George J. Barrie, Huron County.

Where Do We Find Mendets?—Would you kindly tell me where I can buy some mendets; the soft lead plugs for repairing holes in milk pans by putting the plug in the hole.—Mrs. A.

Mendets can be bought in any five and ten cent store or in a hardware store. If you are too far away, write to the nearest town, address Five and Ten Cent Store and name of town.

Cleaning Grey Suede Slippers—I would like to know how to clean gray suede slippers. I have some and do not know what to clean them with.—C. I. N.
—Brush the slippers first with a stiff brush, clean with a cloth dampened with gasoline or carbena, which is in any drug store. Buy a grey powder the shade you want and dust on slippers. I keep mine clean this way. The powder can be bought in the shoe store.

Has Any Reader Tried This With Success—Will you please tell me thru your columns how to wash a chamois vest so that it will not get hard after it is dry? I think the Business Farmer is a fine paper, we look forward to its coming each time.—Mrs. A. W. J., Edmore, Michigan.

Personally I have never had any luck with cleaning chamois gloves. They are always hard and much smaller after washing, even when I kept them on my hands. A great deal depends upon the quality of chamois that is in your vest and will entail some risk if you launder it at home. If you prize it very much I would suggest sending it to a dry cleaner and then it will be like new when returned. If any reader has had success with this work, let us have the benefit of your experience.

Water Spots on Varnished Table—The rain beat in on my library table that is highly polished mahogany. I did not notice it for twelve hours and a large white spot was left. I washed the spot with ivory soap and luke warm water and rubbed hard until the white started to disappear. I rubbed O'Cedar oil on the spot and polished it again. It made the top look just the same as before.—Annie Taylor.

White Wood Lice—Now may I ask a favor through this column? I wonder if others are bothered the same with the little white wood lice on furniture and upholstery, also on clothing that is put away. They were first seen on the furniture. Can anyone tell me what to do to get rid of them? Ever a reader of M. B. F.—Mrs. G. T. H.

You may obtain a bulletin from the United States Department of Agriculture on lice and other insects that infest the home.

Mirror Resilvered—Some time ago a reader asked how to resilver her mirror. I wrote to different concerns, but no answer. There is a shop in Detroit that does this work and the name is "City Mirroring and Beveling Works," 5449 12th Street, Detroit, Michigan.

The Runner's Bible

Title Registered in the U. S. Patent Office

Let your speech be always with grace, seasoned with salt, that ye may know how ye ought to answer every man.—Col. 4:6.

Every man shall bear his own burden.—Gal. 6:5. There are diversities of gifts, but the same spirit.—1 Cor. 12:4.

But now are they many members, but yet one body. The eye cannot say to the hand, I have no need of thee, nor again the head to the feet, I have no need of you.—1 Cor. 12:20-21.

It takes all the light in a sunbeam to fill its own angle; each spoke in a wheel can lift but its share of the weight; each child of God carries a different message. Hence there must be no shrinking, nor interference with the duty of another, that the whole may be perfect, divine. In the light of all this, how foolish is jealousy.

RECIPES

Apple Pie with Quince Flavor—One quince, three-fourths cup sugar, a little nutmeg and a little cinnamon. Chop the ripe quince, cook until tender in just enough water to cover, and mix it with enough thinly sliced apples to fill one pie; add the sugar, the nutmeg and cinnamon. Bake with one or two crusts.—From The Designer.

Elderberry Jelly—Have any readers ever made elderberry jelly? By using very tart apples to supply necessary pectin, and using only enough of the elderberry juice to nicely flavor it is delicious. Elderberries are very deficient in pectin, and will not jell alone.—Mrs. E. L. Johnson.

Baked Quinces—Wipe, quarter, core and pare eight quinces. Put in a baking dish, sprinkle with three-fourths cup sugar, add one and one-half cups water, cover, and cook until soft in slow oven. Quinces require a long time for cooking.

Quince Marmalade—Wipe quinces, remove blossom ends, cut in quarters, remove seeds; then cut in small pieces. Put into a preserving kettle, and add enough water to nearly cover. Cook slowly until soft. Rub thru a fine sieve, and add three-fourths its measure of heated sugar. Cook slowly twenty minutes, stirring occasionally to prevent burning. Put in tumblers.

Citron Peel—Can any of the readers tell me thru the paper how to make citron peel like we buy. Would like to try and make some. I enjoy this department and get such good recipes and advice from it.—Mrs. W. C. P., Rives Junction, Michigan.

Gold Cake—Beat to a cream one cup of sugar, one-half cup of butter. Beat very light, two whole eggs, the yolks of four eggs, one-half cup of milk, two and one-half cups of flour, two teaspoons of baking powder. Flavor to taste.

Silver Cake—Beat one-half cup of butter with one cup of sugar. The whites of four eggs beaten to a stiff froth. One-half cup of milk, two and one-half cups of flour, two teaspoons of baking powder. Flavor to taste.

Lemon Filling for Cake—One lemon, juice and grated rind, one cup of cold water, one cup of sugar, one egg and one tablespoon of cornstarch.

MY FAVORITE RECIPES

Sailor Duff Desert—Four tablespoons sugar, two eggs, one cup molasses, four tablespoons melted butter, beat well. Two teaspoons soda dissolved in a little hot water; add three cups flour beat well, one cup boiling water, steam one and one-half hours.

Sauce—Four yolks of eggs, two cups pulverized sugar, two teaspoons vanilla. Add this to one pint of whipping cream just before serving.—Annie Taylor.

—if you are well bred!

The Manners of a Hostess—First of all a hostess must show each of her guests equal and impartial attention.

Also, altho giving one of the guests her undivided attention, she must be able to notice anything amiss that may occur. If a glass is broken by a guest and it is one of your choice pieces, you should remove it and appear more concerned about your guest and her comfort at the table than over the broken glass.

WOMEN'S EXCHANGE

If you have something to exchange, we will print it FREE under this heading providing: First—it appeals to women and is a bonafide exchange, no cash involved. Second—it will go in three lines. Third—you are a paid-up subscriber to The Business Farmer and attach your address label from a recent issue to prove it. Exchange offers will be numbered and inserted in the order received as we have room.—MRS. ANNIE TAYLOR, Editor.

102—Woman with two children wants position as housekeeper.—Mrs. Sadie Fell, R. 1, Lyons, Michigan.
103—Good home for boy about 12 years old who will do chores for schooling and clothes.—Mrs. Myrtle Reid, Main, Michigan.

Although people's tastes differ, every-one desires tender, wholesome, nutritious, well flavored bread and flaky palatable pastries, which accounts for the widespread popularity of **LILY WHITE FLOUR**, "The Flour the Best Cooks Use."

VALLEY CITY MILLING COMPANY - GRAND RAPIDS, MICHIGAN

AIDS TO GOOD DRESSING

IN planning the fall sewing I might add that the straight unbelted line is the most popular; of course, the belt is used because there are some figures that need a break in the line. The Coats are long with large buttons fastening on one side. Fur is used on nearly every coat. The short coat is still very good and a great many are shown in the shops. Brown, cinnamon, and beige are the most popular shades.

Coat No. 4451 is a very smart style.

4495. A Stylish One Piece Dress—This model has youthful lines, and new style features. It portrays an attractive combination of plain and striped material. One could use braided or embroidered fabric for waist and sleeve, and taffeta, satin or kasha for the panel and skirt portions and for the collar. The Pattern is cut in 3 Sizes: 16, 18 and 20 years. An 18 year size requires 3 1/2 yards of 40 inch material. To make sleeves and waist portions of contrasting material as illustrated requires 1 1/2 yard. The width at the foot is 2 1/2 yards.

4484. A Stylish Seasonable Coat—This is a model good for all cloakings, for velours, kasha, plush, and other pile fabrics, and for fur. The collar may be closed high at the neck, or rolled low with the fronts forming revers. The Pattern is cut in 4 Sizes: Small, 34-36; Medium, 38-40; Large, 42-44; Extra Large, 46-48 inches bust measure. A Medium size requires 5 1/2 yards of 44 inch material.

4480. A Set of Smart Waist Accessories—This group comprises several attractive collar styles, and a quaint new cuff. Collar No. 1 and the Cuff would be pleasing in taffeta or organdy, with bands of velvet ribbon, or bandings in a contrasting color. Corded self tucks, and an edge band in contrasting material would be effective. No. 3 is good for any of the dress materials now in vogue. For firmness it may be interfaced with coarse canvass, or the edges may be wired. No. 4 is a pretty "bertha" style, worn low on the shoulders. It may be of crepe, crepe de chine, silk or satin, and finished with any preferred trimming. The Pattern is cut in 4 Sizes: Small, Medium, Large and Extra Large. No. 1 requires 3/4 yard, No. 2 requires 1/2 yard (for one pair of cuffs), No. 3 requires 3/4 yard, No. 4 requires 1/2 yard of 36 inch material.

4509. A Popular Blouse in Slip On Style—An old friend with new features is this stylish model. The fullness of the front, makes this style attractive for slender figures. The sleeve may be in wrist or elbow length. The Pattern is cut in 6 Sizes: 34, 36, 38, 40, 42 and 44 inches bust measure. A 38 inch size requires 2 1/2 yards of 32 inch material. If made with short sleeve 2 1/2 yards will be required.

4496. A Dress with New Features for the Growing Girl—Plaid gingham with linen in a contrasting color would be attractive for this style. Printed cotton, crepe or tulle are also pleasing. The waist portions are cut with skirt sections, that are joined to plaited side portions. The short sleeve is cut in one with the waist. The long bell shaped sleeve is added. The Pattern is cut in 4 Sizes: 8, 10, 12 and 14 years. A 12 year size requires 3 1/2 yards of 56 inch material. To trim as illustrated with contrasting materials requires 1/2 yard 36 inches wide.

4451. A Stylish Top Garment—Heather mixture, caracul and other pile fabrics, polo cloth, bolivia, and fur are good for this style. The model shows the popular side closing, and a new collar. The Pattern is cut in 7 Sizes: 34, 36, 38, 40, 42, 44 and 46 inches bust measure. A 38 inch size requires 4 1/2 yards of 54 inch material.

4504. A Neat and Pleasing Frock—The stylish side closing and the pretty basket pockets will please the little girl for whom this dress may be selected. The sleeve may be in wrist or elbow length. Gingham with collar, vest pockets, belt and cuffs in contrasting material will be good for this design. Brown linen with tan or white for trimming is also attractive. The Pattern is cut in 4 Sizes: 4, 6, 8 and 10 years. A 6 year size requires 3 yards of 27 inch material.

4486. A Good Model for Mature Figures—The combination of plain and striped material here portrayed is very appropriate for this style. The long lines and "V" shaped vest, are especially becoming to women of mature figure. Ratine and linen or gingham and chambray could be used for this model. The Pattern is cut in 7 Sizes: 36, 38, 40, 42, 44, 46 and 48 inches bust measure. A 38 inch size requires 5 1/2 yards of one material 36 inches wide. To make as illustrated requires 2 yards of plain material and 3 1/2 yards of striped material. The width at the foot is 2 1/2 yards.

4453. A Stylish Wrap—This model shows the circular effect that marks many of the new models. It is attractive for velours, kasha cloth, faille, velvet and other pile fabrics, also for fur. Brocade silk, and embroidered chiffon could also be used. For service and utility wear, double faced coatings, twill or heather mixtures would be desirable. The Pattern is cut in 4 Sizes: Small, 34-36; Medium, 38-40; Large, 42-44; Extra Large, 46-48 inches bust measure. A medium size requires 5 1/2 yards 40 inches wide. For collar and flounce of contrasting material 3 yards 40 inches wide is required for a Medium size.

4500. A Good Model for a School Dress—This is a splendid style for linen, gingham or jersey. The closing is effected under the panel in front. The sleeve may be in wrist or elbow length. Brown linen suiting, with ratine bindings in a contrasting color would be attractive for this model. The Pattern is cut in 4 Sizes: 6, 8, 10 and 12 years. A 10 year size requires 4 yards of 36 inch material.

4457. A Stylish Costume for the Woman of Mature Figure—Navy blue satin with braiding in black silk would be attractive for this style, or one could combine plain or figured silk as illustrated. The panel tunic and Tuxedo collar give length of mile to the figure. The bell shaped sleeve is a popular model. This Pattern is cut in 7 Sizes: 36, 38, 40, 42, 44, 46 and 48 inches bust measure. To make the dress of one material will require 6 1/2 yards 40 inches wide for a 38 inch size. To make as illustrated requires 2 1/2 yards of figured and 4 1/2 yards of plain material. The width of the skirt at the foot is 2 yards. To make tunic, collar and sleeve facing of contrasting material, requires 2 1/2 yards 40 inches wide.

4501. A Comfortable Overcoat for a Growing Boy—Scotch Mist, heather mixtures, serges, chevrot and other coatings are good for this style. The Pattern is cut in 5 Sizes: 6, 8, 10, 12 and 14 years. A 12 year size requires 2 1/2 yards of 54 inch material.

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Address all letters to the Children's Hour as follows:

UNCLE NED,
The Business Farmer,
Mt. Clemens, Mich.

THE JUMPING WILD PIG

A WILD Pig, or Peccary, once boasted of his jumping ability and challenged a Hare. The test was to be which could jump across a wide river.

The Hare made a wonderful leap, but missed the further bank by a few inches.

The Peccary jumped and fell in the middle of the stream.

Both asked the Fox which had won.

"Neither," said the Fox, "for you both fell in the water. A failure is a failure, whether by only a few inches or half the width of the stream."

Almost to do a thing means little.

