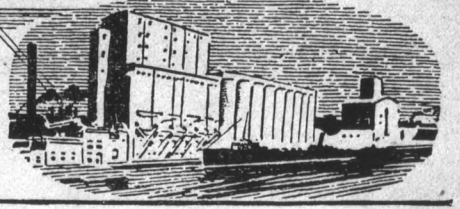


The Michigan BUSINESS FARMER



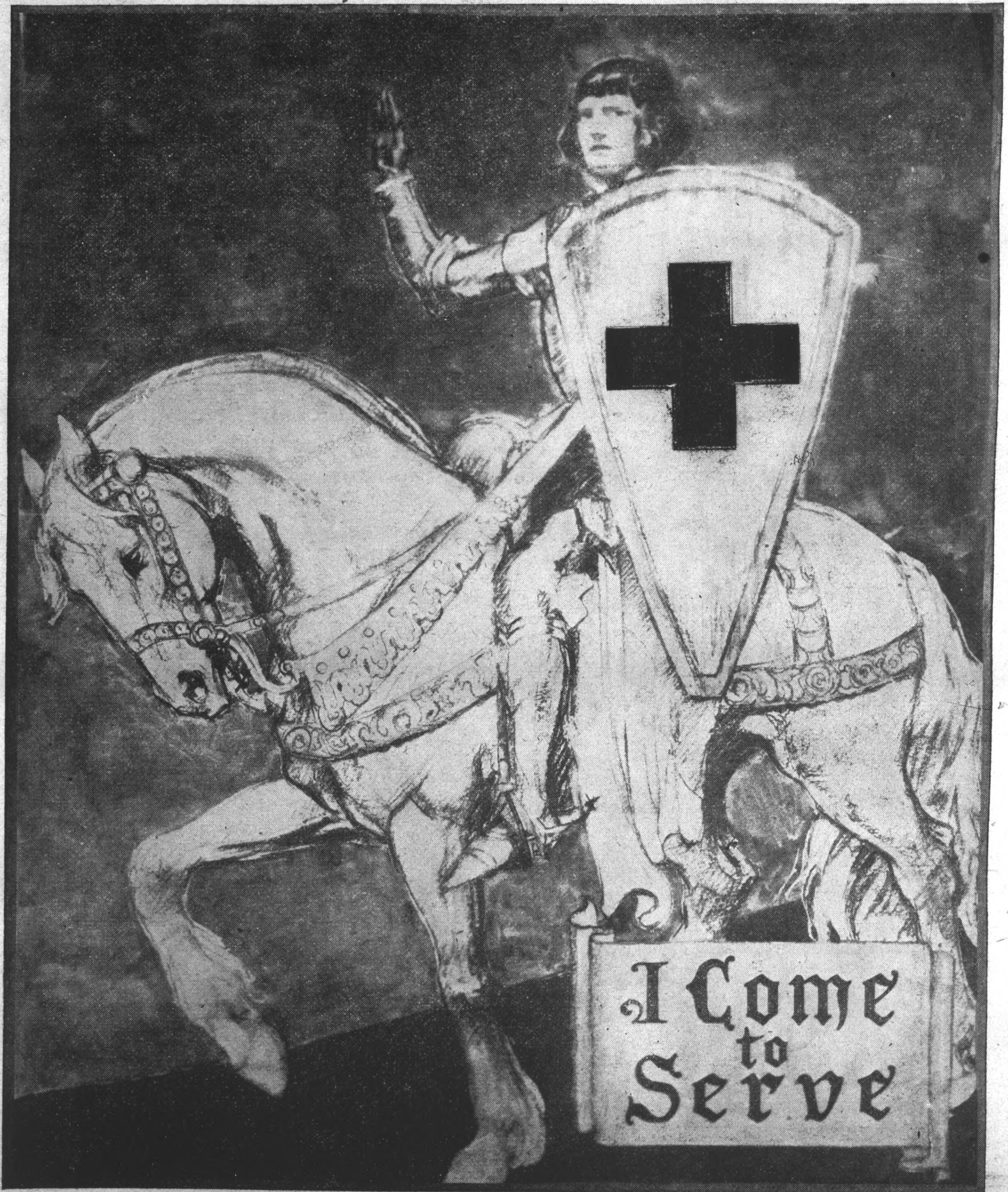
An Independent
Farm Magazine Owned and
Edited in Michigan



VOL. XI, No. 6

SATURDAY, NOVEMBER 10, 1923

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



Remember the Red Cross Roll Call, November 11th to 29th

In this issue: Grange Approves of Prisoners Building Roads at Muskegon Meeting—Krafft's Second Article Explains How Federal Reserve Makes Short Time Loans Possible—Don't miss these and other big features

Fordson

"To make farming what it ought to be—the most pleasant and profitable profession in the world."

This is Henry Ford's vision of the Fordson.

Not a mere machine of so much horsepower, so many cylinders or so much drawbar pull. All are important. But much more than that—an opportunity to make farm life, your life, more productive and more worth living.

This vision of a better day on the farm has become more than a dream. The Fordson has made farming more pleasant and profitable.

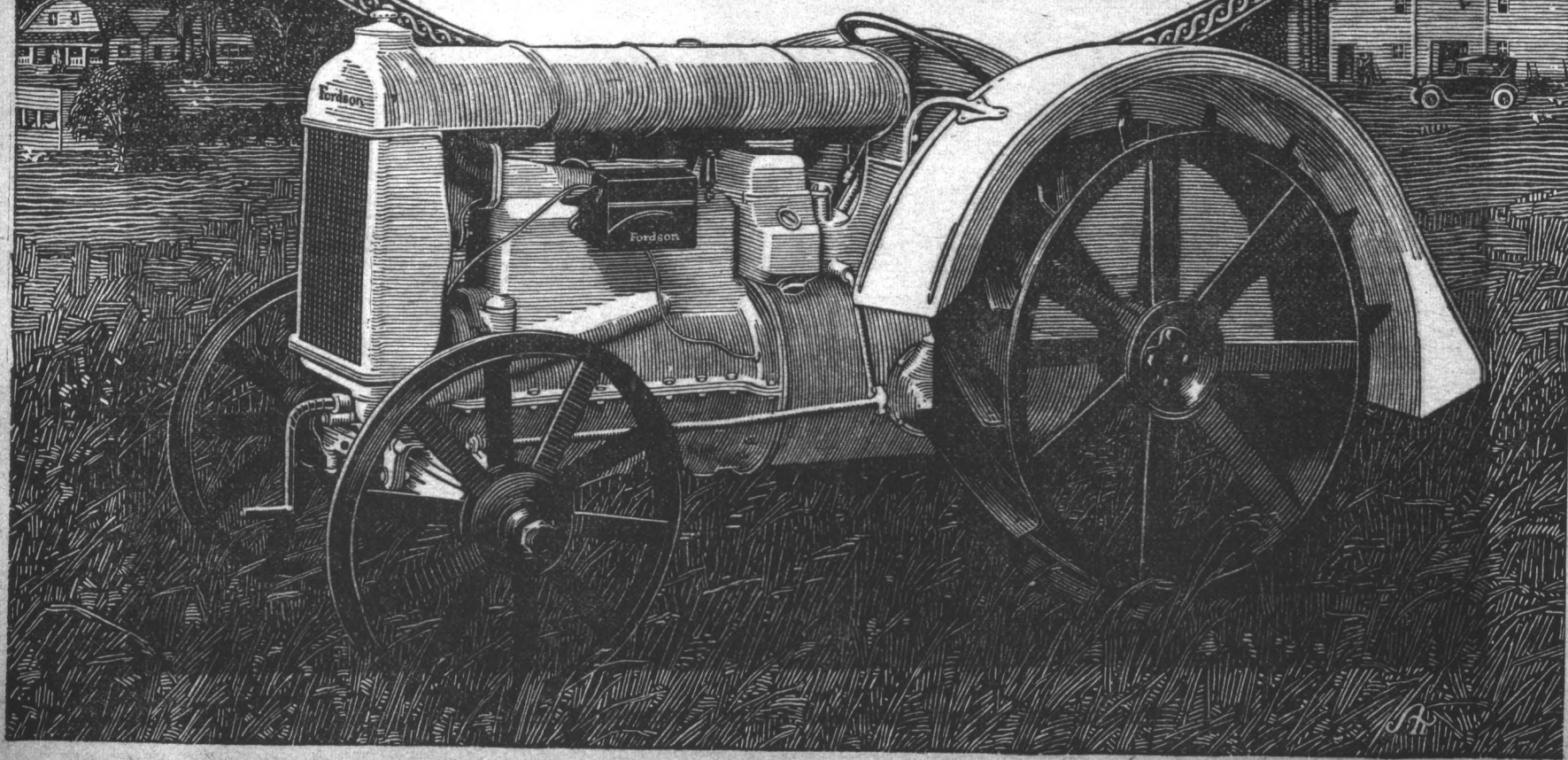
How well the spirit of the builder is moulded into the Fordson through years of patient testing is proven by experience of a host of owners.

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SATURDAY
November 10th,
1923
—
VOL. XI, NO. 6
—

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"

Published Bi-Weekly
Mt. Clemens, Mich.
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TWO YEARS \$1
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Board of Agriculture Sues Administrative Board

Long Drawn-out Battle at Lansing Comes to Head When Petition for Writ of Mandamus is Filed
Before Supreme Court

WHAT we have been looking for over at Lansing happened last Friday when the Supreme court was formally asked to decide the issue which has befogged the situation there ever since David Friday left in the midst of a hot battle, the presidency of the Michigan Agricultural College.

There are many points, personal and political involved, but the direct issue to be decided is whether the farm bureau can, by contributing some \$190,000 to the salaries of county agents in Michigan, demand a part of their services to further their own organization ends. The Governor claimed not and because the state board of agriculture refused to meet his demands finally, through the state administrative board, cut off all extension funds.

In this brief for a writ of mandamus filed by Judge William L. Carpenter, it is claimed that the Governor and his board thus assumed to exercise most unusual powers over the appropriation of the 1923 legislature for extension work by the agricultural college, in the face of the provisions of Section 8 of Article 11 of the state constitution which provides that "supervision of the college and the direction and control of all agricultural college funds shall be by the state board of agriculture."

The petition, which is made on behalf of the state board of agriculture, with Governor Groesbeck and the other members of the state administrative board as defendants, sets forth at length the complete history of this controversy between the two official bodies, and asks for a writ of mandamus to compel the administrative board to compel its instructions to the auditor general forbidding him from issuing a warrant for \$75,000 to the state board of agriculture and other warrants which may properly be requested and also to compel the auditor general to issue the warrant in question.

No Order Yet

There was not a quorum of the supreme court present Friday to sit in the matter and issue an order

Playing Political Checkers at Lansing

(Last Minute Wire from the "Front".)

Lansing, Nov. 5.—The next move in the case is up to the administrative board as a result of an order issued by the state supreme court Monday compelling the administrative board to show cause on or before November 8 why a writ of mandamus should not be issued compelling Auditor General O. B. Fuller to turn over \$75,000 of the extension work money required by the agricultural board.

Clare Retan, assistant attorney general, who will handle the case for the administrative board, declared Monday he probably would have his brief ready for filing Wednesday. The position of the state will be that the legislature has power to direct how appropriated funds shall be expended and can delegate authority to the state administrative board or any other state agency to see how such funds are expended.

for the administrative board to show cause why the writ should not issue. A quorum might be obtained Saturday, but it is not expected before some time next week.

"Respondent (administrative) board has assumed to command relator (board of agriculture)" declares the brief of Judge Carpenter in support of the petition. The reasons for this conclusion as set forth are:

(a) "To remove the director of extension work who has been duly appointed by relator and approved by federal department of agriculture, and to appoint in his stead another person not chosen by relator and not approved by said department of agriculture.

(b) "To invest in the person thus chosen by respondent board the exclusive power to employ all county agents and other employees engaged in said extension work, to prescribe their duties and fix their salaries.

(c) "To cut off more than \$190,000 of the funds derived from private contribution and available for said extension work, although the use of such funds has been expressly authorized by said Smith-Lever act."

Stress Federal Act Effect

Much stress is laid by Judge Carpenter and John W. Beaumont, his associate counsel in the case, on the

part played in this issue by the federal government under the Smith-Lever act, by which M. A. C. receives \$160,000 annually for extension work from the federal department of agriculture by its matching this amount with \$150,000 more, which was the object of the \$150,000 appropriation for this year and next made by the 1923 legislature.

It is pointed out in the brief that Prof. Robert J. Baldwin was selected as director of extension work for the college, which is expressly approved by the United States secretary of agriculture, that in June of this year Prof. Baldwin submitted his plan of the work for the next year and that on June 15 it was approved by the federal chief of extension work, and on June 20 by the federal director of states, relations service.

That budget totaled \$597,317 divided as follows: State of Michigan, \$150,000; United States government, \$160,000; various counties, \$95,828; county farm bureaus, \$191,489.

Support Farm Bureau Aid

Contracts and engagements have already been entered into for county agents and other extension workers, and that organization is now in operation, says the brief, on the basis of the budget presented. It is insisted that contributions by the local farm bureaus are beneficial and that

"this is the design of the department of agriculture (federal) in order to intensify the local interest of the farmer in said extension work and to induce him to pay directly a large portion of the expense of the work that is wholly for his benefit."

Then the brief recites the various actions of the state administrative board which finally culminated in its adoption of the report by Charles J. DeLand, secretary of state and a board member, which provides that this year's state appropriation of \$150,000 for extension work be withheld until the state board of agriculture comply with the following demands:

(1) That the extension division be placed in the hands of the dean of agriculture at M. A. C.

(2) That county agents receive their salaries and expenses from state, federal and county funds, "but from no other source," thus cutting out the local farm bureaus' support.

(3) That the dean of agriculture submit to the administrative board a revised budget on that basis, and then if funds are not sufficient to meet all expenses "the matter be referred to this (administrative) board for further attention."

Relative to the provision in the 1923 state appropriation act which gives the administrative board "general supervisory control" of the fund in question, the brief contends that the legislature obviously intended that the appropriation should be used "in accordance with the constitution and federal and state laws in carrying on said extension work." The attorneys maintain that the authority of the administrative board which it has assumed would interpret the state legal provision as follows:

"The appropriation made in this act shall not be turned over to the state board of agriculture unless that board agrees to expend the same in whatever way the state administrative board may determine, even though thereby the applicable constitutional provision and the federal and state laws are violated."

Owosso Farmer Makes \$1500 From Ten Acres of Michigan Robust Beans

By H. C. RATHER

Extension Specialist, Farm Crops, Michigan Agricultural College.

FIFTEEN hundred dollars from ten acres of beans, numerous fields which returned \$100 to \$150 per acre, the exceptional achievement of an Owosso grower whose high yield went in the peak market and brought \$185 per acre. These are numbered among the 1923 achievements of Michigan growers of Robust beans.

While farmers in the Wolverine state have partaken in a measure of the hardships which are the lot of agriculturists with ninety per cent wheat the great crop of navy beans, for which Michigan is famous, have been a means of averting a good deal of the disaster which has come upon the one crop farmers further west. Particularly is this true with the class of bean growers who have employed every means to produce their crop economically, for while the average grower in Michigan produced only ten and one half bushels per acre, worth on the seven dollar market about \$44, the average grower of Robust beans in Michigan produced twenty-one bushels per acre and his acre income on the same basis was over \$90.

Made First Bow in 1915

Robust beans first made their bow to farmers in 1915. The variety is a result of plant breeding work at the Michigan Agricultural College. For years men engaged in this work

were seeking a means of combatting the ravages of bean diseases which were taking a heavy toll from the farmers' profits. The most plausible control seemed to be a variety immune or at least resistant to the diseases which caused this serious loss.

Accordingly, when Professor F. A. Spragg in his numerous trials of commercial white navy beans found a very bushy disease-free plant completely surrounded by disease stricken neighbors, he carefully increased and tested its progeny and found he had something of real merit.

The bean itself was typical of the usual run of Michigan white navy beans showing no appreciable difference in appearance, quality, or cooking character. It fitted right in with the regular run of commercial beans of this kind which have made beans from Michigan so desirable.

The habits of growth, however, proved to be distinctly individual. While not possessing entire immunity, the Robust bean, the name given to this new variety, has proven very resistant to blight and anthracnose, and mosaic seems to not trouble it.

The plant has a characteristic bushy habit of growth and retains its leaves until almost complete maturity thus receiving fullest use of leaf

functions in attaining vigorous growth. Then as the crop reaches maturity the leaves fall almost in a day and a well-vined and podded plant, easily handled on the fork is left.

From three to seven days longer growing season is required for Robust beans than for some of the earlier navy beans, but early June plantings have proven very dependable in this State.

"In my first experience with this variety," says Sam Conke, a prominent bean grower in Michigan's Thumb district, "I sowed half of a large field to Robusts and the other half to my own commons. The Robusts yielded 37 bushels per acre while the commons produced 25."

Another Thumb district farmer sowed Robust and common beans in alternate rows across the center of his field and harvested them separately. The Robust outyielded the commons by nine bushels per acre. E. C. McCarty of Bad Axe was one of the original Robust growers and has conducted several variety tests under supervision of the Michigan Agricultural College. Robust beans have invariably been returned winners by from 25 to 40 per cent. Farmers from every bean growing section of the state have reported equal ad-

vantage in this improved variety and trials in New England, New York, Minnesota, and California have all indicated this superior productivity and disease resistance of Robust beans.

Disease Resistance Factor

The disease resistance is not only an important factor in yield, but decreases the picking percentage when the beans are marketed. Michigan elevators almost invariably report Robust beans as brought in by their farmers, to be the lighter pickers.

At one time some elevators believed wrinkling of beancoats to be characteristic of this variety, but a careful survey of the situation by the writer indicated this to be somewhat of an illusion. While Robust beans when wet may wrinkle and cause loss over picking machinery the same is true of commons. In fact elevators in districts which handled no Robust beans whatever, reported as much of this trouble as any, while the Finde Cooperative Elevator, a prominent member of the Michigan Elevator Exchange and whose volume runs nearly 90 per cent to Robust beans reported no excessive difficulty whatever. Robust and commons harvested under the same conditions have proved to be about alike so far as this characteristic is concerned. It is inter-

(Continued on Page 31)



Delegates and visitors to the Fiftieth Annual Session of the Michigan State Grange assembled in front of the Muskegon Armory where the meetings were held

Grange Approves of Prisoners Building Roads

Decided Stand Taken On Important Questions of the Day at Fiftieth Annual Meeting of the Michigan State Grange at Muskegon

By CARL H. KNOFF

(Special Correspondent of The Michigan Business Farmer.)

WHERE THE STATE GRANGE STOOD AT ITS FIFTIETH ANNUAL MEETING

Endorsed:

Law enforcement.
Consolidated Schools.
Income tax amendment.
A system of uniform text books.
Private Peat's "Plan for Peace."
Use of convict labor to build roads.
Stand of State Board of Agriculture.
Work of county agricultural agents.
Enforcement of Eighteenth Amendment.
Only taxpayers shall vote on bond issues.
Establishment of state-owned cement plant.
Establishment of state-owned fertilizer plant.
All voters be able to read and write English language.
To prohibit hunting, fishing or trapping on posted land.
The Meggison system for distribution of primary school funds.

Condemned:

Tax exempt bonds.
Veto of gas tax bill.
One-man government.
Further propagation of Chinese pheasants.
False reports concerning child labor in the beet fields.

ROUNDING out a full half-century of meetings, the 1923 session of the Michigan State Grange, held at Muskegon, October 23-26, was pronounced one of the best in the history of the order. Three hundred and seven delegates were present representing seventy-five counties of Michigan. These delegates, together with the many visitors, brought the total attendance above the seven hundred mark.