OUR BOYS AND GIRLS

Dear Uncle Ned:—May I join your merry circle? I have never written before and have never seen any letters from around here so thought I would write. However, I hope this letter does not get an introduction to the honorable Mr. Waste Paper Basket. We take the M. B. F. and papa thinks it is such a nice paper because it is so helpful. I always read it through and enjoy reading the Children's Hour. How many of the cousins have a scrap book? I have one with two hundred and seventeen pages in it, and I have it nearly filled with stories, poems and pictures. They are as handy in school too. Have any of the cousins the song by the name of "My Papa's Engineer." If any have it will they please send me the words? I suppose I should give a sketch of myself. I was eighteen years old on the 30th day of July. Have I a twin? I am five feet in height, weigh one hundred pounds, and have medium brown hair and dark blue eyes. I will send in a few riddles for the cousins to guess: A man married a woman by the name of Elizabeth. She had two children when he married her. What did he get? Why is a lame dog like a school boy adding six and seven? What benefit can be derived from a paper of pins? What do lawyers do when they die? I will give a present to the one who answers the most riddles. I would also like to hear from boys and girls of my age and over. I will promise to answer all I receive. The answer to Etta Bannister's riddle is "Holes." I will close now with a riddle for Uncle Ned to guess. Why is a true and faithful friend like a garden seed? Will close with love to Uncle Ned and cousins. From your niece, Mildred Parker, R2 Cass City, Michigan.

—I can't guess the answer to your riddle although I realize there is a likeness. Write and tell us the answer.

Dear Uncle Ned:—I have been a silent reader of the Children's Hour for quite a long time but have never written. May I join your merry circle? I hope you will permit me to. I love to read the letters because most of them are so interesting. I am a girl eleven years of age, weigh about 75 pounds, have blonde hair, brown eyes, and my hair is curly and quite long. Maybe I will have it bobbed. My mother wants me to. I will be in the seventh grade when school starts. I have about two miles to go to school. I am going to tell you about three of my pets, a dog, a sheep, and a lamb. My dog is still a puppy, but is quite big. His name is Shep or Sheppie. These are a few of his tricks. We tell him to speak and he will bark, he will roll over when we tell him to, he will shake hands, and jump through a tire when we hold it up for him. My sheep was a lamb only one day old when we got her, a funny looking thing she was. Mostly legs. We named her Nanny. We got her from a neighbor and because we had no sheep, we had to feed her with a bottle. We kept her in a big box in the kitchen because it was winter when we got her. She would always jump out of the box. She is big now and has a lamb. A very fat lamb it is. We named it Bessie and we keep them in the orchard. The minute the mother hears her name spoken she will blat. I think the answer to Miss Doris Margaret Scott's riddle is a "Well." I hope I guess it right because I love to receive letters and answer them too. Will some of the cousins please write. I will answer all letters received. I don't see how this letter can escape the waste paper basket. Your niece, Fern Benkeman, Cass City, Mich.

—So your mother wants you to have your hair bobbed. You are lucky as many girls want to wear their hair bobbed but their mothers will not let them. Write again.

around here this hot weather. Well as my letter is getting kind of lengthy, I guess I will close, hoping to see this in print.—Lawrence Chapman, 92½ North Pine Street, Alma, Michigan.

—We have been having nice weather here but today it is raining and I guess it is going to continue through the night.

Hello Uncle Ned:—As I haven't anything special for tonight I thought I would write and let my first letter reach the waste paper basket. I have seen only one letter from up this way so thought I'd try this time. Perhaps there are some who wonder who I look like, so I'll try and describe myself. I have medium brown hair, blue eyes, and I am five feet five inches tall. Guess I'll let you cousins guess my age. I live on a farm, although my brother rented it. I have two sisters and two brothers, and I am the youngest of them. Have you been to the Fair this year, Uncle Ned? I went to the Lake City Fair last week and this week I went to the Cadillac Fair. I was visiting my sister, who lives at McBain, she wanted me to go along, so we went on the train. Oh, but it was cold, and it rained part of the time. I am going to be a ninth grader as soon as we can get the books, but we haven't them yet. Our school started two weeks ago, but of course I haven't went yet. Well, as my letter is getting rather long, I will close and give the rest some room. Would like to hear from some of the boys and girls. Good-bye, your niece, Helena Hoekwater, R. 2, Box 35, McBain, Mich.

—I attended the State Fair at Detroit and enjoyed it very much. Have you ever attended the State Fair?

Dear Uncle Ned:—This is not the first time that I have ever written to you, and say, I certainly got a lot of enjoyment out of the other one I wrote. I received letters from Zella Moffit, and Lena Baker, and we have kept up correspondence ever since. I have been corresponding with Eunice Butler for quite a while and I also correspond with Lizzie Butler. I think it is great fun to correspond with girls and boys in other parts of Michigan. Don't your other readers think that too? My brother has installed a radio in our house. We get concerts given by the Detroit News and Detroit Free Press. At night he gets other stations out of Michigan. He has got St. Louis, Mo., Troy and Schenectady, New York and Chicago, Illinois. Have any of you readers a radio? They're certainly nice aren't they? I was twelve years old the ninth day of July, will be in the seventh grade this year. I have light hair and it is bobbed and I certainly like it better than I did when it was long. My oldest sister and her two little boys, and her mother-in-

law drove through to New York last week. I would rather like to see the boys. I am taking piano lessons. My letter is getting rather long so will not write any more this time. I will close with a riddle. "In marble wall as white as milk, lined with a skin as soft as silk; within a fountain crystal clear, a golden apple doth appear. No doors there are to the strong hold,—but thieves break in and steal the gold." An egg. Your niece, Eunice N. Traver, Williams-ton, Michigan, R5, Box 68.

Dear Uncle Ned:—May I come in and have a little chat with you and the cousins this morning. I have written three different times, but only saw one letter in print. I saw Bessie Brown's letter in the M. B. F. a few days ago. She is an old school mate of mine, and we correspond with one another. Please Uncle Ned, will you print this, for, I am lonesome and wish some one would write to me. I would like to hear from Selden Fowler, Traverse City, Michigan, and also from Katie M. Prowant, Durand, Michigan. Well I guess I better describe myself so you'll know what I look like: I am five feet five, and have brown hair (which is bobbed) brown eyes and fair complexion. I won't tell my age, but I'm between 14 and 18. If Selden Fowler and Katie Prowant write to me, please send me your pictures. Uncle Ned, why don't you print your picture on the page some time. I'd love to see it. As I have some sewing to do, I'll close. Good-bye, your niece, Lena Ables, R. 3, Montgomery, Michigan.

Dear Uncle Ned:—I am a new birdie. I will describe myself. I am 4 feet 2 inches tall, and weigh 87 pounds. I have dark brown hair, blue eyes of course. I am a "Blue eyed beauty, do your mother's duty," and am light complexioned. Ha! Ha! Uncle Ned, are you light or dark complexioned. That's what I would like to know. I hope this letter will be in print. We have geese and they stay around the dooryard so much of the time, and are always making some kind of a noise. I like to look at the "pictures from far and near." I like the M. B. F. very much. Bye bye. Your niece, Marguerite Smith, Freeland, Michigan.

Dear Uncle Ned:—May I join your merry circle? I am a farmers girl. I will describe myself. I have dark brown hair and eyes. I have dark complexion, my hair is bobbed. For my pets I have a dog named Sandy and four cats. We have three horses, five cows and one pig. We live on a 89 acre farm. We have one mile and a half to Parshallburg.

I have one sister, she is thirteen years old. Her name is Anna. My age is between nine and fifteen and who guesses

A Visit With A Famous Circus Clown

"It ain't no snap being utility man in a circus, take it from me!" said John Slater, the old-time circus clown, as he completed the transformation of a seamed but kindly face to the whitened grotesque requirements of a funmaker's mask.

"Yep, I've gotta drive the poney police wagon in the opening parade, then hustle this make-up off—and into another—I gotta make nine changes tonight. Some life, eh, pal?"

"It's this way—I been in the show business thirty-five years, clowning all the time. If I'd stuck to just one thing I might 'a made more money, but I can take a stab at a little of everything, so I'm utility man. They don't call me that, but that's what I am. And, believe me, it ain't like being utility with a baseball team, no sitting on a bench half the season and watching the other

guys play the game. Every night for little John—and then some.

"I got my regular clowning to do, but if some guy is sick or gets hurt, I put on his togs and fill in. Tonight I gotta take Pete's place in that riding act in the end ring. Horse stepped on his toe and Doc says nothing doing for him for three or four days. Then I gotta let John toss me 'round in that rough house rattling act of his and, take it from me, kid, he ain't gentle."

You may not recognize John Slater if you visit the world's greatest circus. When you think you have him spotted in his funny clown make-up, you may find an entirely different John Slater balancing precariously on the back of a mule. Or the rider in the Roman race may be John Slater again. But John is mostly clown, and at his best when doing absurd stunts that make the kidlets and grown-ups laugh.



it right will receive a letter from me. We have pickles on contract this year and I like to pick them. I am nearly always busy on the farm. I was in Detroit once and I like it out there. Uncle Ned, were you ever in Detroit? I would like to see my letter in print. I never wrote before so I don't know very much about it. I will write more next time if you wish me to. Do you like grapes? I will close now. Goodbye. Please girls and boys, write to me. Your friend—Josephine Soukeys, Box 8, Oakley, Mich.

—Yes, Josephine, I have been in Detroit, not only once but several times. It is only a few miles from where I live. I like grapes more, I believe, than any other fruit. I am referring to Michigan grapes and not those grown in California.

Dear Uncle Ned:—Isn't it fine weather this year for people to go vacationing? Last year it was wet and rainy at this time. I know because a bunch of "Glee Club" girls were out camping and it rained all but two days while we were gone, but this year the weather was nice all the time. We rented a cottage this year. We were camping on Lake Misauka, one of the nicest lakes in Michigan, we think. The lake about 10 miles around it, and about 5 miles across. It has a resort on the south side where we were. One of the girls that was with us from Grand Rapids said it had the nicest bathing beach of any lake she had been at this summer. We all had a great time, all of us got our shoulders nicely sunburned, and one girl had the toothache two days, but nevertheless we had a nice time. We had a heavy rain between our place and Cadillac last Sunday. It washed our corn field awfully. My dad has a large field of melons this year. Somewhere around 2030 hills and we expect to have ripe melons by the 15th of August. People come from all around to our melon patch. We live 8 miles north of Lake City, on the M66 State Trunk Line. As my letter is getting rather long I will close hoping to see my letter in print and also that some of the readers of the Children's Hour will write to me. Your friend—Leata Lamb, R. 2, Box 79, Lake City, Michigan.

Dear Uncle Ned:—I have been reading the Michigan Business Farmer for three years and have been a silent one so I decided to write now. I am a farmer boy between the ages of 14 and 18. Who ever guesses my age will receive a letter from me. I am 5 feet 1½ inches tall, can swim, hunt deer, or any game. I like to hunt very much. Our farm consists of 80 acres. I live near a large river and have good swimming places. I think I will go to college next fall. I like to drive a car and tractor very much. I hope some of the boys and girls would write to me. I will answer all the letters I receive. Good-bye.—Wayne Carlrow, Chassell, Michigan, R2, Box 70.

Dear Uncle Ned:—I wrote to you some time ago and thought I would like to see my letter in print again. I am a boy of nine years and in the fifth grade. I have two sisters named Thelma and Martha. Thelma is married and Martha is in the ninth grade. My folks have an Overland automobile. We have two dogs named Pet and Jiggs, three cats, eight cows and, four calves and three horses named Beauty, Flora and Prince. As my letter is getting long I will ring off. I would like to have some members of the M. B. F. write to me. Your friend—Phillip Bell, R. 1, Box 60, Freeland, Michigan.

Dear Uncle Ned:—I read the letters of the Children's Hour and would like to join your merry circle. I am fifteen years old, am five feet five inches tall, my hair is dark brown, and my eyes are gray. My folks have not a very large farm. The fowls we raise are: turkeys, chickens, geese and ducks. I am in the eighth grade at school. My folks have taken the M. B. F. for 1 year and think it a very good paper. This is my first letter to you. I would like to have some cousins write to me. Your niece, Marion Myers, Sandusky, Michigan, Star Route, in care of H. C. Diem.

NEW LAMP BURNS 94% AIR

Beats Electric or Gas

A new oil lamp that gives an amazingly brilliant, soft, white light, even better than gas or electricity, has been tested by the U. S. Government and 35 leading universities and found to be superior to 10 ordinary oil lamps. It burns without odor, smoke or noise—no pumping up, is simple, clean, safe. Burns 94% air and 6% common kerosene (coal oil).

The inventor, A. R. Johnson, 609 W. Lake St., Chicago, Ill., is offering to send a lamp on a 10 day's FREE trial, or even to give one FREE to the first user in each locality who will help him introduce it. Write him to-day for full particulars. Also ask him to explain how you can get the agency, and without experience or money make \$250 to \$500 per month. (Adv.)

WHAT AILS MUTUAL FIRE INSURANCE COMPANIES

(Continued from Page 4)

companies insuring farm risks in the state, that the member is entitled to full protection so long as he pays his assessments for a certain amount.

There is an association in the state known as the Association of Michigan Mutual Insurance Companies which holds meetings annually at different points. However, only a part of the companies have been sufficiently interested to take out memberships. At every meeting a discussion is indulged in along the lines of a uniform policy, but no headway has ever been made. There seems to be too much jealousy existing as to the encroachment of one company upon the territory of another.