Enthusiasm and determination dominated the meeting. Enthusiasm over the record made by the Grange during the past year and a determination to carry out a program of Grange organization and extension work which shall secure even greater results during the coming year.

It is very commendable of the Grange that the women have equal representation with the men. Fully half the delegates at this session were farm women. They did their share of organization and committee work and were prominent in the discussion of the various issues considered. As a meeting of earnest, progressive farm leaders, both men and women the State Grange for 1923 had no superior.

Four Big Issues in Michigan

There is no doubt as to the temper of the Grangers of Michigan. They are determined and mighty determined, especially concerning the four big issues of the present time in Michigan, namely, Income Tax, Gas Tax, Prohibition, and the State Board of Agriculture.

From the very beginning of the meeting, resolutions concerning these four subjects began pouring in from all parts of the state and left no question whatever as to what the Grange thinks. And the action taken by the delegates leaves no doubt as to what the Granges proposes to do in regard to these live questions of the day.

The address of State Master A. B. Cook of Owosso gave the keynote of the meeting. Gov. Groesbeck and the State Administrative Board were denounced for their attempt to usurp power. State Master Cook stated, "The Administrative Board seems to be supreme from the fact that it is so organized as to control very largely the legislative appropriations, and this, of course, gives it a strangle hold on all state activities." The State Board of Agriculture has had difficulty exercising its constitutional prerogatives in directing the college's affairs. The makers of the constitution contemplated no such interference.

Gov. Groesbeck was pictured as attempting the role of a dictator, especially in connection with the gas tax, which measure was vetoed without regard to the wishes of the people of Michigan.

The stand taken by U. S. Senator Couzens in favor of a modification of the Volstead Act was criticised by Mr. Cook who said: "The attitude of one of our United States senators who declares in effect that the eighteenth amendment is unenforceable, a joke, and who asks for the return of old time beer, is astounding. We regard the attitude of indifference taken by many of our highest public officials in regard to prohibition enforcement as constituting the greatest reflection upon our system of government with which it has ever been confronted."

Work less hours per day and spend more time at recreation was an outstanding recommendation made by the State Master. "Does it seem the part of wisdom to work our heads off producing a surplus which others will not pay us a fair price for?" he asked. "People in other lines determine their hours of labor and the power of public opinion enforces the decision. We can, and should, do the same. With reasonable modern working hours and conditions for the farmer, no oversupply would come. One hour of labor would stand against one hour of our brothers in other industries. Our market, relieved of its overburden, could be placed on a compensatory basis and kept there. Then the farm would be a good place for young and old. Mr. Cook recommended a ten hour day, including chores, for the farm saying that it would about equal an eight hour day in the city where considerable time must be spent in going to, and returning from, work.

Higher Scale for Farm Family

The State Master also spoke of the splendid results being secured

through co-ordinating the efforts of the Grange with those of the Farm Bureau and other organizations.

Mr. Cook closed his address with an appeal to the farm folks to put farming on a higher plane, to establish play grounds on the farms and to take more recreation. He stressed the importance of an increased farm income which he believes can be obtained by reducing the number of working hours and through co-operative marketing.

He asked for a square deal for the women of the farms and asserted that the boys and girls of the farms must have the opportunities and advantages which truly belong to them.

For Prohibition Enforcement

The Grange has always been one of the bulwarks of the prohibition movement and they still stand foursquare on the proposition. The first resolution to be introduced called for the strict enforcement of the Eighteenth Amendment and asserted that the only modification should be such as would make it stronger and more drastic. The vote was unanimous for the resolution.

Still another resolution called for strict enforcement of the law and condemned the laxity of some public official, notably those judges who are not living up to their trust.

The Grangers also promised to make law enforcement an issue whenever officials are to be elected. **Groesbeck and Administrative Board**

Whenever the State Administrative Board or Gov. Groesbeck were mentioned, the fireworks immediately started. There probably has never been a convention which was more in accord on a subject than are the Grangers on the present situation in Michigan. They know exactly what they want and they intend to get what they want. If there was the slightest sentiment for the other side, it certainly never showed itself.

The Grangers did not hesitate to condemn the Governor for his veto of the Gas Tax Bill, which veto they feel was in direct opposition to the wishes of the people of Michigan. Neither did they fail to denounce the one-man government which has been built up through State Administrative Board and under the camouflage of efficiency and economy. In a resolution directed against the present system the Grange asks that a two-thirds vote of the Administrative Board be sufficient to over-ride any veto which the governor may attempt to put on their actions. At present the Governor's veto is final.

The State Grange emphasised, however, that their criticism of Gov. Groesbeck was for certain things which he has done and was not intended as political condemnation. As proof of this they passed a resolution commending the Governor for using convict labor to build roads. Further commendation was given in the form of a telegram pledging him Grange support in whatever action he takes to secure law enforcement.

Behind Board of Agriculture

Sentiment of the Grange is about 100 per cent with the State Board of Agriculture in its controversy with the State Administrative Board. Resolutions endorsing the stand of the Agricultural Board were received from all parts of the state. The convention finally passed a resolution expressing full confidence in the State Board of Agriculture and demanding that they be allowed the full exercise of the powers conferred upon them by the state constitution.

Endorse County Agent Work

A resolution endorsing the present system of Agricultural Extension work in the counties started a lengthy discussion. Probably never before in Michigan has a representative body given stronger endorsement to County Agricultural Agent work than did the Grangers. Thirteen different counties were represented in the discussion and the delegates from each approved the work being done in their particular county. There was nothing but praise for the work being done by the Agricultural Agents and the resolution was passed by a unanimous vote.

Will Initiate Income Tax

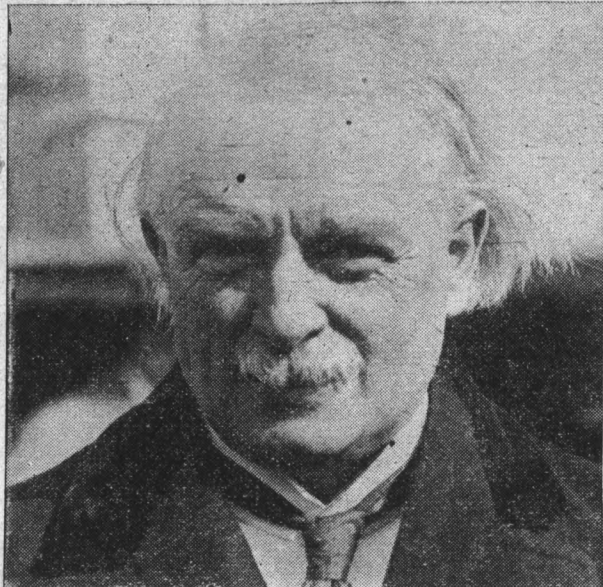
"Levy the taxes on those who are able to pay them," is the stand taken by the State Grange. It was decided to start petitions to initiate a constitutional amendment providing for a graduated personal income tax. The proposed amendment provides that each person shall be allowed an

(Continued on Page 27)



Left: C. H. Bramble, State Overseer.
Center: Mrs. Dora M. Stockman.
Right: State Master A. B. Cook and wife.

PICTURES FROM FAR AND NEAR



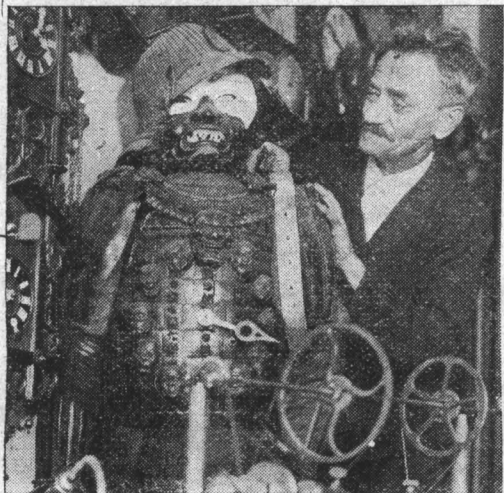
DAVID LLOYD GEORGE IN U. S.—The famous little Welshman has just completed a tour of this country and wherever his train stopped he was greeted by thousands.



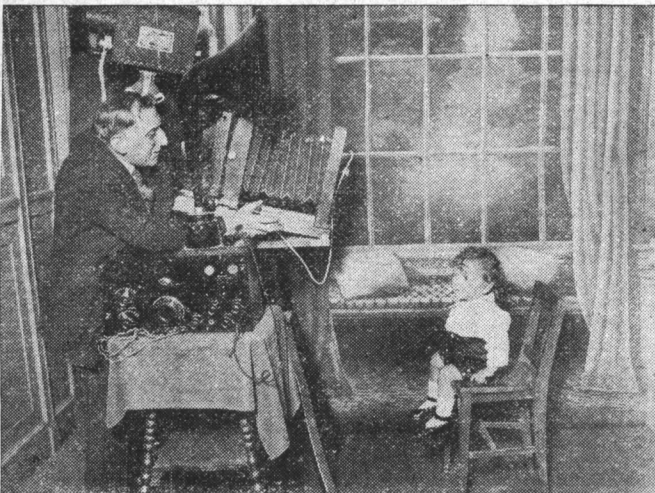
WRITES WITH HER TOES.—Miss Martha Hale of the University of California, makes her toes do the work intended for hands.



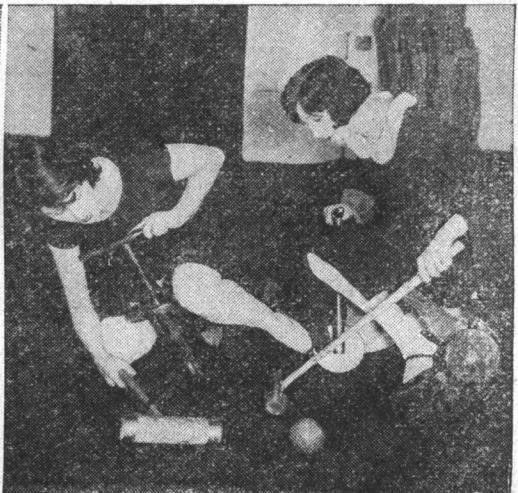
THE "JOHN D." OF ENGLAND.—Major W. H. Pearson is known as the "Oil King of Great Britain." He has oil wells in all parts of the world.



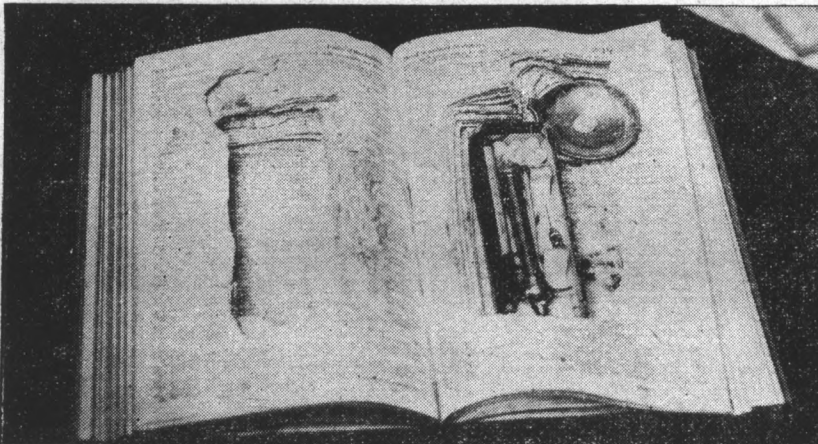
A CLOCKMAKING WIZ.—Frederick Jensen, New York watchmaker, with a suit of armor made into a clock, with the chest for a dial, and the eyes and teeth move when it strikes.



"LISTEN TO THE RADIO."—That old phase of "Watch the birdie" is going out of date. An enterprising photographer in New York City has found the radio a great help to get the kiddies to sit still.



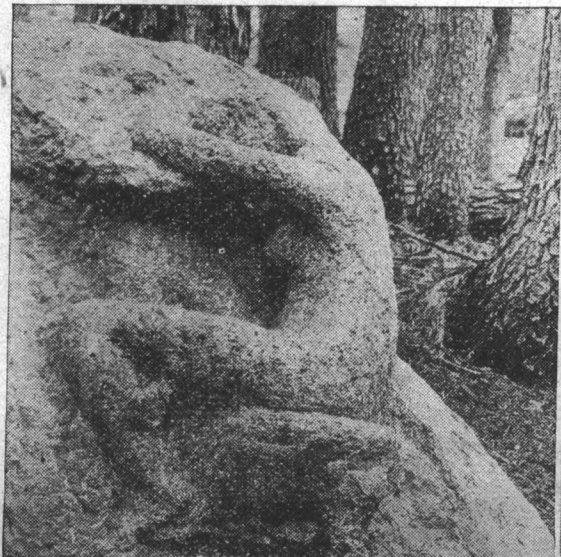
A SAMPLE OF "MARINE POLO."—Here we have two pretty girls mounted on "wooden horses" playing a game called "Marine Polo" on the deck of the S. S. President Harding.



EVEN THE BIBLE ISN'T IMMUNE.—Here is a Bible that was confiscated by the Bureau of Internal Revenue. Drug smugglers used this to bring narcotics into the country.



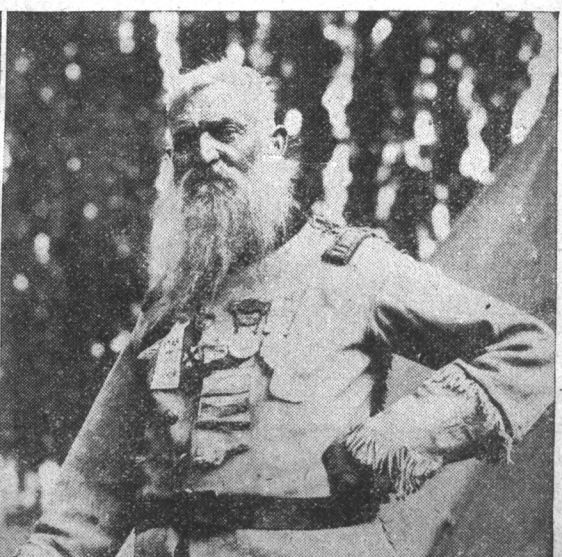
ZEV WINS INTERNATIONAL RACE.—Zev, the American horse, won the International race by 4 lengths from the English Derby winner, Papyrus. The purse was \$100,000. Photo shows Papyrus first from left and Zev second.



CAN YOU EXPLAIN IT?—Surveyors for a new short cut of the Southern Pacific R. R. between Klamath Falls and Eugene, Oregon, came upon this figure of a woman in the side of a large rock. It is the cause of much speculation among artists, scientists and archaeologists.



LOOP-THE-LOOP QUEEN.—Mme. Adrienne Bolland, well known French aviatrix, looped the loop 98 times within 58 minutes and established a world's record. In April, of 1921, Mme. Bolland flew over the Andes Mountains. Photo shows Mme. Bolland and Aviator Maicon.



HE'S AN INDIAN FIGHTER.—Capt. O. C. Applegate, veteran Indian fighter, who was one of the principals in the "Passing of the Covered Wagon" celebration held at Klamath, Ore., recently. Capt. Applegate, who speaks several Indian dialects fluently, was a hero of the Modoc Indian War.

(Continued from October 27th issue.)

WHEN the dinner was over, Mr. Smith knew (if he could remember them) the current market prices of beans, corn, potatoes, sugar, and flour; and he knew (again if he could remember) why some of these commodities were higher, and some lower, than they had been the week before. In a way, Mr. John Smith was well aware. That stocks and bonds fluctuated, he was well aware. That "wheat" could be cornered, he realized. But of the ups and downs of corn and beans as seen by the retail grocer he knew very little. That is, he had known very little until after that dinner with Mr. Frank Blaisdell.

It was that afternoon that Mr. Smith began systematically to gather material for his Blaisdell book. He would first visit by turns all the Hillerton Blaisdells, he decided; then, when he had exhausted their resources, he would, of course, turn to the town records and cemeteries of Hillerton and the neighboring villages.

Armed with a pencil and a very businesslike looking notebook, therefore, he started at two o'clock for the home of James Blaisdell. Remembering Mr. Blaisdell's kind permission to come and ask all the questions he liked, he deemed it fitting to begin there.

He had no trouble in finding the house, but there was no one in sight this time, as he ascended the steps. The house, indeed, seemed strangely quiet. He was just about to ring the bell when around the corner of the veranda came a hurried step and a warning voice.

"Oh, please, don't ring the bell! What is it? Isn't it something that I can do for you?"

Mr. Smith turned sharply. He thought at first from the trim, slender figure, and the waving hair above the gracefully poised head, that he was confronting a young woman. Then he saw the silver threads at the temples, and the fine lines about the eyes.

"I am looking for Mrs. Blaisdell—Mrs. James Blaisdell," he answered, lifting his hat.

"Oh, you're Mr. Smith. Aren't you Mr. Smith?" She smiled brightly, then went on before he could reply. "You see, Benny told me. He described you perfectly."

"Oh, he did? The young rascal! I fancy I should be edified to hear it—that description."

The other laughed. Then, a bit roguishly, she demanded:—

"Should you like to hear it—really?"

"I certainly should. I've already collected a few samples of Benny's descriptive powers."

"Then you shall have this one. Sit down, Mr. Smith." She motioned him to a chair, and dropped easily into one herself. "Benny said you were tall and not fat; that you had a wreath of light hair 'round a bald spot, and whiskers that were clipped as even as Mr. Pen-nock's hedge; and that your lips, without speaking, said, 'Run away, little boy,' but that your eyes said, 'Come here.' Now I think Benny did pretty well."

"So I judge, since you recognized me without any difficulty," rejoined Mr. Smith, a bit dryly. "But— you—? You see you have the advantage of me. Benny hasn't described you to me." He paused significantly.

"Oh, I'm just here to help out. Mrs. Blaisdell is ill upstairs—one of her headaches. That is why I asked you not to ring. She thinks it's callers, and that she won't be ready to receive them; and she hurries up and begins to dress. So I asked you not to ring."

"But she isn't seriously ill?"

"Oh, no, just a headache. She has them often. You wanted to see her?"

"Yes. But it's not important at all. Another time, just as well. Some questions—that is all."

"Oh, for the book, of course. Oh, yes, I have heard about that too." She smiled again brightly. "But can't you wait? Mr. Blaisdell will soon be here. He's coming home early so I can go home. I have to go home."

"And you are—"

"Miss Duff. My name is Duff."

"You don't mean—'Poor Maggie'?" (Not until the words were out did Mr. Smith realize quite how they would sound.) "Er—ah—that is—" He stumbled miserably, and she came to his rescue.

"Oh, yes, I'm—'Poor Maggie.' " There was an odd soothing in her expressive face that Mr. Smith could not fathom. He was groping for something—anything to say, when suddenly there was a sound behind him, and the little woman at his side sprang to her feet.

"Oh, Hattie, you came down!" she exclaimed as Mrs. James Blaisdell opened the screen door and stepped out on to the veranda. "Here's Mrs. Blaisdell now, Mr. Smith."

"Oh, it's only Mr. Smith!" With a look very like annoyance Mrs. Blaisdell advanced and held out her hand. She looked pale, and her hair hung a bit untidily about one ear below a somewhat twisted pyramid of puffs. Her dress, though manifestly an expensive one, showed haste in its fastenings. "Yes, I heard voices, and I thought some one had come—a caller. So I came down."

"I'm glad—if you're better," smiled Miss Maggie. "Then I'll go, if you don't mind. Mr. Smith has come to ask you some questions, Hattie. Good-bye!" With another cheery smile and a nod to Mr. Smith, she disappeared into the house. A minute later Mr. Smith saw her hurrying down a side path to the street.