There isn't any question but what there is great need of uniform policies among mutual insurance companies, and if the officers of these companies are not able to get together and agree upon a uniform policy which would protect its members adequately, then the State Insurance Department should insist upon action along this line, and if it is not within his power to do so, then laws should be enacted making it compulsory that Michigan Farm Mutual companies should adopt the uniform policy.

Some of these mutual companies insure a building for a stated amount, for instance, a barn for \$2,000, and a member pays assessments based on the insurance carried, \$2,000, but in case of loss, that company pays but 75 per cent or \$1,500. This is unjust and wrong and the company should be compelled to pay the amount of the insurance indicated in the policy if the building is not over-insured.

Cancelling Policy

Our attention has been frequently called to the fact that some insurance companies will not cancel a policy until the insured has paid for his share of the losses and expenses to the date of cancellation, regardless of how long the time may be. We have gone into this matter quite fully and we find incorporated in the by-laws of some of the companies, a law governing which covers this point. The officers say that without this the insured frequently disposes of his property or lets his insurance go by default and does not pay what he is rightfully owing the company, and in order to get it that this club must be held over the member.

A member should pay for the full time for which he is protected and without putting the company to the expense of making the collection. On the other hand, he should not be asked to pay his share of the losses and expenses when his policy is suspended when he could not recover in case of loss. This publication has gone into this matter very fully and we find that even though it seems unjust and unfair, where it is incorporated in the by-laws, there is no redress for the member and he must pay this amount, regardless of the fact that his property has not been protected during the certain part of the period for which he is charged.

The laws, rules and regulations as laid down in the articles of association and by-laws of the company are held valid unless they conflict with the laws of the State, and the Courts have frequently upheld the position taken by the company, and it would seem that the only redress that the member has is to pay his insurance assessment for the time he has been a member promptly when due and send in his policy for cancellation. The State Insurance Department will insist upon cancellation of the policy without the accumulation of further indebtedness.

In behalf of the officers of mutual insurance companies having this plan in force, will say that the matter of insured members leaving properties and assessments unpaid to be reassessed against other members has caused very great annoyance. When any member desires to cancel his insurance, he should pay up his share of the losses and expenses and surrender his policy for cancellation. He owes that to the company, but just so long as insurance companies collect for their losses and expenses at the end of the year for the year previous, they are going to meet with difficulty in making their collections, and a certain percentage will retire without paying for the

protection they have enjoyed, and what these members have failed to pay will be reassessed against the members in good standing in the following assessment. It would seem that the ideal way of making payments would be in advance. Then, when the time for which the assessment has been paid has elapsed, the policy would be suspended. The insured would owe the company nothing and no accumulation of indebtedness would occur. However, very few farm mutual companies in Michigan are operated on the assessments paid in advance plan.

Most of the farm mutual companies compensate their officers with a salary entirely inadequate for the service performed, but they do permit such officers to convert to their own good commissions such as policy and membership fees paid by new members, amounting to quite large amounts during the year, depending entirely upon the size of the company and its growth. This plan is all wrong. The person in charge should be paid a salary commensurate with the service rendered. If he is under-paid, he knows it, and it is quite human for him to get all he can from the other sources—new members, and in so doing he is very apt to accept applications which are not desirable, and instead of being an asset to the company are positively a hazard, and undesirable members are taken in and over-insurance accepted because of the commission coming from such application to the person in charge. Just a few dollars added to the salary of the officer in charge and the placing of the fees into the treasury of the company, where it rightfully belongs, will eliminate, to a great extent, the undesirable over-insured risk, which is the greatest menace to any mutual insurance company. When a new applicant asks for admission to the company his application should be carefully scrutinized instead of being received without question for the small sum that would go to the officer who passes upon the desirability of the application.

Rivalry Between Companies

The rivalry between mutual companies to get business has also been detrimental to the business to a very great extent. In order to get business means have been resorted to that has honey-combed the foundation of mutual insurance. Over-insurance and undesirable risks have entered into the building of some mutual companies to the extent imperiling their very foundation. It has caused excessive losses, which means heavy assessments and finally a dissatisfied membership deserting the company built upon a foundation which could endure.

The successful mutual insurance company must eventually prepare for the building of a reserve fund which will care for excessive assessments when they occur. With a reserve fund, when assessments are high, from which to borrow, to be replaced when losses are lessened, the company is building a foundation which will endure. Just how this fund should be provided we are not advocating, as there are many ways, but nevertheless preparations should be made for emergencies as they occur.

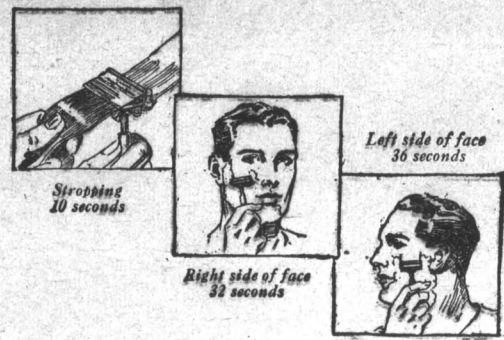
Costs Increased

Insurance costs have increased materially during the past two years and some of the mutual companies carrying farm risks have been compelled to increase their rates to such an extent that the old line companies have taken advantage of the situation and made heavy inroads in the farm mutual field. Farm mutuals should be able to carry insurance much cheaper than old line companies, but they must materially strengthen their plan of operation or else make way for such companies as can afford a full measure of protection and at a marked saving in costs.

The subscribers of the Business Farmer own farms and farm buildings, and, as good business men, naturally protect them from fire and lightning. They are deeply interested and concerned in mutual insurance as they are heavy contributors to the cause, and therefore are interested in dependable insurance information, and while we have devoted considerable space in this article to the matter, yet in so doing we

(Continued on Page 19)

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Established nearly Eight years ago. Two Classes, Rodded and Unrodded.

Highest rate ever assessed, Rodded \$3.30, Unrodded Class \$4.50 per \$1,000 per year. Only one special assessment ever called and that was 15 cents per \$1,000 insurance.

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If you are interested in placing your insurance in a company which can and will furnish you the best form of insurance at the least possible cost, fill out the coupon below and mail to us and we will send you complete information.

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You can buy one cow or a carload

52 head of New Milch Cows and Springers to select from, all carefully selected by one of Michigan's best Judges of Holstein Cattle.

Straight top lines and good shaped udders, selected for both type and profitable production. A number of well bred heifers and heifer calves of good type and breeding.

10 good Bulls and Bull Calves, chosen from some of the best Holstein Herds in West Michigan.

One young Bull out of a cow on Semi-official yearly test that has produced 17,429 lbs. of milk and 733 lbs. of butter in 8 months.

Young Bulls out of A. R. O. Dams with Records from 27 lbs. to 30 lbs. of Butter in 7 days, and sired by some of Michigan's Best Bulls.

Cows with good A. R. O. Records.

This is our thirteenth annual West Michigan Holstein Breeders' October Consignment sale.

Cows and Heifers out of good A. R. O. Dams with 7 day Records up to 28 lbs. and sired by Bulls out of Dams with Records up to 34.71 lbs.

The buyer will not be limited to just a few good animals to choose from. Undesirable animals have been rejected by our inspector.

You can find what you want in this Sale.

If you want New Milch Cows or Springers for profitable Winter Milk and Butter Production, you will have 52 head to select from.

If you want a high-class Herd Bull of good type and Breeding, you will have 10 Bulls to choose from.

79 Head of Cattle in the Sale.

The Cattle all come from Healthy Michigan Herds, and are sold with the usual 60 day Tuberculin Retest Guarantee.

Our Aim is, "SATISFIED BUYERS." Our Motto is "HONESTY AND PROGRESS."

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- Sept. 29—Holsteins, Fascination Farm, Vassar, Michigan.
- Oct. 2—Shorthorns, Arthur Schoch, Corunna, Michigan.
- Oct. 2—Shorthorns, Southern Michigan Short-horn Breeders' Association, W. C. Osina, Sec'y., Hillsdale, Michigan.
- Oct. 2—Washtenaw County Holstein-Friesian Breeders', Walter L. Spaulding, Sec'y., Ann Arbor, Michigan.
- Oct. 9—Holsteins, Art Bogart and D. B. Pinkerton, Vassar, Michigan.
- Oct. 10—Shorthorns, W. E. Cummings, Coleman, Michigan.
- Oct. 17—Poland Chinas, Wesley Hile, Ionia, Michigan.
- Oct. 18—Holsteins, Howell Sales Company of Livingston County, Wm. Griffin, Sec'y., Howell, Mich.
- Oct. 18—Poland Chinas, Hunn Bros., Chesaning, Michigan.
- Oct. 20—Poland Chinas, A. D. Gregory, Ionia, Michigan.
- Oct. 30—Shorthorns, Wm. Geisenhafer and Sons, Dimondale, Michigan.
- Oct. 19—Poland Chinas, E. A. Clark, St. Louis, Michigan.
- Nov. 6—Holsteins, Eaton County Holstein Breeders' Association, A. N. Loucks, Secretary, Charlotte, Michigan.

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HOLSTEINS

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20—HEAD REGISTERED HOLSTEINS—20
FULLY ACCREDITED

32½ two year old bull. Full sister to 1922 world champion senior two year old 805 day division, a 31.10 lb. cow and her offspring. Several due this fall. Sale begins at 1:00 p. m. rain or shine, Saturday, September 29, 1923. Auctioneer: Bill Atkins. Bankable paper taken. Fascination Farm, South Main St., Vassar, Mich.

FOR SALE—15 Head Reg. Holsteins T. B. Tested at farmers' prices. Reason for sale, poor health. H. L. BOWERMAN, Romeo, Michigan.

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Thursday, Oct. 18, 1923, at 10 o'clock A. M.

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FAIR GROUNDS

80 head consisting mostly of cows that will be fresh or due soon. A 29 lb. cow that has made three records above 27 lbs. and her 24 lb. 4 year old daughter. A daughter of a 30 lb. 3 year old cow and others with good records. A large percentage are by bulls whose dams have records from 25 to 30 lbs. 4 bulls, three of them tried Herd Sires, all from dams with records above 30 lbs. For catalogs, address,

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3 Fine Holstein Bulls

ready for light service in October from heavy milking Dams and sired by Romeo King Pontiac Segis Korndyke. The price is very reasonable. Better drive over and see them.

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Thursday, October 11, '23

50 Cows with their 50 Suckling Calves

25 Bred Cows and Heifers

25 Choice Yearling Heifers

25 Rugged Yearling and 2-year Bulls

1 Harris-bred Repeater Bull

1 Engle-bred Son of Beau Blanchard

Caberfae herd represents Fairfax, Anxiety, Disturber, Columbus, Corcoran, and other great bloods, bred from America's best herds. Females bred to, and young cattle sired by Repeater and Beau Blanchard Sires. TUBERCULIN TESTED, Caberfae never had a reactor.

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St. Clair, Michigan

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T. F. B. SOTHAM & SONS

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DAIRY and LIVESTOCK

SHEEP INDUSTRY RECOVERING RAPIDLY FROM DEPRESSION

RAPID recovery from the depression which struck it three years ago is being made by the American sheep industry under the stimulus of tariff protection, fairly good prices, and improved credit facilities, say reports to the Department of Agriculture. Sheepmen generally are optimistic and in good financial shape, and mutton and wool production, though still below normal, is increasing.

Proof that the industry is getting back on its feet is seen in the fact that the number of sheep in this country according to an estimate as of January 1, has increased by 882,000 over the total on the corresponding date in 1922. It is still 243,000 below the 1921 total of 37,452,000, but the rate of increase suggests that the losses of the liquidation period will soon be made up. Officials of the Department of Agriculture do not, however, think that the high figures of war years will be reached again for some time. The peak of the war period was touched at 49,956,000 head in 1915.

Effect of Open Ranges

Settlement of grazing lands for farming purposes has proceeded so rapidly in the last few decades that it is improbable the United States will ever again be as big a sheep producer as it was in the days of the free open ranges. Countries of sparse population and low-priced lands are best suited to sheep raising, and the United States has emerged from that category. The number of sheep dropped from 63,965,000 in 1903 to 51,482,000 in 1913 largely owing to the diversion of grazing lands to farming. There is room for considerable expansion of the sheep industry from its present position, however, if only as a natural swing-back from the extreme depletion it underwent in 1920 and 1921.

The liquidation in that period was the greatest ever known. Flocks were reduced approximately 12,000,000 head. Income from wool wiped out, returns from mutton and lamb were greatly reduced, and hundreds of flockmasters were ruined. From so drastic a shake-up, which diminished wool and mutton production far below current needs, some recovery was inevitable. When Congress placed a duty of 2½ cents a pound on fresh mutton, 4 cents a pound on lamb, and 31 cents a pound on wool of clean content, sheepmen were encouraged to build up their flocks again, and a foundation was laid for reestablishment of the industry on a normal footing.

Wool and Lamb Prices Good

Precisely what effect the tariff has exercised on the sheep industry cannot be ascertained, because the tariff is only one of the factors in the recovery now in progress. It is noteworthy, however, that wool prices began to advance shortly after the emergency tariff went into effect in 1921. For a time domestic wool prices advanced while world wool prices declined. Wool today has a higher relative purchasing power in this country than any other commodity, and lambs are one of the few agricultural commodities that are running substantially above the 1913 level.

In attempting to guess what the immediate future holds in store for the American sheep industry, it is necessary to bear in mind, say officials of the Department of Agriculture, that the enterprise has a dual character. Sheep raising involves the production of both wool and mutton, and market conditions for each must be favorable to ensure stability and progress. The wool outlook seems favorable. Americans use more wool than any other people. Per capita consumption has risen from about 3 pounds in our early history to about 6½ pounds. Although a heavy producer of wool, the country is nevertheless obliged to import of its supply. Home producers are therefore assured of a broad domestic market.

Less certainty exists in regard to the market for mutton and lamb. Lamb and mutton are high-priced, and are considered as luxuries by most people. In consequence sheep

and lamb prices show greater sensitiveness to variations in general economic conditions than any other important commodities, and in recessions, as well as in advances, have usually preceded other meat products by substantial periods. How to assure a stable and broadening market for mutton and lamb is therefore one of the most difficult problems of the sheep industry. Officials of the department are making studies to see what can be done toward preventing seasonal gluts and shortages, and toward increasing the popularity of mutton and lamb.

Prospects Appear Satisfactory

Immediate prospects for both wool and mutton consumption in the United States seem fairly satisfactory. Permanent prosperity for the sheep industry, in the opinion of department officials, will depend largely on the success attained in stabilizing production and consumption. Hitherto the industry has usually been up in the clouds or down in the valley, and it has consequently been hazardous and speculative.

Evidence of a trend toward better system, and therefore toward greater stability, are seen in the growing organization of the industry, in the better financing arrangements made available for it under the new agricultural credits act, in stricter use of scientific methods by sheep raisers, and in progress made toward cooperative marketing, particularly of wool. It is believed present prices for sheep, lambs and wool show a profit to competent sheepmen, and that farmers with small flocks can make money provided they give necessary care to their stock. In short, the view of experts in the Department of Agriculture is that, while the competition of other countries still in the pioneer stage may prevent our sheep industry from attaining the proportions it had thirty years or so ago, it has a good prospect of moderate progress.

MEET YIELDS OF FOOD ANIMALS SHOW WIDE VARIATIONS

STATISTICAL studies just completed by the United States Department of Agriculture, showing meat yields of various classes of animals in proportion to live weight, bring out clearly the importance of good breeding. In the work conducted, all the principal kinds of market livestock are included, the grades varying from common stock to animals slaughtered in the carcass competitions of the International Livestock Exposition. Figures were obtained from a number of government sources and from the packing industry.

Good Breeding Shows Its Value

The difference in dressing yield for various grades of cattle ranged from 48 to 66 per cent, meaning that that proportion of the animal was the dressed carcass. For sheep and lambs the dressing yield varied from 42 per cent for common market ewes to 58.3 per cent for International Show wethers. The figures for swine show dressing percentages ranging from 75 to 85.3 per cent. The relatively high figures for swine are due in part to the fact that the skin and head commonly remain on the carcass. The International Show animals in each case are chiefly purebreds, fed specially to produce an ideal carcass.

The results in the judgment of specialists in the Bureau of Animal Industry, are clear-cut evidence that the types of animals shown and recognized as best by judges of livestock are much superior to poorly bred stock from a meat standpoint.

The practical side of the study just completed is shown by the following statement by John Roberts, of the Bureau of Animal Industry, who made the compilation

Steer Carcasses Compared

"The difference in dressing yield between a 'good' and a 'common' steer, according to the figures collected, is 6 per cent. For a 1,000-pound steer this would mean 60 pounds more of marketable meat. Nor is this all, since the meat of the higher-class animal is superior in quality throughout, as well as being better distributed among the choicer cuts. In other words, the well-bred steer makes a more profitable use of

his feed than the inferior one. These things are taken strictly into account by the experts who price the animals in the stockyards; they are, indeed, the factors that determine the market value of one class as compared with another.

VETERINARY DEPARTMENT

KITTEN HAS HICCUGHS

Could you please tell me what would cause kittens to have hiccoughs?—M. A. S., Bennington, Mich.

—The cause is probably due to irritation of the nervous system produced by toxins excreted by intestinal parasites as well as by the irritation of the intestines they produce.—John P. Hutton, Assoc. Prof. Surgery and Medicine, M. A. C.

"MOON BLINDNESS"

I have a nine year old mare which has trouble with her eyes. At times one will seem to be cloudy, something like a film, and then the other will become affected and sometimes both at the same time. I took her to our local veterinary and he said nothing could be done for her and that eventually she would go blind. I am very anxious about her and would like to know if there is a cure.—R. F., Elsie, Mich.

—From the description given of this case I am of the opinion that the mare is suffering from "Periodic Ophthalmia" commonly called "Moon Blindness," and that your local veterinarian is right in his prognosis. The disease is incurable so far as we know. A great many horses go completely blind after several attacks, others will have two or more attacks and partially retain their eyesight for the rest of their life.—John P. Hutton, Assoc. Prof. Surgery and Medicine, M. A. C.

HORSE WIND BROKEN

I have a horse that is wind broken. Can you kindly tell me a cure?—J. A., Cass City, Mich.

—The horse that is wind broken may be cured by performing a surgical operation on his throat. The operation needs to be performed by a veterinarian who has had experience performing the operation. Not all cases are cured by the operation but a very great percent of them are either benefited or cured completely after the operation.—John P. Hutton, Assoc. Prof. of Surgery and Medicine, M. A. C.

JACKSON COUNTY FAIR

WITH a record of having one of the most interesting county fairs in the state, Jackson county opened its 1923 county fair during the week ending September 15th. Before the close of the week those who attended declared that it was the best fair that had ever been held in that county. Every day it seemed that the crowd grew larger and the last couple of days it seemed that the crowd grew larger and the last couple of days it was impossible to seat all in the grandstand that wanted admission—and the stand holds 10,000 people. Tuesday was Children's Day and a holiday was declared in the schools in the county so the children might attend the fair. Exhibits at the fair this year were very good and they were plentiful. Then to amuse you there were races and a good vaudeville program, the latter being held on a stage in front of the grandstand. On Friday evening the returns from the Dempsey-Firpo championship fight were broadcasted in front of the grandstand. Everyone went away from the grounds well satisfied with what they had seen and heard and the general verdict was, "We'll be back next year and spend an extra day."

BOY GROWS 384 BUSHELS OF POTATOES PER ACRE

"THE best potato demonstration in years," is the way Club Agent J. E. Miltimore describes the work of Crispy Pettie, of Francetown, N. H. This 13-year-old champion grew 384 bushels of potatoes to the acre, with practically no rot.

His method was simple but comprehensive. He took no chance of

failure. Following the advice of the College Extension Department thru-out, Crispy used certified seed, treated with corrosive sublimate, and "greened" for two weeks, before planting.

A half ton of commercial fertilizer per acre at planting and another half ton cultivated in later on, insured a well-fed crop. Four cultivations, three hoeings, and four sprayings (or dustings) kept the crop in fine condition, prevented late blight, and brought an unusually profitable crop to harvest.

U. S. BULLETINS OF INTEREST IN OCTOBER

A SMALL list of Farmers' Bulletins and Circulars of general interest during October is believed to be of value to our readers. Copies may be obtained free by addressing the Office of the Secretary, Publications, United States Department of Agriculture, Washington, D. C., as long as the supply lasts. Specify number and name and whether Farmers' Bulletin or Department Circular.

Farmers' Bulletin 900, Homemade Fruit Butters; 926, Some Common Disinfectants; 927, Farm House Conveniences; 970, Sweet Potato Storage; 992, Use of Machinery in Cutting Corn; 1067, Feeding Hens for Egg Production, 1080, Preparation of Barreled Apples for Market; 1096, Frost and the Prevention of Damage from It; 1160 Diseases of Apples in Storage; 1172, Slaughtering and Use of Lamb and Mutton; 1175, Better Seed Corn; 1186, Pork on the Farm: Killing, Curing and Canning; 1194, Operating a Home Heating Plant; 1223, The Chinch Bug and Its Control; 1250, Green Manuring; 1264, Farm Manufacture of Unfermented Apple Juice; 1265, Business Methods of Marketing Hay.

WHAT AILS MUTUAL FIRE INSURANCE COMPANIES

(Continued from Page 17)

have touched the matter but lightly, and we shall be glad to give any of our readers such information as we may possess on matters pertaining thereto in which they may be directly interested. We are hopeful that mutual companies insuring farm risks will come to the realization that there is a great opportunity for their betterment and that they will eventually come to understand that there can be but one objective, and that to furnish the farmers of Michigan the best and most liberal form of fire and lightning insurance at the least possible cost.



THE first day or so of this week will feel the tail end effects of the storm mentioned in last forecast. These conditions will disappear about Monday or Tuesday in Michigan giving place to cooler temperatures, clearing skies and higher barometer.

We really do not expect much change in temperature during early part of week and as the latter part comes, it is expected to be considerably warmer than is usually the case for this time of year.

About Tuesday or Wednesday rains will be in progress in this state and probably continue with unsettled conditions in most parts of Michigan through Friday or Saturday.

Week of October 7

Early part of this week is expected to be fair with a gradual warming up until about middle. About 10th showery, threatening conditions will begin and continue until about Friday during which time there will also be much wind.

Temperatures will drop immediately following middle of week and where crops are protected from wind frosts are quite liable. The week ends cool and sunshiny.

October to be Cool

Temperatures will average cool this week but will have an upward tendency until about 26th followed by a sudden drop for a few days. The average temperature for the month will be below normal.

The greatest rainfall period will come between 16th and 20th with an average of more moisture after this period than before. For the month as a whole, however, we believe that precipitation will be below the average and that there will be many pleasant, sunshiny days.

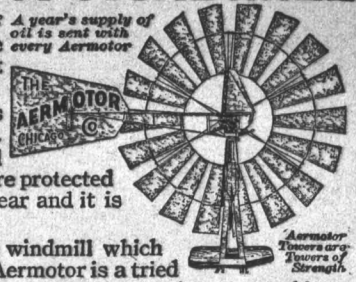
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The Auto-oiled Aermotor has behind it 8 years of wonderful success. It is not an experiment. The double gears run in oil in a tightly enclosed gear case. They are always flooded with oil and are protected from dust and sleet. Oil an Aermotor once a year and it is always oiled. It never makes a squeak.

You do not have to try an experiment to get a windmill which will run a year with one oiling. The Auto-oiled Aermotor is a tried and perfected machine. Our large factory and our superior equipment enable us to produce economically and accurately. Every purchaser of an Aermotor gets the benefit from quantity production. The Auto-oiled Aermotor is so thoroughly oiled that it runs in the lightest breeze. It gives more service for the money invested than any other piece of machinery on the farm. The Aermotor is made by a responsible company which has been specializing in steel windmills for more than 30 years.

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70 Herefords 780 lbs. 76 Herefords 700 lbs.
80 Herefords 610 lbs. 86 Herefords 550 lbs.
56 Herefords 500 lbs. 30 Herefords 820 lbs.
Each bunch even in size, dark reds, dehorned, good grass flesh. Some bunches fair flesh account short pastures. If in the market for real quality, one load or more your choice. Write stating number and weight preferred.
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—HEREFORDS—

5 extra nice Repeater heifers one year old for \$500.00. Also 10 cows with ten nice lusty calves by side for sale.
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Herd established by Gov. H. H. Crapo. We have a few choice yearling bulls for sale at farmers prices. You are invited to visit our farm. CRAPO FARM, Swartz Creek, Michigan.

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FOR SALE—REGISTERED AYRSHIRE bulls and bull calves, heifers and heifer calves. Also some choice cows.
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REG. JERSEYS, POGIS 99th of H. F. and Majesty breeding. Young stock for sale. Herd fully accredited by State and Federal Government. Write or visit for prices and description.
GUY C. WILBUR, Belding, Mich.

SHORTHORNS

Auction Sale

October 2, 1923

Dispersal sale of the property of Arthur Schoch, of Corunna, Michigan. Consisting of

20 Head of Registered Shorthorn Cattle, Cows and Heifers.

Due To Freshen Soon.

Also some other choice young bulls and other personal property.

Warm Lunch at Noon.

Auctioneer: CLEM CHALKER, Ovid, Mich.

SHORTHORN SALE

10—HEAD OF SHORTHORN—10

The undersigned will sell at public auction on

WEDNESDAY, OCTOBER 10, 1923

His entire herd of Shorthorns.

Write for Catalogues.

W. E. CUMMINGS,

Coleman, Michigan

YOUR CHOICE OF MY ENTIRE HERD OF Shorthorns, several heifers, and young bulls in the bunch. Also cows and calves. Priced at fifteen cents per pound. One percheron mare. Priced at ten cents per pound.
R. G. PALMER, R. 4, Belding, Michigan

REGISTERED MILKING SHORTHORN CATTLE, Shropshire and Delaware sheep. Stock and prices right. Write wants. Also car load feeding cattle. CLOVER CREST RANCH, Tawas City, R3, Mich.

RAISE SHORTHORNS WITHOUT HORNS Like Kelley does. U. S. Accredited Herd No. 28945. For description and price write, L. C. KELLY & SON, Plymouth, Michigan.

FOR SALE: SHORTHORN CATTLE, IMPROVED Black Top Delaine Merino Sheep.
FRANK ROHRBACHER, Laingsburg, Michigan.

FOR SALE: SEVERAL REGISTERED Shorthorn Cattle. Tubercular tested. Inquire PIPER & GOODALE, East Tawas, Michigan.

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FOR SALE: BULL CALF BORN IN MARCH. Right every way. Dam is dam of Belle Missaukee Beauty A. R. 8th cow in Class D. D. and State Champion in Class. She has 2 of same breeding as "Red Rose" and Missaukee Sally. Class leading in G. G. Price for quick sale \$150.00. Buy type and production.
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WE HAVE SOME FINE YOUNG ANGUS BULLS from International Grand Champion Stock at reasonable prices. E. H. KERR & CO., Addison, Mich.