"You called to ask me some questions?"



Oh Money! Money!

By ELEANOR H. PORTER

THE STORY TO DATE

MR. STANLEY G. FULTON, 50-year old bachelor and possessor of twenty million dollars, calls on his lawyer and they discuss the disposition of this large fortune after its owner's death. The lawyer is in favor of giving the money to colleges or charities while Fulton is opposed to these ideas. He remembers that he has some distant cousins and decides to leave the money to one of them, but first he determines to learn which one will use it to the best advantage. To find out who is the worthy one he, through his lawyer, gives, each cousin \$100,000 to use as they will. Before giving them the money grows a beard and, using the name of Mr. John Smith, goes to the town where they live to find out what kind of people they are. Upon arriving in town he visits James Blaisdell, one of the cousins, where he tries to hire board and lodging. While there he meets Miss Flora Blaisdell, another cousin who is a dressmaker. They decide they cannot rent a room to him and supply him board and refer him to Frank Blaisdell's, the third cousin. He gets a room there and, passing as a writer gathering material for a book on the Blaisdell family in this country, he starts out.

Mrs. Blaisdell sank languidly into a chair. "About the Blaisdell family—yes. But perhaps another day, when you are feeling better, Mrs. Blaisdell."

"Oh, no." She smiled a little more cordially. "I can answer to-day as well as any time—though I'm not sure I can tell you very much, ever. I think it's fine you are making the book, though. Some way it gives a family such a standing, to be written up like that. Don't you think so? And the Blaisdells are really a very nice family—one of the oldest in Hillerton, though, of course they haven't much money."

"I ought to find a good deal of material here, then, if they have lived here so long."

"Yes, I suppose so. Now, what can I tell you? Of course I can tell you about my own family. My husband is in the real estate business. You know that, didn't you? Perhaps you see 'The Real Estate Journal.' His picture was in it a year ago last June. There was a write-up on Hillerton. I was in it, too, though there wasn't much about me. But I've got other clippings with more, if you'd like to see them—where I've poured, and been hostess, and all that, you know."

Mr. Smith took out his notebook and pencil.

"Let me see, Mrs. Blaisdell, your husband's father's name was Rufus, I believe. What was his mother's maiden name, please?"

"His mother's maiden name? Oh, 'Elizabeth.' Our little girl is named for her—Bessie, you know—you saw her last night. Jim wanted to, so I let him. It's a pretty name—Elizabeth—still, it sounds a little old-fashioned now, don't you think? Of course we are anxious to have everything just right for our daughter. A young lady soon coming out, so—you can't be too particular. That's one reason why I want to get over here—on the West Side, I mean. Everybody who is anybody lives on the West Side in Hillerton. You'll soon find that out."

"No doubt, no doubt! And your mother Blaisdell's surname?" Mr. Smith's pencil was poised over the open notebook.

"Surname? Mother Blaisdell's? Oh, before she was married. I see. But, dear me, I don't know. I suppose Jim will, or Flora, or maybe Frank—though I don't believe he will, unless her folks kept groceries. Did you ever see anybody that didn't know anything but groceries like Frank Blaisdell?" The lady sighed and shrugged her somewhat heavy shoulders with an expressive glance.

Mr. Smith smiled understandingly.

"Oh, well, it's good—to be interested in one's business, you know."

"But such a business!" murmured the lady, with another shrug.

"Then you can't tell me Mrs. Rufus Blaisdell's surname?"

"No. But Jim—Oh, I'll tell you who will know," she broke off interestedly; "and that's Maggie Duff. You saw her here a few minutes ago, you know. Father Duff's got all of Mother Blaisdell's papers and diaries. Oh, Maggie can tell you a lot of things. Poor Maggie! Benny says if we want anything we ask Aunt Maggie, and I don't know but he's right. And here I am, sending you to her, so soon!"

"Very well, then," smiled Mr. Smith. "I don't see but what I shall have to interview Miss Maggie, and Miss Flora. Is there nothing more, then, that you can tell me?"

"Well, there's Fred, my son. You haven't seen him yet. We're very proud of Fred. He's at the head of his class, and he's going to college and be a lawyer. And that's another reason why I wanted to come over to this side—on Fred's account. I want him to meet the right sort of people. You know it helps so much! We think we're going to have Fred a big man some day."

"And he was born, when?" Mr. Smith's pencil was still poised above an almost entirely blank page.

"He's seventeen. He'll be eighteen the tenth of next month."

"And Miss Bessie, and Benny?"

"Oh, she's sixteen. She'll be seventeen next winter. She wants to come out then, but I think I shall wait a little, she's so very young; though Gussie Pennock's out, and she's only seventeen, and the Pennocks are some of our very best people. They're the richest folks in town, you know."

"And Benny was born—when?"

"He's eight—or rather nine, next Tuesday. Dear me, Mr. Smith, don't you want anything but dates? They're tiresome things, I think—make one feel so old, you know, and it shows up how many years you've been married. Don't you think so? But maybe you're a bachelor."

"Yes, I'm a bachelor."

"Are you, indeed? Well, you miss a lot, of course,—home and wife and children. Still, you gain some things. You aren't tied down, and you don't have so much to worry about. Is your mother living, or your father?"

"No. I have no near relatives." Mr. Smith stirred a little uneasily, and adjusted his book. "Perhaps, now, Mrs. Blaisdell, you can give me your own maiden name."

"Oh, yes, I can give you that!" She laughed and bridled self-consciously. "But you needn't ask when I was born, for I shan't tell you, if you do. My name was Hattie Snow."

"Harriet, I presume." Mr. Smith's pencil was busily at work.

"Yes—Harriet Snow. And the Snows were just as good as the Blaisdells, if I do say it myself. There were a lot that wanted me—oh, I was pretty then, Mr. Smith." She laughed, and bridled again self-consciously. "But I took Jim. He was handsome then, very—big dark eyes and dark hair, and so dreamy and poetical-looking; and there was a girl that had set her cap for him. And he's been a good husband to me. To be sure, he isn't quite so ambitious as he might be, perhaps. I always did believe in being somebody, and getting somewhere. Don't you? But Jim—he's always for hanging back and saying how much it'll cost. Ten to one he doesn't end up by saying we can't afford it. He's just like Jane, Frank's wife, where you board, you know,—only Jane's worse than Jim ever thought of being. She won't spend even what she's got. If she's got ten dollars, she won't spend but five cents, if she can help it. Now, I believe in taking some comfort as you go along. But Jane—greatest saver I ever did see. Better look out, Mr. Smith that she does not try to save feeding you at all!" she finished merrily.

"I'm not worrying!" Mr. Smith smiled cheerily, snapped his book shut and got to his feet.

"Oh, won't you wait for Mr. Blaisdell? He can tell you more, I'm sure."

"Not to-day, thank you. At his office some time, I'll see Mr. Blaisdell," murmured Mr. Smith, with an odd haste. "But I thank you very much, Mrs. Blaisdell," he bowed in farewell.

CHAPTER V

In Miss Flora's Album

It was the next afternoon that Mr. Smith inquired his way to the home of Miss Flora Blaisdell. He found it to be a absolutely shabby little cottage on a side street. Miss Flora herself answered his knock, peering at him anxiously with her near-sighted eyes.

Mr. Smith lifted his hat.

"Good afternoon, Miss Blaisdell," he began with a deferential bow. "I am wondering if you could tell me something of your father's family."

Miss Flora, plainly pleased, but flustered, stepped back for him to enter.

"Oh, Mr. Smith, come in! I'm sure I'm glad to tell you anything I know," she beamed, ushering him into the unmistakably little used "front room." "But you really ought to go to Maggie. I can tell you some things, but Maggie's got the bible. Mother had it, you know, and it's all among her things. And of course we had to let it stay, as long as Father Duff lives. He doesn't want anything touched. Poor Maggie—she tried to get 'em for us; but, mercy! she never tried but once. But I've got some things. I've got pictures of a lot of them, and most of them I know quite a lot about."

As she spoke she picked up from the table a big red plush photograph album. Seating herself at his side she opened it, and began to tell him of the pictures, one by one.

She did, indeed, know "quite a lot" of most of them. Tintypes, portraying stiffly held hands and staring eyes, ghostly reproductions of daguerreotypes of stern-lipped men and women, in old-time stock and kerchief; photographs of stilted family groups after the "he-is-

mine-and-I-am-his" variety; snapshots of adorable babies with blurred thumbs and noses—never had Mr. John Smith seen their like before.

Politely he listened. Busily, from time to time, he jotted down a name or date. Then, suddenly, as she turned a page, he gave an involuntary start. He was looking at a pictured face, evidently cut from a magazine.

"Why, what—who—" he stammered.

"That? Oh, that's Mr. Fulton, the millionaire, you know." Miss Flora's hands fluttered over the page a little importantly, adjusting a corner of the print. "You must have seen his picture. It's been everywhere. He's our cousin, too."

"Oh, is he?"

"Yes, way back somewhere. I can't tell you just how, only I know he is. His mother was a Blaisdell. That's why I've always been so interested in him, and read everything I could—in the papers and magazines, you know."

"Oh, I see." Mr. John Smith's voice had become a little uncertain.

"Yes. He ain't very handsome, is he? Miss Flora's eyes were amusingly fixed on the picture before her—which was well, perhaps: Mr. John Smith's face was a study just then.

"Er—no, he isn't."

"But he's terribly rich, I s'pose. I wonder how it feels to have so much money."

There being no reply to this, Miss Flora went on, after a moment.

"It must be awful nice—to buy what you want, I mean, without fretting about how much it costs. I never did. But I'd like to."

"What would you do—if you could—if you had the money, I mean?" puerile Mr. Smith, almost eagerly.

"Well, there's three things I know I'd do. They're silly, of course, but they're what I want. It's a phonograph, and to see Niagara Falls, and to go into Noell's restaurant and order what I want without even looking at the prices after 'em. Now you're laughing at me!"

"Laughing? Not a bit of it!" There was a curious elation in Mr. Smith's voice. "What's more, I hope you'll get them—some time."

Miss Flora sighed. Her face looked suddenly pinched and old.

"I shan't. I couldn't, you know. Why, if I had the money, I shouldn't spend it—not for them things. I'd be needing shoes or a new dress. And I couldn't be so rich I wouldn't notice what the prices was—of what I ate. But, then, I don't believe anybody's that, not even him." She pointed to the picture still open before them.

"No?" Mr. Smith, his eyes bent upon the picture, was looking thoughtful. He had the air of a man to whom has come a brand-new, somewhat disconcerting idea.

Miss Flora, glancing from the man to the picture, and back again, gave a sudden exclamation.

"There, now I know who it is that you remind me of, Mr. Smith. It's him—Mr. Fulton, there."

"Eh? What?" Mr. Smith looked not a little startled.

"Something about the eyes and nose." Miss Flora was still interestedly comparing the man and the picture. "But, then, that ain't so strange. You're a Blaisdell yourself. Didn't you say you was a Blaisdell?"

"Er—yes, oh, yes. I'm a Blaisdell," nodded Mr. Smith hastily. "Very likely I've got the—er—Blaisdell nose. Eh?" Then he turned a leaf of the album abruptly, decidedly. "And who may this be?" he demanded, pointing to the tiny type of a bright-faced young girl.

"That? Oh, that's my cousin Grace when she was sixteen. She died; but she was a wonderful girl. I'll tell you about her."

"Yes, do," urged Mr. Smith; and even the closest observer, watching his face, could not have said that he was not absordedly interested in Miss Flora's story of "my cousin Grace."

It was not until the last leaf of the album was reached that they came upon the picture of a small girl, with big, hungry eyes looking out from beneath long lashes.

"That's Mellicent—where you're boarding, you know—when she was little." Miss Flora frowned disapprovingly. "But it's horrid, poor child!"

"But she looks so—so sad," murmured Mr. Smith.

"Yes, I know. She always did." Miss Flora sighed and frowned again. She hesitated, then burst out, as if irresistibly impelled from within. "It's only just another case of never having what you want when you want it, Mr. Smith. And it ain't 'cause they're poor, either. They ain't poor—not like me, I mean. Frank's always done well, and he's been a good provider; but it's my sister-in-law—her way, I mean. Not that I'm saying anything against Jane. I ain't. She's a good woman, and she's very kind to me. She's always saying what she'd do for me if she only had the money. She's a good housekeeper, too, and her house is as neat as wax. But it's just that she never thinks she can use anything she's got till it's so out of date she don't want it. I dressmake for her, you see, so I know—about her sleeves and skirts, you know. And if she ever does wear a decent thing she's so afraid it will rain that she never takes any comfort in it!"

"Well, that is—unfortunate."

"Yes, ain't it? And she's brought up that poor child the same way. Why,

(Continued on page 22.)

Federal Reserve Makes Short Time Loans Possible

Expert on Rural Credit Explains How the Federal Reserve System Helps the Farmers

By JOHN H. KRAFFT

THE local banker is often looked upon as an individual who is collecting interest rather than a person who is a material factor in building up communities and who is a counselor in the business affairs of his customers. Undoubtedly, there are cases where the first opinion is well warranted, however, instances of this kind are rather the exception to the rule. There is no business institution in this country that has done more towards the building up of communities than have the small country banks, especially those whose management is far-sighted enough to see that the profits and the success of the bank are dependent upon a real service and that the more prosperous their customers are the more profitable the bank will be. There is no community which really is a good community unless it is properly financed, and, a wide awake banker realizing this fact, does everything possible to not only amply but properly finance his customers, and thereby finances the community.

The business of banking is a very old one. The first banks we have record of were the "money changers" in the Greek Temples who used to sit upon a bench to transact their business. From this we derive the word "bank". A bank is an institution which is serving a dual purpose. Its first obligation is towards its depositors and its second obligation is towards its borrowers. This fact has been taken into consideration by State and National Governments with the result that there have been laws passed regulating the banking business.

These laws require a bank to invest a certain amount of capital, depending upon the size of the community and the volume of business transacted, and then require the bank only to loan on certain conditions. In most banks there is a double liability on their stock investment. This liability acts as an added protection to the depositors by making the bank management doubly careful in seeing that there is no loss to the stockholders of the bank, due to its not strictly enforcing the laws under which the bank is operating. Every borrower from a bank feels that he is entitled to credit; however, in many instances these borrowers who do not care to loan their funds to another man under the same conditions they find themselves. A bank, having a very material obligation towards its depositors, naturally would not accept a loan of this type, even though the law under which they are operating allowed it.

There are three factors which usually determine the extension of credit—character, capacity and capital. Character is a very necessary business qualification. It is not formed in a short time but is established through years of practice of honesty and industry. A banker also must take into consideration the capacity of the application for work, and his ability to earn through his industry and honesty. Capital is an indication of a man's worth in dollars and cents, and may consist of lands, live stock, equipment of anything else of sound worth. Any man with character and capacity who has shown that he is able, through these requisites, to accumulate is entitled to credit, and, under ordinary conditions, will find no trouble in obtaining credit.

Credit implies confidence. It is only through this confidence that credit transactions are possible and confidence can exist only where good character exists. There is very little chance of success in any undertaking without good character. A strong character has fixed habits of honesty, industry and thrift. "He can look the whole world in the face" and has nothing to conceal. When he needs the help of a bank he gives the banker all the facts regarding his business, and because he gives this confidence he wins the confidence of the banker. A successful man considers his credit standing his most valuable asset and aims to maintain this standing. The old saying "honesty is the best policy" means that it pays to be honest, however,

THIS is the second article of a series of four by Mr. Krafft on financing agriculture. In this article he discusses short time loans for operating capital, which are made by the local banker, and which the banker can re-discount with the Federal Reserve Bank. The third article of this series will follow in an early issue.

this is not the reason why honest men are honest.

In addition to honesty, there is another factor which materially enters into the extension of credit, and that is good management. A man may be very careful as to his promises and yet not deserve credit. A man may bear a good reputation and may have enjoyed a reasonably good income for a number of years but he has arrived at middle age and has not accumulated anything. He has shown that he lacks the ability to manage his affairs and has not the determination to save money, and has not the faculty of adjusting his expenses to his income. A bank is a public servant, but that does not necessarily mean that they must serve those who are unfair in business or lack the elements of business judgment. The reputation of being a thrifty and careful person is the best assurance of receiving financial help when needed.

Wrong ideas have too often prevailed about the owing of money, and those unfamiliar with business often shy against credit and debt. They are not able to distinguish between wise and unwise debts. Debts created for pleasure are an abuse of credit and have ruined many persons. Debts for a sound investment, almost without exception, prove profitable provided the borrower has the necessary requisites to obtain credit.

It is the aim of all progressive banks to extend the maximum available credit to the right type of borrowers. No institution which we have has been more instrumental in building up and improving communities than have the small country banks. These institutions are the corner stone of our financial structure. Half of the deposits in the United States, it has been estimated, come from banking institutions located in villages of two thousand population or less, or from strictly agricultural sections. The manager

of this type of bank is usually an individual who has grown up in the community and knows the conditions of the community and all of the individuals living in it and is a man who has usually built his own success and the success of his institution upon a service to the community.

The fact that banks in certain communities have not been able to take care of all of the financial needs of the community does not always mean that the bank has been negligent in giving service. The demand for money in certain sections is, at times, larger than can be taken care of by bank deposits in the community. This is especially true of the newer sections. Another factor which enters into this is the fact that money has a tendency to flow towards the financial centers. This has always been true and always will be true. This fact was one of the reasons for the establishment of our Federal Reserve System. This System has proven its soundness in many ways, but if it had served no other purposes than that of creating twelve financial centers in the United States instead of one, it would have proven its worth. Banks in the country communities often find that an excess of money from a certain community has drifted into the financial centers; usually through the sale of stocks and bonds. For this reason the Federal Reserve Banks, the banks operating under the Federal Farm Loan Act, and the Intermediate Credit Banks have been chartered by the Government for the purpose of re-distributing the funds, which have been accumulated, into the place where they are most needed.

The banking business, the same as agricultural and many other businesses, has undergone a very decided change in the last few decades. There was a time in the earlier history of our country when the small local banker tried to take care of

the financial needs of the community. In the older sections they were able to do this to a more or less satisfactory degree. In the newer sections, however, it was impossible to give any adequate service. Naturally, it took years of careful study and experience to build up by successive stages of financial system which would assure a fair distribution of funds to all sections, and this has been accomplished. It is impossible for the average country bank to finance all of its farmer customers' needs and the needs of the community in which it operates. In the future these banks, to some extent at least, will have to avail themselves of the facilities offered by the banks chartered under the Federal Reserve Act, Federal Farm Loan Act and the Intermediate Credits Act. Country banks are realizing this more every day and as they realize it are more and more using the facilities offered them by these institutions with very satisfying results to their customers, the community in which they are operating and the banks themselves.

These Federally chartered institutions were created primarily to provide sufficient capital, and also on a type of contract suited to the needs of the borrower. No class of men as a whole have hailed the coming of these banks more heartily than have the country bankers. The country banker in the last few years has gone through the farmers' difficulties with them. If anyone has an idea that this is not a fact that idea will be readily dispelled if you will take a glance over the history of farming for the last few years. Since 1914 the men engaged in banking have gone through a period of ups and downs which thoroughly tested character and ability.

First, we had the Great War, which upset trade conditions and shook the faith of investors in material values, then followed the equally unexpected demand and a high price for farm products. Our Country's entry into the War still further increased this demand. Then, followed the close of the War and a few years of wild extravagance and speculation, undoubtedly due to the sudden release of our population from the privations and strains of War and also to the warped sense of moral and material values invariably brought about by War. Then, we had a sudden relapse from which we are slowly recovering. The farmers found themselves staggering under a load of unmarketed products, and the market for farm lands reflected the same history—first the scramble for lands at any price and then the drop in values. When the drop came the local banker often held the bag and was just as much interested as the farmer in working out of a bad situation.