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HAMPSHIRE: A FEW BRED GILTS LEFT. Place your order now for your Boar pig at a bargain. Pairs not akin. 10th year.
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PEACH HILL FARM offers choice weanling Duroc pigs, either sex. Priced very reasonable. Write us.
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REGISTERED SHROPSHIRE SHEEP, 40 EWES 1 to 4 years, 50 ewe and ram lambs first class. Priced right. Flock Established 1890.
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GOATS

GOATS—TOGGENBERG BUCK IN STUD. Terms Reasonable. Write M. H. BIRD, R6, Lansing, Michigan

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For Sale-- Fox, Coon & Rabbit Hound JOHN ATCHISON, Harrisville, Mich., R. 3.

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WILL SELL IT.



"What You Want"

About a Rich Old Man Who Tries to Help a Young Man

A Complete Short Story by O. HENRY America's Greatest Short Story Writer

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NIGHT had fallen on that great and beautiful city known as Bagdad-on-the-Subway. And with the night came the enchanted glamor that belongs not to Arabia alone. In different masquerade the streets, bazaars and walled houses of the occidental city of romance were filled with the same kind of folk that so much interested our interesting old friend, the late Mr. H. A. Rashid. They wore clothes eleven hundred years nearer to the latest styles than H. A. saw in the old Bagdad; but they were about the same underneath. With the eye of faith, you could have seen the Little Hunchback, Sinbad the Sailor, Fit-bad the Tailor, the Beautiful Persian, the one-eyed Calenders, Ali Baba and Forty Robbers on every block, and the Barber and his Six Brothers, and all the old Arabian gang easily.

But let us revenue to our lamb chops. Old Tom Crowley was a caliph. He had \$42,000,000 in preferred stocks and bonds with solid gold edges. In these times, to be called a caliph you must have money. The old-style caliph business as conducted by Mr. Rashid is not safe. If you hold up a person nowadays in a bazaar of a Turkish bath or a side street and inquire into his private and personal affairs, the police court'll get you.

Old Tom was tired of clubs, theatres, dinners, friends, music, money and everything. That's what makes a caliph—you must get to despise everything that money can buy, and then go out and try to want something you can't pay for.

"I'll take a little trot around town all by myself," thought old Tom, "and try if I can stir up anything new. Let's see—it seems I've read about a king or a Cardiff giant or something in old times who used to go about with false whiskers on, making Persian dates with folks he hadn't been introduced to. That don't listen like a bad idea. I certainly have got a case of humdrumness and fatigue on for the ones I do know. That old Cardiff used to pick up cases of trouble as he ran upon 'em and give 'em gold—sequins, I think it was—and make 'em marry or get 'em good Government jobs. Now, I'd like something of that sort. My money is as good as his was even if the magazines do ask me every month where I got it. Yes, I guess I'll do a little Cardiff business tonight, and see how it goes."

Plainly dressed, old Tom Crowley left his Madison Avenue place, and walked westward and the south. As he stepped to the sidewalk, Fate, who holds the ends of the strings in the central office of all enchanted cities, pulled a thread, and a young man twenty blocks away looked at a wall clock, and then put on his coat.

James Turner worked in one of those little hat-cleaning establishments on Sixth Avenue in which a fire alarm rings when you push the door open, and where they clean your hat while you wait—two days. James stood all day at an electric machine that turned hats around faster than the best brands of champagne ever could have done. Overlooking your mild impertinence in feeling a curiosity about the personal appearance of a stranger, I will give you a modified description of him. Weight, 118; complexion, hair and brain, light; height, five feet six; age, about twenty-three; dressed in a flit suit of greenish-blue serge; pockets containing two keys and sixty-three cents in change.

But do not misjudge because this description sounds like a General Alarm that James was either lost or a dead one.

Allons! James stood all day at his work. His feet were tender and extremely susceptible to impositions being put upon or below them. All day long they burned and smarted, causing him much suffering and inconvenience. But he was earning twelve dollars per week, which he needed to support his feet whether his feet would support him or not.

James Turner had his own conception of what happiness was, just as you and I have ours. Your delight is to gad about the world in yachts and motor-cars and to hurl ducats at wild fowl. Mine is to smoke a pipe at even-fall and watch a badger, a rattlesnake, and an owl go into their common prairie home one by one.

James Turner's idea of bliss was different; but it was his. He would go directly to his boarding-house when his day's work was done. After his supper of small steak, Bessemer potatoes, stowed (not stewed) apples and infusion of chicory, he would ascend to his fifth-floor-back hall room. Then he would take off his shoes and socks, place the soles of his burning feet against the cold bars of his iron bed, and read Clark Russell's sea yarns. The delicious relief of the cool metal applied to his smarting soles was his nightly joy. His favorite novels never palled upon him; the sea and the adventures of its navigators were his sole intellectual passion. No millionaire

was ever happier than James Turner taking his ease.

When James left the hat-cleaning shop he walked three blocks out of his way home to look over the goods of a second-hand bookstall. On the sidewalk stands he had more than once picked up a paper-covered volume of Clark Russell at half price.

While he was bending with a scholarly stoop over the marked-down miscellany of cast-off literature, old Tom the caliph sauntered by. His discerning eye, made keen by twenty years' experience in the manufacture of laundry soap (save the wrappers!) recognized instantly the poor and discerning scholar, a worthy object of his caliphanous mood. He descended the two shallow stone steps that led from the sidewalk, and addressed without hesitation the object of his designed munificence. His words were no worse than salutatory and tentative.

James Turner looked up coldly, with "Sartor Resartus" in one hand and "A Mad Marriage" in the other.

"Beat it," said he. "I don't want to buy any coat hangers or town lots in Hankipoo, New Jersey. Run along, now, and play with your Teddy bear."

"Young man," said the caliph, ignoring the flippancy of the hat cleaner, "I observe that you are of a studious disposition. Learning is one of the finest things in the world. I never had any of it worth mentioning, but I admire to see it in others. I come from the West, where we imagine nothing but facts. Maybe I couldn't understand the poetry and illusions in them books you are picking over, but I like to see somebody else seem to know what they mean. Now, I'd like to make you a proposition. I'm worth about \$40,000,000, and I'm getting richer every day. I made the height of it manufacturing Aunt Patty's Silver Soap. I invented the art of making it. I experimented for three years before I got the right quantity of chloride of sodium solution and caustic potash mixture to curdle properly. And after I had taken some \$9,000,000 out of the soap business I made the rest in corn and wheat futures. Now, you seem to have the literary and scholarly turn of character; and I'll tell you what I'll do. I'll pay for your education at the finest college in the world. I'll pay the expense



"The hat cleaner rallied and clinched."

of your rummaging over Europe and the art galleries and finally set you up in a good business. You needn't make it soap if you have any objections. I see by your clothes and frazzled necktie that you are mighty poor; and you can't afford to turn down the offer. Well, when do you want to begin?"

The hat cleaner turned upon old Tom the eye of the Big City, which is an eye expressive of cold and justifiable suspicion, of judgment suspended as high as Haman was hung, of self-preservation, of challenge, curiosity, defiance, cynicism, and, strange as you may think it, of a childlike yearning for friendliness and fellowship that must be hidden when one walks among "stranger bands." For in New Bagdad one, in order to survive, must suspect whosoever sits, dwells, drinks, rides, walks or sleeps in the adjacent chair, house, booth, seat, path or room.

"Say, Mike," said James Turner, "what's your line, anyway—shoe laces? I'm not buying anything. You better put an egg in your shoe and beat it be-

ROOFING

Special Snaps For Quick Keen Buyers

Order From This List

We are offering a limited quantity of roll roofing in various grades for immediate acceptance and shipment as follows:

Smooth Surfaced Roofing

This material is built on three different weights of felt, well saturated, and surfaced smooth. It is easy to lay on any roof, and can be adapted to any conditions as follows:

No. SC-1 Light weight, per roll of 108 sq. ft. \$1.00
No. SC-2 Med. weight, per roll of 108 sq. ft. 1.20
No. SC-3 Heavy weight, per roll, 108 sq. ft. 1.40

Red and Grey-Green Slate Coated Roofing

No. SC-4 This material is brand new 85 to 90 pound stock, built on a heavy felt, and surfaced with red or grey-green crushed slate. \$1.50
Price per roll of 108 square feet.....

No. SC-5 This stock is more or less defective as to slate coating; two to three lengths to the roll. Sold as is per roll of 108 sq. ft. \$1.15

Roofing for Repair Jobs

No. SC-6 Lot TM-4. This material is put up in full rolls, running from three to four lengths to the roll. Suitable for small roofs, repair jobs, patching, and lining. It is known as repair job, or spliced roofing. Price per roll of 108 square feet..... 85¢

NOTE: Nails and cement will be furnished at 10c per roll extra, for any of the above material.

Dept. SC-400

All Prices are f.o.b. Chicago

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SEND NO MONEY 20-Shot Automatic Pistol

\$9.50
Worth \$35

20 SHOT, 32 CAL.
The biggest bargain ever offered. Built of best blue steel, checkered grip safety. Every one brand new and inspected. Shoots all standard 32 cal. cartridges. 10 shot, with extra magazine, making 20 quick, hard and straight shots. Buy several while they last, at our unheard price \$9.50 (regular \$35.) (Pocket Size, 25 cal. 7 shot \$7.80.)

Send No Money Pay on arrival, our bargain price plus few cents postage. Satisfaction guaranteed, or money back. Order today NOW.

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Dept 900 55 Broadway, New York.

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Apply it to Any Rupture, Old or Recent, Large or Small and You are on the Road That Has Convinced Thousands

Sent Free to Prove This

Anyone ruptured, man, woman or child, should write at once to W. S. Rice, 529C Main St., Adams, N. Y., for a free trial of his wonderful stimulating application. Just put it on the rupture and the muscles begin to tighten; they begin to bind together so that the opening closes naturally and the need of a support or truss or appliance is then done away with. Don't neglect to send for this free trial. Even if your rupture doesn't bother you what is the use of wearing supports all your life? Why suffer this nuisance? Why run the risk of gangrene and such dangers for a small and innocent little rupture, the kind that has thrown thousands on the operating table? A host of men and women are daily running such risk just because their ruptures do not hurt nor prevent them from getting around. Write at once for this free trial, as it is certainly a wonderful thing and has aided in the cure of ruptures that were as big as a man's two fists. Try and write at once, using the coupon below.

Free for Rupture

W. S. Rice, Inc.,
529C Main St., Adams, N. Y.

You may send me entirely free a Sample Treatment of your stimulating application for rupture

Name
Address
State

fore incidents occur to you. You can't work off any fountain pens, gold spectacles you found on the street, or trust company certificate house clearings on me. Say, do I look like I'd climbed down one of them missing fire escapes at Heli-con Hall? What's vitiating you, anyhow?"

"Son," said the caliph, in his most Harunish tones, "as I said, I'm worth \$40,000,000. I don't want to have it all put in my coffin when I die. I want to do some good with it. I seen you handling over these volumes of literature, and I thought I'd keep you. I've given the missionary societies \$2,000,000, but what did I get out of it? Nothing but a receipt from the secretary. Now, you are just the kind of young man I'd like to take up and see what money could make of him."

Volumes of Clark Russell were hard to find that evening at the Old Book Shop. And James Turner's smarting and aching feet did not tend to improve his temper. Humble hat cleaner though he was, he had a spirit equal to any caliph's.

"Say, you old faker," he said, angrily, "be on your way, I don't know what your game is, unless you want change for a bogus \$40,000,00 bill. Well, I don't carry that much around with me. But I do carry a pretty fair left-handed punch that you'll get if you don't move on."

"You are a blamed impudent little gutter pup," said the caliph.

Then James delivered his self-praised punch; old Tom seized him by the collar and kicked him thrice; the hat cleaner rallied and clinched; two book-stands were overturned, and the books sent flying. A cop came up, took an arm of each, and marched them to the nearest station house. "Fighting and disorderly

conduct," said the cop to the sergeant. "Three hundred dollars bail," said the sergeant at once, asseveratingly and inquiringly.

"Sixty-three cents," said James Turner with a harsh laugh.

The caliph searched his pockets and collected small bills and change amounting to four dollars.

"I am worth," he said, "forty million dollars, but—"

"Lock 'em up," ordered the sergeant.

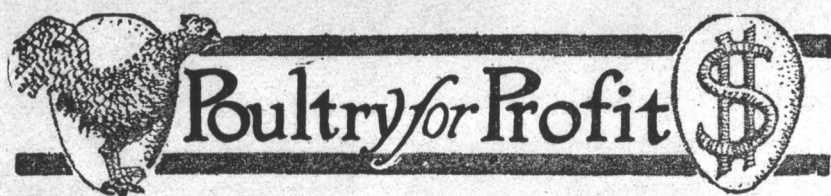
In his cell, James Turner laid himself on his cot, ruminating. "Maybe he's got the money, and maybe he ain't. But if he has or he hasn't, what does he want to go 'round butting into other folk's business for? When a man knows what he wants, and can get it, it's the same as \$40,000,000 to him."

Then an idea came to him that brought a pleased look to his face.

He removed his socks, drew his cot close to the door, stretched himself out luxuriously, and placed his tortured feet against the cold bars of the cell door. Something hard and bulky under the blankets of his cot gave one shoulder discomfort. He reached under, and drew out a paper-covered volume by Clark Russell called "A Sailor's Sweetheart." He gave a great sigh of contentment.