During periods of large profits such as we passed through after the last War it is rather surprising that a great volume of debts are created and very few debts paid off. Our easy money went to luxuries, high price land, and, we all know, a considerable part into high priced crops which did not return to the producers their expense of production. These few years of large income and lavish spending saw a large increase in the debts of the farmers. The one thing which has saved the farming industry from very serious trouble is the fact that farmers before the War were comparatively light borrowers. However, this debt was very rapidly increased during and after the War but in the last year or two gradually decreased, which clearly demonstrates the truth of the previous statement—that debts are created during prosperous times and paid off during the less prosperous times.

The credit for a sounder financial condition of the farmer at the present time than it was a few years ago is largely due to the country banks and to the service given to these country banks by the banks chartered under Federal Acts. The local bank has always been and must continue to be the mainstay of the farmer for credit needs. They have rendered a real service to the farmer but have had to face several difficulties.

(Continued on Page 11)

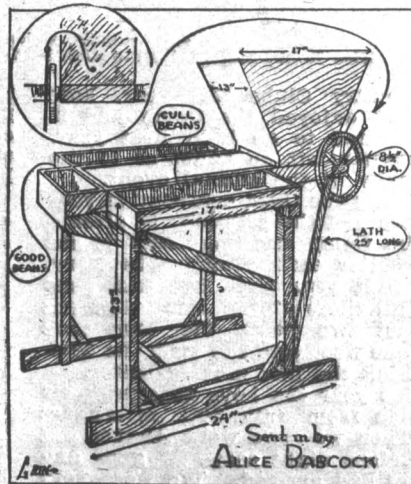
Plan For a Home-Made Bean Picker

OUR readers are showing a decided interest in the idea of picking their beans at home and the ones who own home-made pickers are many and they answered our call for plans for a bean picker that any farmer can make. We are only publishing one this issue but we have several more on hand that we will print in the near future. We closed the contest November 1st and hope to be able to announce the winner in our next issue.

The plan for the picker shown here was sent in by Mrs. Alice Babcock, Sherman, Michigan. Her husband made it several years ago. She writes as follows:

"He used just such lumber as he happened to have, some smooth dressed and some sawed by him to fit his needs. The rollers were made from rollers in an old binder, one wheel was of metal, and another picker he made a wooden circle wrapped firmly with binder chain for weight. The belt is made of several thickness of a grainbag, machine stitched, on one and of binder canvas on the other. It runs over a smooth board between the rollers, and the boxed frame around is beveled till it is easy to slide beans over. The throat of the hopper fits snugly enough at the back so that beans may not pass under if the belt is reversed. A wooden piece is inclined in the throat toward the front which meets the metal slide, the opening being adjusted to regulate the feed. The wire loop keeps turning the beans from packing and on the move. A tin on the end of the chute keeps the beans directed

down into the container. After being oiled and run awhile they work smoothly and are made neat. The lower front is like a sewing machine with no obstructing cross pieces. Our pickers are firmly built also. Our son suggests that a wheel or crank could be placed on the left



with two pedals used to overcome the tendency to stop on center, also chutes could be made for the cull beans.

"We picked one winter when the price was high and reckoned almost a day's wages each evening besides having the culls for hogs and chickens. We are sure it pays when the pick is heavy. The work is pleasant, even fascinating and can be done in stormy weather."

Washtenaw Club Members Take Annual Outing

One Hundred Twenty-Seven Boys, Girls and Leaders of Washtenaw County Attend Only Exclusive County Club Camp in Michigan. Third Year Pronounced Most Successful

THE third consecutive year of the Washtenaw County Boys' and Girls' Club Camp, held at Camp Birkett, the Y. M. C. A. Camp on Silver Lake, was by far the most successful, 127 boys, girls and leaders attending. This is the only exclusive County Club Camp in Michigan and is entirely self supporting, each boy or girl bringing bread, beans, potatoes, tomatoes, eggs, etc., for the week, and in addition a fee is charged to pay rent of camp, pay cook, and buy supplies such as meat and milk which must be fresh. The aim of those in charge is to give the campers useful instruction and at the same time a good outing.

The boys occupy the camp the first week and the girls the second. Thru the kindness of Mr. L. Reiman in charge of the U. of M. Fresh Air Camp, Mr. Lockwood, Naturalist and Indian Chief and wife spent a day at Camp and entertained at Camp Fire. A senior scout from Ann Arbor spent the week at Camp and assisted in instruction, first aid, rope splicing, knot tying, etc. Mr. V. O. Nelson, secretary Y. M. C. A. gave excellent instruction in swimming and resuscitation.

Dairy extension specialists took up milk testing, judging, fitting and showing calves. Professor Bartlett, head of the U. of M. botanical department, came out for a day each week and gave intensely interesting talks on his subject and travels.

During girls' week, Miss Elda Robb, assistant state club leader, took up basket weaving, making artificial flowers, sewing, canning, judging and games.

The evenings were spent in Camp Fire entertainment. Talks were given by Dr. G. G. Alway, Ann Arbor; Professor Bartlett, U. of M.; Professor Ford and Dr. Pittman, State Normal College; Mr. L. Reiman, University Y. M. C. A.; Mrs. Dora Stockman, East Lansing, and others.

Saturday of each week a picnic was held to which parents and friends were invited.

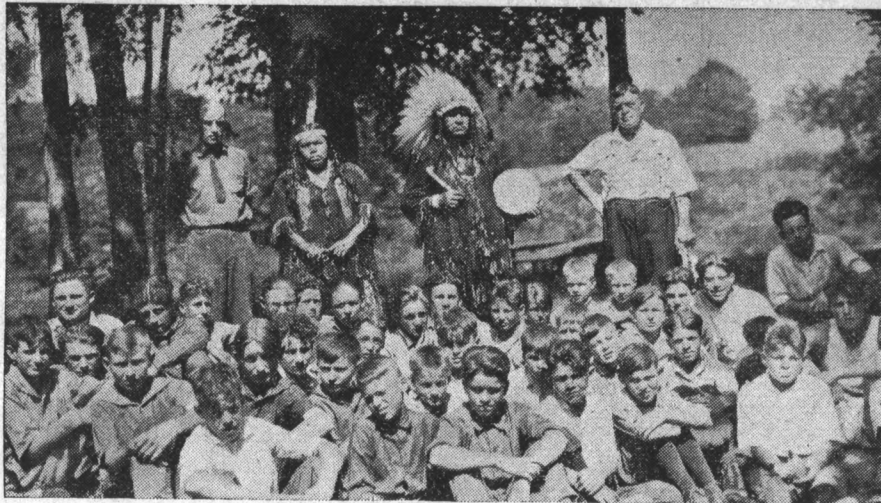
Boys' Week

Boys arrived at camp on Monday bringing supplies, bread, beans, potatoes, tomatoes, eggs, etc., for the week and in addition were required to pay a fee. The county club camp is entirely self supporting. The fee pays rent of camp, which is secured from Y. M. C. A., pays the cook and buys supplies such as meat and milk which must be fresh. Monday evening at Camp Fire, Mr. L. Reiman, graduate of U. of M. and in charge of U. of M. fresh air camp, gave an excellent talk, led in songs, yells, etc. At Monday Camp Fire Vaughn Christensen, Eagle Scout from Ann Arbor was introduced, arriving at Camp for the week having charge of singing, games and first aid.

Tuesday, three other advance scouts from Ann Arbor assisted Christensen and instructed in first aid, trail blazing, songs, games; etc. At Camp Fire that evening, Dr. G. G. Alway of Ann Arbor gave an excellent talk on "Cleanly Habits" and incidentally told of some of his war experiences.

On Wednesday, Professor H. H. Bartlett head of the botanical department U. of M., spent the day at Camp, took the campers for a hike explored an old lake bottom, found small deposits of peat and in addition did a little "snake charming." That evening he entertained at Camp Fire with entertaining items of his visit to the island of Sumatra.

Part of the morning the next day was spent in putting up tents and beds for the club girls who occupied camp the week following. Mr. V. O. Nelson, secretary of the Y. M. C. A., Ann Arbor, gave an interesting and valuable drill on life saving and resuscitation. Messrs. E. H. Hent and C. F. Hoffman, dairy department, M. A. C., took up milk and cream testing and fitting, showing and judging dairy cattle. At Camp Fire, Professor Ford of the State Normal College, Ypsilanti, gave an interesting talk telling stories of early days and Indian life in Michi-



A group of the boys who attended the Camp on Silver Lake. Fine looking bunch of young farmers, aren't they? Mr. Lockwood, the naturalist is the one standing at the back, wearing a white shirt.

gan. Mrs. L. Seamans of Ypsilanti entertained with readings.

Friday, through the kindness of Mr. L. Reiman, "Dad" Lockwood, naturalist and an Indian Chief and his squaw, from the U. of M. fresh air camp, spent the day with us. The former entertained with nature study work, entomology and excellent lecture on birds. The Indians entertained at Camp Fire with songs, yells and dances.

Saturday was picnic day. All parents and friends were invited for picnic dinner. The fathers defeated the boys in a baseball game in the afternoon and after a "goodbye swim" all left for home.

Second Week of Camp

On Monday of the following week the girls took possession of the Camp and what a time they had. At the end of the week we asked Mary Murray, county champion in Garden Club 1922, and member of the Garment

then they would pin a flag on the front of the neatest. Most of the mornings we arose bright and early. We had setting up exercises and then could go in for a swim if we wanted to. After breakfast was over and the dishes washed we had classes and were taught to make paper flowers, sachet bags, night birds, reed baskets and organdie flowers.

"We ate in the club house. There were eight tables and most of them seated twelve people. After dinner we had an hour in which to rest or write letters. Then we had classes again.