"Say, kid, that old gazabo that was pinched with you for scrapping seems to have been the goods after all. He 'phoned to his friends, and he's out at the desk now with a roll of yellowbacks as big as a Pullman car pillow. He wants to bail you, and for you to come out and see him."

"Tell him I ain't in," said James Turner.



TEN RULES FOR POULTRY FATTENING

1. WHETHER for home use or for sale fatten all birds before killing.

2. Pen up about three weeks before killing.

3. Keep in a clean, dry, shady place.

4. Feed three or four times a day.

5. Feed all the birds will clean up in twenty minutes, then empty troughs.

6. Keep fresh water, grit and charcoal before birds at all times.

7. A good mixture consists of 4 parts cornmeal, 2 parts wheat middlings and 1 part beef scrap. Mix with sour milk or buttermilk and feed moist enough to drip from spoon.

8. Do not omit the animal food. Thirty pounds skim milk, 10 pounds cut bones or 5 pounds beef scrap are estimated as being of the same value.

9. A small amount of lard or suet chopped through the mash gives good results.

10. Do not feed the birds for 12 hours before killing but see that they have plenty of water.

PURCHASE DRAKES EVERY SECOND YEAR

I have last year's ducks and this year's and want to keep some for breeding stock. Which ones and from which year's do you advise me to keep? Do you also think that the drakes must be from different nests or can they be from the same as ducks?—J. O., New Haven, Mich.

—The most successful duck raisers in this country purchase drakes every second year. It has been our experience in out crossing, that an increase in production, vigor, and growth is immediately registered. Where larger units are running together at large, every second year would be often enough to induce new blood. A young drake is usually preferred, providing he is large, vigorous, and well matured, to the older stock. The possibility of close inbreeding is somewhat remote if you are keeping a number of breeding stock, and no detrimental effects should be noticeable in using young drakes on yearling stock the first year.—E. C. Foreman, Professor of Poultry Husbandry, M. A. C.

AUGUST HATCHED CHICKS FOR FEBRUARY MARKET

Is it profitable to hatch heavy broilers in August for February market?—A. L. H., Jasper, Mich.

—I do not know of anyone that has successfully and profitably raised broilers in August for February

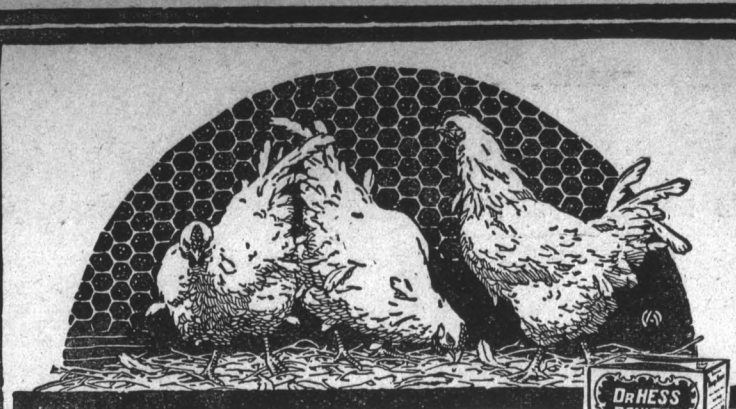
market. The hatches late in the season ordinarily are very unsatisfactory and the chicks come into the world at the wrong season to make an economic growth. The extremely warm weather of August has the most depressing effect on the appetite and vitality of the chick so that they become stunted with the usual high mortality. An August hatched chick would become quite stazy by February and would be well above the broiler size, in fact, some of the pullets would be approaching a laying condition and the cockerels that lived would probably average from three to four pounds in weight. The August broiler would really come on the market the early part of December at a time when our markets are flooded with roasters, and all sorts of cull fowls. This means the broilers would have too much competition which would greatly reduce the quotations for such stock. I know of a number that have attempted this work and ordinarily one year's experience lasts a life time.—E. C. Foreman, Professor of Poultry Husbandry, M. A. C.

THE WONDER OF AN EGG

THE shell is composed of three distinct and porous layers protected somewhat by an outside covering of a mucilaginous substance. The outer layer of shell is very delicate and in a strictly fresh egg has a characteristic bloom-like appearance. Directly in contact with the inner layer of the shell is a tough shell membrane and surrounding the contents of the egg is another.

While the egg is still warm, just after being laid, these membranes lie next to each other throughout but as the egg cools, these two tough membranes separate at the large end of the egg and form what is known as the air-space. The yolk is divided from the white by a delicate membrane which is continued at each end of the yolk in the form of small cords which are fastened at each end of the shell, holding the yolk evenly suspended in the center of the shell. The germ of the infertile egg, or the embryo of the fertile egg can usually be seen as a tiny speck lying close to the yolk.

The white of the egg is put on in layers and specialists have secured red and white layers by feeding harmless but highly colored dyes and then withholding the coloring matter. Surely the egg "showeth His handiwork." One feels like taking off one's hat, bowing one's head and repeating the nineteenth psalm. Boil an egg for ten minutes, take it apart with seeing eyes and delicate fingers and observe the marvels of it.



Help your MOULTERS MOULT

If you want your hens to moult naturally—

If you want them back on the egg job promptly—fall and winter laying—

Then you must make sure that your moulters are healthy and hungry.

They must eat lots, and be able to digest what they eat.

That's just what

Dr. Hess Poultry

PAN-A-CE-A

does for your moulting flock.

It's a tonic that begins with the appetite—improves a hen's whole system.

It has Iron that keeps the paleness away, makes the combs and wattles red—the blood rich.

Pan-a-ce-a starts the food the egg way as soon as the moult is over.

No time lost.

No dormant egg organs after the moult, where Pan-a-ce-a is fed.

Tell your dealer how many hens you have. There's a right-size package for every flock.

100 hens, the 12-lb. pkg. 200 hens, the 25-lb. pail
60 hens, the 5-lb. pkg. 500 hens, the 100-lb. drum
For fewer hens, there is a smaller package.

GUARANTEED

DR. HESS & CLARK Ashland, O.



I spent 30 years in perfecting Pan-a-ce-a.
GILBERT HESS
M.D., D.V.S.

Dr. Hess Instant Louse Killer Kills Lice

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Experience or Capital Not Required

We furnish you complete stock on credit and allow you to pay as you get paid. Write quick for full particulars and secure your home county.

Heberling Medicine & Extract Co.
Dept. 2-B Bloomington, Ill.

\$50. A WEEK

BABY CHICKS

Tompkins Strain \$15.00 per hundred. Last hatch August 22nd. Quality breeder of Rhode Island Reds.

WM. H. FROHM, R. 1, New Baltimore, Mich.

HIGHEST CASH PRICES PAID FOR LIVE Poultry all kinds, Veal, Eggs, and Butter. A square deal always. Write for terms.

C. E. MCNEILL & CO.
325 W. South Water St., Chicago

TAKE THE D. & C. WATERWAY trip to Buffalo. Restful, economical, all conveniences.

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Advertisements inserted under this heading at 30c per agate line, per issue. Commercial Baby Chick advertisements 45c per agate line. Write out what you have to offer and send it in. We will put it in type, send proof and quote rates by return mail. Address The Michigan Business Farmer, Advertising Department, Mt. Clemens, Michigan.

PULLETS, HENS AND COCKERELS

S. C. White Leghorns and S. C. and R. C. Black Minorcas. Must make room before cold weather. About ready to lay.

LAPHAM FARMS, Pinckney, Mich.

Why Not PUT THIS NEW MILL ON YOUR OLD TOWER

ALBION

Albion steel and wood mills are quiet and powerful. One-third the working parts of any other mill. Only main Pitman bearing subject to wear. This is oilless, and easily replaceable. Governed by dependable weight without springs. Fits any 4-post steel tower. Why not shorten your chore hours now with a good Windmill? This is your chance—F. O. B. Albion. Easiest to install. Ask your dealer, or write direct to Union Steel Products Co. Ltd., Dept. 34, Albion, Mich., U. S. A.

LEGHORNS

LEGHORNS

S. C. Buff Leghorn Hens, Pullets and Cockerels. Hens and pullets \$2.50 each; cockerels \$3.00 to \$5.00 each. Show birds a matter of correspondence. LAPHAM FARMS, Pinckney, Mich.

COCKERELS, S. C. W. LEGHORNS, TOM Barron strain, 250 egg utility line, April hatched, \$1.35. Satisfaction guaranteed. CECIL W. BOVEE, North Star, Michigan.

Yearling Hens: English and American White Leghorns and Anconas. Reasonable prices. M. D. WYNGARDEN, Zeeland, Route 4, Mich.

BUFF ROCKS

Buff Rock Cocks, Hens, Ck's and Pullets, big, rich buff, low combs, rich yellow shanks, from our National winners and "Hogan" tested layers. J. C. CLIPP & SONS, Ex M. Sattilo, Ind.

RHODE ISLAND REDS

WHITTAKER'S R. I. REDS. MICHIGAN'S greatest color and egg strain. Cockerel price list ready in September. Improve your flock with Whittaker's red cockerels. INTERLAKES FARM, Box 4, Lawrence, Mich.

TURKEYS

MAMMOTH BRONZE TURKEYS. HENS \$7.00, Toms \$9.00. D. F. MARSHALL, Beulah, Michigan.

SELL YOUR PURE-BRED POULTRY THROUGH THE BUSINESS FARMER.



MARKET FLASHES



FOOTE'S MARKET LETTER

BY W. W. FOOTE

General Business Conditions

ENORMOUS sums of money are being invested in bonds throughout the country with municipals especially favored, while the recent issue of United States 4½ per cent treasury certificates maturing next March was greatly over-subscribed. Industrial employment is on a satisfactory basis, and the outlook for the future is one of the brightest in recent years, according to the monthly review of the United States employment service. A slight decrease in the number of employees, but an increase in the total amount paid in wages is indicated by the monthly report of the bureau of labor statistics. The building trades are fully employed, and there is no slowing down in this industry. Georgia has been the hardest hit by the exodus of the negroes from the south to the north, and it is estimated that 80,000 have left that state since New Year's, and that number will reach 100,000 by Christmas, the migration is said to be the cause of more loss than Sherman's march to the sea. It is pointed out that Tennessee, Kentucky, Virginia and other states with anti-lynching laws are suffering little from migration. The high cost of living is still with us, and for months past the trend of prices has continued in an upward direction, with most farm productions bringing unduly high prices to consumers. Farmers are not getting a fair deal, the middlemen pocketing too generous a share of the profits. Regarding the freight charges made by the railroads, President Markham of the Illinois Central Railroad says that the farmers can pay the freight charges on corn from Omaha to Chicago and have left about 9 to 16 cents a bushel more of the price he receives than he could ten years ago.

Eastern Farming

Most of the great bargains in eastern farms have been sold, and farms offered at \$900 to \$1,500 are scarce, but it is still possible to buy good farms in the New England states at prices that would surprise a westerner. A recent vacation passed in Maine and among the White Mountains brought out many interesting facts concerning farming, one of which was that wonderful progress has been made in the last few years in dairying, farmers having stocked up their farms with the better class of cows, while numbers of hens are owned, the market for dairy products being large and steadily growing. Summer visitors make a large home market and great quantities of butter, eggs, poultry, apples, berries, etc., are purchased for the Boston market. Potatoes and apples are sure of a ready market, while remaining forests are fast disappearing before the portable saw mills, the greater part being used for pulp for paper. It was a very dry summer in more than one respect, little rain having fallen, and grass and vegetation generally suffered greatly.

Exports of Grain

The average pre-war exports of wheat grain from the United States amounted to 57,000,000 bushels a year, with an annual average value of \$55,000,000, and exports of flour averaged 10,678,000 barrels, with an average value of \$51,000,000, according to a statement given out on world trade in agricultural products by the department of commerce. The value of wheat exports during the last three years has been over 600 per cent greater than pre-war, and those of flour 190 per cent. In 1922 the value of exports of wheat were 250 per cent greater than pre-war and that of flour 60 per cent greater, showing that wheat exports are growing much more rapidly than flour exports.

The Grain Markets

Improvement in wheat prices is slow at best, prices being lower than a year ago and far below two years ago. Statistics cut a big figure in the wheat trade, great stress being

MARKET SUMMARY

Wheat strong in face of bearish reports. Corn and oats follow trend of wheat. Rye and beans unchanged. Butter and eggs easy after small decline. Poultry wanted and supply moderate. Fruit market firm. Potatoes easy. Cattle slow and lower. Hog trade steady. Sheep trade slow and market steady.

(Note: The above summarized information was received AFTER the balance of the market page was set in type. It contains last minute information up to within one-half hour of going to press.—Editor.)

laid on the fact that reports agree that the world has produced much more wheat than is needed to meet the wants of importing countries, while much wheat is carried over to the new crop year. Grain exports from this country are running much below those of a year ago, and the visible supply of wheat and oats is growing, but corn stocks are insignificant. Rye stocks are far larger than last year, but oats supplies are much less. Complaints are heard regarding the poor quality of the northwestern wheat, and it seems certain that if the mills want choice wheat they will have to pay a handsome premium for it. The clover seed crop is short, and prices may be expected to go higher. It sells now at \$16 to \$21 per 100 pounds. September wheat sells in Chicago at \$1, comparing with \$1.09 a year ago.

Outlook for Corn Prices

A large corn crop is promised, but the prevailing opinion is that it will not prove excessive, with no heavy carry-over of old corn, which has been marketed freely recently, as prices have looked attractive to owners throughout the corn belt states. Frost nipped some of the late corn in Iowa, Illinois and Indiana, and this will make some soft grain, but the outlook is for a large crop of good corn. The soft corn will largely be fed to live stock, and with the usual abundance of fall feed on farms, the consumption of good corn will be on a limited scale during the first part of the corn season, running from November. The recent government report points to a corn crop aggregating 3,076,000,000 bushels, comparing with 2,891,000,000 bushels last year, and an average of 2,931,000,000 bushels. The ten leading corn states promise to harvest 2,034,000,000 bushels, or 243,000,000 bushels more than in 1922. It is pretty generally conceded that all the corn grown this year will be consumed by the end of November next year. Corn prices are much higher than a year ago and far above those of two years ago. September corn sells in the Chicago market at 85½ cents, comparing with 64½ cents a year ago.

The Oats Market

Farm consumption of oats is on a large scale because of low prices for oats and high prices for corn. The oats crop of 1,321,000,000 bushels is 110,000,000 bushels larger than that for last year. September oats sell in Chicago at 33 cents, comparing with 39½ cents a year ago. September rye sells at 66½ cents, comparing with 72½ cents a year ago.

The Cattle Market

Despite the greatly increased receipts this year in the markets of the country over recent years, prices are much higher than one and two years ago, the consumption of beef being unusually large throughout the country. Prime yearling steers and heifers have been high sellers, although selling lower than prime heavy steers. Many western ranchers have been coming to market of late, with good prices paid for the better class. Common stockers are not much wanted, even at extremely low prices, the demand being mostly for the more desirable kinds of stockers and feeders. Unsatisfactory prices have been paid for poorly finished range cattle, as well as for their native competitors, there being altogether too much second grade beef on the market. Some heavy receipts of cattle recently sent prices down materially, the Chicago "run" on Monday aggregating the enormous number of 32,932 head, the largest of the year. Top sales last week

were at \$13 for heavy steers, the best yearlings bringing \$12.50. Aside from a few lots of prime cattle, the general market was 50 to 75 cents lower, the bulk of the steers going at \$8.75 to \$12. Sales ranged down to \$7 to \$8 for common steers, with good steers selling at \$9.75 and over and choice lots at \$11 and upward. Cows and heifers sold mainly at \$4 to \$7.50 and calves at \$10 to \$14, while stockers and feeders sold at \$4.50 to \$9.15. A year ago beef steers sold at \$6.50 to \$11.95 and twelve years ago at \$4.50 to \$8.35. Western range steers sell at \$4.50 to \$9.75. Combined receipts of cattle in twenty markets for the year aggregate 9,792,000 head, comparing with 9,166,000 a year ago.

Milkers and Springers

Of late there has been an excellent demand for good close up springers, but sales of backward cows dragged. Sales were made of the best heavy springers at \$90 to \$100, while the bulk of the dairy cows went at \$60 to \$75, with numerous sales of heavy Holsteins at \$80 to \$90. Common backward cows are going largely at \$40 and under.

Plenty of Hogs

Prices for hogs of late have been as high as could be expected in view of the enormous gains in receipts in the markets of the country this year over recent years. With an abundance of corn and other feed, owners have been making their droves of hogs quite weighty, and recent Chicago receipts have averaged around 244 pounds. The consumption of fresh and cured hog products is prodigious, and although 48,250,000 swine were slaughtered during the last fiscal year, about 4,250,000 more than ever before in the like period, prices made a seasonable improvement. Recent weeks have brought about a widening out of prices for hogs, with a good premium paid for choice light bacon and butcher lots. Charles A. Mallory, for many years prominent as a hog seller in the Chicago market, advises stockmen to market their hogs of the old crop as fast as possible, and feed the new crop or else buy stock hogs for "hogging down" corn or feeding in other ways. He points to the too large offerings of thin hogs of all weights of late, and as the demand for these and for common hogs generally is very limited, they are slow of sale even at large discounts. It is usual as about this time of the year for many farmers to feed green corn to their hogs, and there is always danger of bad results from furnishing it too generously, instead of starting in a small way and gradually increasing the amount. Exports of cured hog meats and lard continue large despite the unsatisfactory financial conditions in several European countries.

Hogs Sell Lower

About 157,000 hogs were dumped on the Chicago market last week, comparing with 117,766 a year ago and enormous supplies made lower prices, closing sales being made at \$7.10 to \$8.90, the top comparing with \$9.30 a week earlier and \$10.40 a year ago. Pigs brought \$5 to \$8. Combined receipts in twenty markets for the year to late date amount to 30,093,000 hogs, comparing with 23,425,000 a year ago.

Excessive Lamb Receipts

Last week's receipts of lambs were far greater than usual, and prices suffered severe reductions, with feeders especially depressed by the vast number of thin flocks. Prime flocks were not numerous enough, and they sold higher after early weakness. Late sales were made in

the Chicago market of lambs at \$9.25 to \$14.50, feeders going at \$12.50 to \$13.60. Close to 143,000 head were received in Chicago for the week, comparing with 106,120 a week earlier and 83,215 a year ago. Breeding ewes are wanted at \$6.50 to \$11.75.

WHEAT

Up to the closing day of last week the Detroit wheat market did not go above level it was two weeks previous but improved milling demand caused the price to advance 1c on the closing day. It seems that eastern mills want Michigan white wheat and they can not get enough to fill their needs. This fact gave strength to the market for red wheat.

Prices

Detroit—Cash No. 1 red, \$1.08; No. 3, \$1.05; No. 2 white, \$1.09; No. 2 mixed, \$1.08.

Prices one year ago—Detroit, Cash No. 2 red, \$1.12; No. 2 white and No. 2 mixed, \$1.10.

CORN

Bullish reports from the corn belt did not influence the trend of the Detroit corn market last week. While many other markets were strong there was nothing doing at Detroit and the price did not change.

Prices

Detroit—Cash No. 2 yellow, 95½c; No. 3, 94½c.

Prices one year ago—Detroit, Cash No. 2 yellow, 70c; No. 3, 69c; No. 4, 67c.

OATS

Oats are steady and inactive at Detroit the price at the close of last week being one-half cent higher than two weeks ago.

Prices

Detroit—Cash No. 2 white, 41c; No. 3, 42c.

Prices one year ago—Detroit, Cash No. 2 white, 43c; No. 3, 41c; No. 4, 38c.

RYE

During the fortnight ending Saturday, September 22nd, the price in the Detroit rye market declined but before the close of the period it was back to 75c. There is a small supply.

Prices

Detroit—Cash No. 2, 75c. Prices one year ago—Detroit, Cash No. 2, 75c.

BEANS

Pea beans have been steady and the price has made several gains during the past couple of weeks. Offerings of choice stock are small and many dealers see higher prices in the future. A firm tone prevails at Detroit.

Prices

Detroit—C. H. P., \$5.85 per cwt. Prices one year ago—Detroit, C. H. P., \$5.25 per cwt.

POTATOES

There is a liberal supply of potatoes and consumers are reluctant buyers. We believe that they will be sorry before the year is up because there will be a smaller supply of potatoes than many expect owing to the dry weather. Farmers should hold a good share of their surplus until later in the year. All indications are that they will make money by doing so.

Prices

Detroit—Michigan, \$2@2.33 per cwt.

Prices one year ago—Detroit, Michigan, \$1.50 per cwt.

HAY

While prices in general are unchanged, the demand for timothy hay is reported active, especially for the choice grades. Lower grades continue slow.

Prices

Detroit—No. 1 timothy, \$20.50@21; standard and light mixed, \$19.50@20; No. 1 clover mixed, \$17@18; No. 1 clover, \$15@16, per ton. Prices one year ago—Detroit, Standard timothy and light clover mixed, \$15.50@16; No. 1 clover, \$14@14.50 per ton.

The Agricultural and Business Situation

Revised Monthly by the Department of Research of the American Farm Bureau Federation.

An understanding of the figures on this page as they are revised and presented each month, enables the farmer to see the position of the important factors which indicate the trend of business and prices and give a basis for judgment concerning future agricultural operations.

PRODUCTION AND TRADE:

September crop forecasts show only moderate change from August except for cotton a decline of 700,000 bales. This, together with continued unfavorable weather and sharp increase in demand due largely to the effect of the Japan disaster on the silk industry, has brought the price of cotton up to thirty cents, an abrupt increase of about five cents per pound.

Wheat, from its low point last month rebounded nine cents per bushel and then began to decline when the larger crop estimates from Canada were published. Figures of exportable surplus for the United States and Canada, now current in the grain trade, range as high as 650 million bushels compared with around 500 million bushels last year. There appears no foundation for this present high estimate of surplus in face of a total supply for the two countries, including both crop and carryover, of 1369 million bushels this year compared with 1360 last year.

Industrial production shows no let-up. Manufacturing output which was 28 per cent below normal in the middle of 1921, the period of low activity, is now about 15 per cent above normal. Building operations which gave some sign of slumping two and three months ago, are now showing a greater gain over last year. Freight car loadings continue at record levels.

FOREIGN TRADE:

Imports, the first seven months of this year have been more than enough

to pay for the exports. Exports for this period, show only a slight increase over the previous year. Cotton, during this calendar year has been going abroad at a ten per cent slower rate than last year; wheat 16 per cent slower; pork and lard 38 per cent faster; and tobacco, 11 per cent faster.

PRICES:

Central market prices of farm products as reported by the U. S. Department of Labor, are 3 per cent above last month and 6 per cent higher than last year. Decline from last year in the prices of non-agricultural commodities came exclusively in the fuel and lighting group. The gain, over a year ago, in farm purchasing power in terms of the price ratio, is therefore largely theoretical since farmers' purchases of these items are comparatively small. Trends covering the last three or four months are more favorable and are slowly narrowing the gap between farm and other prices at points that will yield practical benefits.

Out of 24 commodities 14 are above a year ago; 9 are below and 1 remains unchanged. Compared with last month 14 are higher, 7 are lower and 3 are the same.

INCOME:

Total cash income gives promise of being greater this present crop year than last for the following commodities: corn and other cereals except wheat, cotton, potatoes, dairy products and poultry products. Hogs will probably yield less income. Tobacco, cattle, sheep and wool should bring about the same gross receipts this crop year as last.

I. Production and Trade.

1. Agriculture: U. S. Production—000,000 omitted.

	September, 1923	Forecast	1922	Average, 1917-1921	Per Cent
Winter wheat, bu.	568	586	590	590	96
Spring wheat, bu.	221	270	245	245	90
All wheat, bu.	789	856	835	835	95
Corn, bu.	3076	2891	2931	2931	105
Oats, bu.	1312	1291	1278	1278	95
Barley, bu.	199	186	192	192	104
Rye, bu.	64.8	95.5	70.3	70.3	92
Buckwheat, bu.	13.5	15	14.9	14.9	91
White potatoes, bu.	390	451	388	388	101
Sweet potatoes, bu.	93.5	110	94.3	94.3	99
Tobacco, lb.	1551	1325	1361	1361	114
Flaxseed, bu.	19.4	11.7	9.7	9.7	200
Rice, bu.	32.6	42	41	41	80
Hay, tame, tons.	81.9	96.7	82.3	82.3	98
Hay, wild, tons.	16.1	16.1	16.2	16.2	99
Cotton, bales	10.8	9.8	11.2	11.2	97
Sugar beets, tons.	6.5	5.2	6.93	6.93	94
Apples, total	190	201	160	160	119
Apples, commercial, bbls.	33.4	31	25.7	25.7	130
Peaches, total	45.4	56.7	42.7	42.7	106
Grain sorghums	181	90.4	103	103	98
Peanuts, lb.	655	624	1025	1025	64

* As per cent of average of 1917-1921.

2. Mining (Federal Reserve Bank of New York):

Figures express production as a percent of normal. In estimating normal production, due allowance is made for seasonal variation and year to year growth.

	July, 1923	June, 1923	July, 1922
Anthracite coal	190	98	1
Bituminous coal	106	109	41

3. Manufacturing (Federal Reserve Bank of New York):

	1922	1921	1920
Wheat flour	122	107	121
Meat	111	111	99
Sugar	70	79	131
Cotton	83	96	84
Wool	113	89	89
Pig iron	121	122	81
Steel ingot	106	114	91
Copper	102p	98	77
Gasoline	111	109	109
Cement	135	128	126
Lumber	123	101	101
Automobiles	161p	159	131

* Not available; p, preliminary.

4. Building Expenditures (Bradstreets):

	1923	1922	Percent Increase
January to June, six months	\$1,625	\$1,239	31.0
July, 167 cities	224	206	8.5
August, 150 cities	239	213	12.5

5. Transportation (000 omitted):

	Week Ending Sept. 1, 1923	Same Week Ago	Same Week Year	Week Ending Sept. 1, 1923*
Freight car loadings:				
Total	1093	1033	924	111
Grain and grain products	53	53	54	98
Livestock	39	31	32	122
Coal	207	191	149	139
Coke	14	13	8	175
Forest products	77	76	58	133
Ore	78	84	62	126
Merchandise	247	240	233	106
Miscellaneous	376	345	326	115

* As percentage of week year ago.

6. Employment:

	August, 1923	July, 1923	August, 1922
Out of 64 industrial centers employment:			
Increased over previous month in	29	27	39
Decreased over previous month in	25	27	26

7. Bank Debts:

	August, 1923	July, 1923	August, 1922
Units of \$1,000,000,000			
New York City	\$16.17	\$18.32	\$18.29
Outside bank debts	17.17	18.13	15.85

8. Mail Order Sales:

	August, 1923	July, 1923	August, 1922
Seven Months Ending			
Montgomery Ward & Co.	\$8,425,423	\$8,562,906	\$8,254,091
Seam Roebuck	12,509,299	12,156,190	12,646,496
	106,094,376		

II. Foreign Trade.

1. Exports (000 omitted):

	1923	July 1922	Seven Months Ending July 1923	Seven Months Ending July 1922
Grand total	\$296,551	\$296,488	\$2,202,987	\$2,081,295
Beef and veal, lb.	2,470	2,503	16,497	16,632
Pork, lb.	71,374	65,180	578,698	591,794
Lard, lb.	69,478	66,058	618,786	629,674
Neutral lard, lb.	812	2,189	16,070	11,450
Butter, lb.	490	2,451	3,753	7,242
Cheese, lb.	374	363	9,798	9,347
Hides and skins	253	300	1,872	2,441
Corn, bu.	1,130	14,244	36,747	119,403
Meal and flour, bbls.	50	51	435	414
Wheat, bu.	3,343	14,979	50,590	66,466
Flour, bbls.	884	921	7,810	7,989
Oats, bu.	143	4,181	2,406	17,882
Oatmeal, rolled, lb.	13,698	8,640	70,488	56,438
Fruits and nuts	3,592	4,596	26,596	30,395
Vegetable oils	611	692	6,519	8,030
Sugar, lb.	7,128	199,103	411,357	1,690,201
Tobacco, lb.	44,105	32,310	259,775	233,754
Cotton, bales	171	373	1,958	2,208

2. Imports:

	(000 omitted)			
Grand total	\$287,335	\$ 251,772	\$2,375,255	\$1,671,180
Beef and veal, lb.	1,650	3,576	7,964	14,103
Pork, lb.	47	18	687	478
Butter, lb.	1,663	144	12,904	2,871
Cheese, lb.	5,050	3,418	29,056	19,442
Hides and skins	\$ 12,337	6,877	87,718	48,905
Corn, bu.	5	2	121	93
Wheat, bu.	1,836	3,070	6,522	12,386
Flour, bbls.	2,565	6,990	34,691	91,988
Oats, bu.		82	91	1,179
Fruits and nuts	\$ 5,148	4,407	40,166	41,262
Vegetable oils	\$ 5,863	5,030	48,969	37,694
Sugar, lb.	\$79,842	1,009,725	5,260,934	7,089,954
Tobacco, lb.	8,764	4,747	40,414	48,316
Wool, lb.	13,422	33,591	344,901	216,270

3. Prices of Foreign Drafts:

	Price of Demand Drafts	Sept. 18, 1923	Aug. 20, 1923	Sept. 18, 1922
Nominal Gold Value				
Par of Exchange		1923	1923	1922
England	\$4.87 to 1 £ sterling	\$4.53	\$4.54	\$4.42
France	19.3c to 1 franc	5.78c	5.55c	7.57c
Belgium	19.3c to 1 franc	4.82c	4.43c	7.15c
Italy	19.3c to 1 lire	4.40c	4.30c	4.19c
Spain	19.3c to 1 peseta	13.48c	13.45c	15.13c
Denmark	26.8c to 1 crown	18.12c	18.07c	20.78c
Norway	26.8c to 1 crown	16.05c	16.37c	17.13c
Sweden	26.8c to 1 crown	26.55c	26.59c	26.88c
Holland	40.2c to 1 florin	39.28c	39.31c	38.66c
Argentina	42.5c to 1 peso	33.10c	32.60c	35.75c
Brazil	32.4c to 1 milreis	8.80c	10.00c	12.50c
India	48.7c to 1 rupee	30.63c	30.30c	28.35c
Japan	49.9c to 1 yen	48.40c	48.88c	48.80c
Canada	100c to 1 dollar	97.67c	97.75c	99.94c

4. Discount Rate of the Bank of England:

	Sept. 12, 1923	Month Ago	Year Ago
4%		4%	4%

III. Money and Credit.

1. Gold, Currency and Bank Deposits (000,000 omitted):

	Aug. 1, 1923	July 1, 1923	Aug. 1, 1922
Stocks of monetary gold in the United States	\$4,079	\$4,049	\$3,825
Total supply of currency in the United States	4,696	4,730	4,337
Total deposits in national banks	\$16,893	\$17,036	\$16,321

2. Gold Movement (000 omitted):

	July, 1923	July, 1922	1923	1922
Exports of gold	\$522	\$645	\$22,814	\$10,788
Imports of gold	27,929	42,986	159,861	165,999

3. Federal Reserve Ratio:

	Sept. 15, 1923	Aug. 18, 1923	Sept. 16, 1922
Ratio of total reserves to deposits and Federal Reserve note liabilities	75.9%	77.3%	73.2%

4. Interest Rates:

	August, 1923	July, 1923	August, 1922
4-6 mos. commercial paper	5.25%	5.19%	4.25%
60-90 days commercial paper	5.02%	4.94%	3.83%

5. Discount Rate of Federal Reserve Banks:

	Sept. 1, 1923	Aug. 1, 1923	Sept. 1, 1922
Range of rates for the twelve banks on commercial, agricultural and livestock paper	4 1/2-5%	4 1/2-5%	4-5%

6. Stock and Bond Prices:

	Sept. 7, 1923	Aug. 9, 1923	Sept. 8, 1922
20 Industrial stocks	\$92.84	\$89.11	\$101.22
20 Railroad stocks	79.93	78.11	93.51
40 Bonds	\$7.11	\$7.31	\$7.71

7. Business Failures:

	Sept. 6, 1923	Aug. 9, 1923	Sept. 7, 1922
Bradstreets	281	296	280
Duns	247	268	329

IV. Prices.

1. Wholesale Prices of Farm Commodities:

	Sept. 18, 1923	Month Ago	Year Ago
Quotations at Chicago except as noted.			
Fat hogs, cwt., average	\$8.25	\$8.15	\$8.85
Beef steers, good native, cwt., av.	10.30	10.75	10.25
Fat lambs, cwt., average	13.85	13.00	13.85
Fat sheep, cwt., average	6.90	6.75	6.40
Wool, Ohio delaine, unwashed, lb.	.535	.54	.55
Butter, 92 score, lb.	.475	.44	.385
Cheese, No. 1 twins, lb.	.239	.2375	.2075
Eggs, fresh firsts, doz.	.33	.2575	.285
Poultry, hens, lb.	.21	.23	.24
Wheat, No. 2 hard, bu.	1.04	1.04	1.05
Corn, No. 2 mixed, bu.	.8675	.90	.644
Oats, No. 2 mixed, bu.	.4175	.405	.394
Rye, No. 2, bu.	.6875	.66	.734
Barley, bu.	.625	.62	.61
Kafir, No. 1 white, cwt. (K. C.)	1.805	1.565	1.95
Hay, No. 1 timothy, ton.	26.50	28.00	21.00
Flax, No. 1, bu. (at Minneapolis)	2.32	2.32	2.35
Cotton, middling, lb. (New York)	.2975	.2575	.214
Beans, white, cwt. (f.o.b. Michigan)	6.00	5.60	5.00
Potatoes, Northern Whites, cwt.	1.70	2.35	1.32
Onions, Washington yellows, cwt.	3.15	2.95	1.50
Apples, summer varieties, bu.	1.35	1.25	1.50
Hides, No. 1 native, heavy (Chicago)	.145	.1475	.21
Sugar, fine granulated, lb. (N. Y.)	.0835	.0755	.0625

2. U. S. Department of Labor Relative Wholesale Prices:

	Aug., 1923	July, 1923	Aug., 1922
Prices in year 1913 equal 100.			
All commodities (weighed average)	150	151	155
or general price level	139	135	131
Farm products	142	141	138
Food products	193	193	181
Cloths and clothing	178	183	271
Fuel and lighting	145	145	126
Metals and metal products	186	190	172
Building materials	127	128	122
Chemicals and drugs	183	187	173
House furnishing goods	130	121	115
Miscellaneous			

3. Prices of Farm Products at the Farm Relative to 1913:

	July, 1923	June, 1923	July, 1922
(U. S. Bureau of Agricultural Economics)			
Prices in year 1913 equal 100.			
Commodity:			
Cotton	190	211	167
Corn	147	146	108
Wheat	107	121	124
Hay	108	106	100
Potatoes	191	129	179
Beef cattle	97	99	98
Hogs	89	85	122
Eggs	119	108	106
Butter	136	138	123
Wool	229	248	194

4. Relative Purchasing Power of Farm Products:

(U. S. Bureau of Agricultural Economics)
The quantity of various commodities which a given amount of each

CO-OPERATIVE BUYING DIRECT FROM THE MINES

YOU, as a farmer, understand the principles of "Co-operative Buying." You know what big savings can be made by that method. It is just as sound in principle as co-operative marketing. Here is a wonderful opportunity for you, not only to get your own coal for next winter absolutely free, but also for you to save real money for many of your friends and neighbors, thereby doing a genuine service for your community. Read below the details of our great money-saving offer.

I Will Fill Your Coal Bin FREE

A Straight Business Proposition from the President of the Peoples Coal Co.



Hundreds of Farmers Got Their Coal This Way Last Year

THIS is not a new and untried plan, but one that has been thoroughly tried out and found entirely practical and satisfactory. Hundreds of farmers in Illinois and other states got their coal from us last year through this plan and are again taking advantage of it this year. Their letters testify to their enthusiasm over the soundness of our method, the quality of our coal, and to the money that they saved. Read on. This is only one of hundreds we have received.

Onarga, Ill., Feb. 26, 1923.

Peoples Coal Company,
Chicago, Illinois.

Gentlemen:—Let me advise you what I think of the coal I have had from you the last month. I sent a load up to the high school last Friday to try out, and today I went up to see the janitor about it, and here's the answer he gave me:—"Koon, I can get as much steam out of one ton of your coal as I can get out of two tons of the coal I have been using."

I thought that good enough, and think they ought not to turn me down on another car. Here's hoping the Indiana Egg that I have now rolling will even be better. Yours very truly,

(Signed) J. H. KOON.

(We have the original of this letter in our files.)

WE HAVE been successful coal shippers for the past 16 years, handling the outputs of the best mines in Illinois, Indiana and Kentucky and selling direct to the user. This method of conducting the coal business has enabled us to reduce the price and save the consumer \$1.50 to \$2.00 per ton. As the average family consumes 15 tons of coal per year, this means an important saving. We have found, through experience, that when we can ship in carload lots, we can reduce the cost still further, but as a car of coal runs from 40 to 50 tons, no one family is likely to use that amount. There is usually enough coal in one car to supply three or four families.

Help Your Friends Buy Coal at Wholesale

An experiment quickly showed that families would readily club together and buy coal by the carload in order to make this big saving. You see, we are wholesalers. We have no local yards, no local agent, or representatives. We are not equipped to reach individual consumers personally and interest them in getting together to buy a car of coal. In order to carry out the plan, we began to organize Peoples Coal Clubs, appointing an organizer for each club and giving him his coal free for his trouble in organizing the club.

You now have that chance. It will be a very simple matter for you to get your winter's coal supply free. You

will find that your friends and neighbors will be delighted to club with you to get a carload of coal. They will thank you for the opportunity.

Own a Lucrative Coal Business

You needn't confine the offer to friends and neighbors. You can sell to storekeepers, banks, churches, hospitals, office buildings, or other large users of coal. You can order as many carloads as you want to and after you have all the coal that you can use, we will give you a big cash commission for each ton which you sell. This offer may start something "real big" in your life.

Best Quality of Coal

Our coal is all hand-picked, guaranteed coal; selected only from the choicest mines in Illinois, Indiana and Kentucky. It is all freshly mined, clean and free burning, makes very little soot, and is guaranteed to give perfect satisfaction. You will be amazed that such coal can be bought at the prices we offer. You will hear nothing but praise for it. You do not have to pay for the coal until the car arrives.

Fill out the coupon below and send it to us today and we will send you a price list with full descriptions and with complete instructions so that you can start right out and begin to line up your club. Ask your friends and neighbors if they want to save money on their coal supply. The answer is always "Yes," when our plan of co-operative buying is explained. A little effort in your spare time and you will quickly have a carload order made up. Here's a chance for you to build up a profitable business on the side.

Send the coupon today.

Our Responsibility

TO WHOM IT MAY CONCERN:

March 23, 1923.
We take pleasure in testifying to the responsibility and dependability of the Peoples Coal Company of Chicago, valued customers of this bank. The owners of this company are well and favorably known to us, impress us as possessing integrity and business acumen, and it is our opinion that any commitments made by the company will be fulfilled as agreed. A statement submitted to us of recent date shows them to possess a net worth in excess of \$200,000.00. In our opinion this company is entitled to the confidence of those with whom they do business. Very truly yours,

CENTRAL MFG. DISTRICT BANK,
WM. N. JARNAGIN, President.

ACT QUICK

THE PEOPLES COAL CO.

1118 W. 35th St., Dept. 597, Chicago, Illinois

Gentlemen—Please send me order blanks and instruction sheets in connection with your Peoples Coal Clubs. I want to try out your plan but I understand that this request carries with it no obligation of any kind on my part.

Now Is the Time to Get Your Coal It's Easy, but Don't Delay a Minute

The labor situation, car shortages, and other conditions indicate that the price of coal will be just as high next winter as last year if not higher. Check over your last winter's coal bills and see how much money you shoveled into your furnace and stoves.

THIS IS THE WAY OUT. Get your coal free, and save money for your neighbors by supplying them direct from the mines at wholesale prices, and in the summertime when prices are always lower.

MAIL THIS
COUPON

FREE

YOUR
NEXT
WINTERS
COAL