"Each evening we had a ball game. Mr. H. S. Osler, county agricultural agent, came every night and showed moving pictures. We all enjoyed them very much, too. After movies we had Camp Fire. Each day we looked forward to this part of the day's program with great an-



A group of industrious club members learning how to make baskets at Camp Birkett. Miss Robb, assistant state club leader in the foreground acted as instructor.

and Poultry Clubs this year, how the girls enjoyed the Camp and if they wanted to go back next year. Her answer left no doubt as to the popularity of the annual event.

"This is the third consecutive year we have had the privilege of attending the Camp and we think it has been better each year," said Mary. "The first year the boys and girls were all there at the same time but the last two years the boys have gone one week and the girls the next. We think the last plan is better.

"This year the boys enjoyed their vacation from July 30th to August 4th. Then we girls went August 5th and before night came 92 girls and leaders had arrived. We were very glad to have Miss Robb with us. We enjoyed a splendid supper and a good night's rest that night. The most of us slept in tents. We thought that those who wanted to sleep in huts didn't know a good thing when they saw it. Our bunks were something the shape of a pig crate with wire stretched across top and bottom, then two could sleep on top and two on the bottom.

"Each morning two inspectors would go and look in our tents and

fellow was in trouble, for in the meantime Miss Robb was hunting for him and I guess he came to us for protection. Miss Robb proceeded to take them up to a cottage and let them go, but they thought she wanted to run a race with them so they almost beat her back to Camp.

"The next night she and one other leader determined to conquer the villains, so they took them up to the club house and shut them under a crate. That night our sleep was not disturbed in the least but the next morning Mrs. Biedermann, our cook, said they kept her awake all night.

"On Thursday evening Mrs. Dora Stockman gave us an interesting talk which was thoroughly enjoyed by all. Great was the excitement that night, as it was stunt night. Each group was plotting and planning so they could take the rest by surprise. The stunts included an Indian dance, a play, mock wedding and an operation. We girls in our tent wrote a paper called "Dew Drop Inn News," for that was the name of our tent. We wrote items of interest about the leaders and the girls. We also had jokes about them but tried not to have anything which would hurt any ones feelings in any way. After stunts were over, we gave Miss Robb, Mrs. Biedermann and Mr. A. L. Watt each a small gift to show our appreciation for what they were doing for us. Then we children went to bed and I dare say that the leaders stayed up a little longer and talked over the events of the day.

Take Hike on Friday

"On Friday afternoon we took a long walk. Professor H. H. Bartlett of the botanical department, U. of M., went with us and told us about the different flowers and weeds and showed us an old lake bed. After the hike we had a short service in memory of our lake President, Mr. Warren Harding. We sang two hymns, prayer was offered, Mrs. A. A. Schoen read an item from the paper and Mr. Bartlett told us a little about Mr. Harding's life.

"That night Miss Robb had to go home. We were very sorry to have her go but were glad she could be with us for even that short time. Mr. Bartlett gave us a splendid Camp Fire telling of his experience on the island of Sumatra. Mr. Earl Martin, the manager of our county fair, came and talked to us one evening.

"Saturday morning we spent most of our time getting our things packed ready for home. All the parents were invited for a picnic dinner. After dinner we chose up sides and had a good ball game. Then we departed and went to our homes.

"We will never forget these happy times we've had together, neither will we forget how good the leaders were to us. Although we know that each leader did all they could," said Mary, "we realize that Mr. Watt and Miss Robb had a great deal of work to do and that most of the responsibilities rested upon them."

WASHTENAW CLUB MEMBERS BIG WINNERS AT FAIR

THIS year is the first time Washtenaw county boys and girls exhibited live stock, canning and sewing at the Michigan State Fair, and the winnings and honors they won were far in excess of those won by the club members of any other county on the size of exhibits. Of the 33 head of live stock exhibited all except two won individual prizes. In the Shorthorn class they won all prizes and they went down the balance of the list of live stock with winnings about as numerous. In the judging contests Washtenaw county team finished first competing with 17 counties in general stock judging, and won the honor to represent Michigan at the International Live stock Exposition, at Chicago in December, all expenses paid. In the dairy dairy judging contest Washtenaw won first, being 53 points ahead of the winners of second place. Fifteen teams competed in the dairy

(Continued on Page 23)

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Fur Trimmed Coat for Girls and Children

\$4.48

Girl's stylish coat of polo that insures real service. Has warm Coney Fur Collar. Two novelty pockets. All-around belt. Novelty buttons trim pockets and belt. A durable coat at an amazingly low price. Sizes 7 to 14 years. State size wanted. Order Navy by No. 96E7308. Brown No. 96E7310. Send no money. Pay \$4.48 and postage on arrival for either color.

Same quality for children furnished in sizes 2 to 6 years. Order Navy by No. 96E7458. Brown No. 96E7460. Send no money. Pay \$3.48 and postage on arrival for either color. State size.



Sporty Style Silk Seal Plush Coat

For Women and Misses

\$9.98

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-inch 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 \$9.98 and postage on arrival. Money back if not satisfied.



Popular One-Strap One-Buckle Pump, Black Patent or Brown Calf Finish

\$1.98

A leading style in all the big cities for fall wear. One-strap, one buckle pump of rich black patent leather or Brown Calf finished leather. Is well made with perforated sewed tip and medallion toe. Fancy perforation on vamp, strap and quarter. One-piece medium extension sole; low flapper walking heel with rubber top lift. Sizes 2 1/2 to 8; wide widths. Black patent No. 96S20. Brown Calf finish, No. 96S21. Send no money. Pay \$1.98 and postage on arrival for either leather. State size.

Always mention size when ordering.

Manchurian Wolf Scarf

\$3.69

Oh Just Look at this beautiful, soft, inexpensive Manchurian Wolf scarf lined with Messaline silk. Length about 44 inches. Width about 12 inches. Tail about 13 inches, long 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 Wave Top Walking Boot

\$2.69

Women's all solid leather wave top walking boot, comes in brown or black calf finish leather; built on sensible rounded dress toe last; one-piece solid leather inner sole with steel shank, solid leather counter, outing sole and heel with rubber tip. Sizes 2 1/2 to 8; wide widths. Order Black Calf by No. 96S203. Order Brown Calf by No. 96S204. Send no money. Pay \$2.69 and postage on arrival.



Hi-Cut Lace Dress Shoe for Children and Misses

\$1.79 UP

Extremely dressy boot of serviceable brown calf finished leather. Pretty wing tip with medallion on full rounded toe, perforated vamp, quarter and eyelet rows. One-piece extension oak sole and low heel with rubber top lift. Wide widths. Child's sizes 8 1/2 to 11, No. 96S439. Price, \$1.79. Misses' sizes 11 1/2 to 2, No. 96S440. Price, \$1.98. Growing Girls' sizes 2 1/2 to 8, No. 96S441. Price, \$2.48. Send no money. Pay bargain price and postage on arrival. State size.



Women's Patent Leather, Gun Metal or Brown Calf Finished Oxfords

\$1.98

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 patent by No. 96S121. Order gun metal by No. 96S122. Order brown by No. 96S123. Send no money. Pay \$1.98 and postage on arrival.



Dressy Kid Finish Walking Boot for Women

\$1.98

Choice of Two Colors
GIVE SIZE

Women's black or brown kid finish leather hi-cut lace walking boot. Perforated stitched tip with medallion toe; neat perforations at vamp and lace row. Medium extension oak sole with rubber topped to 8. Wide widths. walking heel. Sizes 2 1/2 to 8. Black kid finish No. 96S194. Send no money. Pay \$1.98 and postage on arrival for either color. State size.



Fur Trimmed Thibet Coat

\$5.98

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. Black by No. 96E7095. Send no money. Pay \$5.98 and postage on arrival for either color. State size wanted. Order similar style Black plush collar by No. 96E7097. Price \$3.98.



Women's Classy Stitchdown Oxfords

\$1.98 UP

Send No Money

Give Size

Classy stitchdown Oxford for women. Wonderfully comfortable and stylish. Upper of dark brown leather. Smooth leather insoles. Flexible stitched down oak outsoles. Low rubber heels. Sizes 2 1/2 to 8. Wide widths. Order Brown by No. 96S273. Send no money. Pay only \$1.98 and postage on arrival. Order Patent Leather by No. 96S274. Send no money. Pay \$2.48 and postage on arrival.



Strong Work Shoe for Men and Boys

\$1.79 UP

State Size Order Quick

Soft brown, strong uppers that resist barnyard acids. Solid leather insoles. All seams stitched with waxed thread. Strong leather soles. Sizes 6 to 11. Order by No. 96A758. Send no money. Pay \$1.98 and postage on arrival. Order boy's sizes, 1 to 5 1/2 by No. 96A554. Price \$1.89. Order little girls' sizes 9 to 13 1/2 by No. 96A555. Price \$1.79 and postage on arrival. Mention size.

Women's Fleece Lined Soft Black Kid Finished Comfort Shoes

\$2.29

Positively America's greatest bargain in a woman's shoe of this kind. Soft kid finished pliable leather uppers have heavy fleeced 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. 96A880. Send no money. Pay \$2.29 and postage on arrival. State size.



Men's Four Buckle All Rubber Arctic

\$2.79

State Size Order Quick

Guaranteed best quality all rubber 4-buckle hi-cut arctic. Made with double corrugated soles and reinforced seams. Snow-excluding tongue. Men's sizes 6 to 15. Wide widths. Can be washed and cleaned. Send quick. Order by No. 96A980. Send no money. Pay \$2.79 and postage on arrival.

Pretty Black Velvet Egyptian Strap Pump

\$2.48

An absolutely new and novel Egyptian style dress pump of rich black velvet. Medium pointed dress toe and patent leather trimming, as pictured. Patent leather vamp, collar, and instep straps fastened on each side by buttons. Neat perforations at sides. Fancy carved Egyptian slave ornament on vamp. Leather insole; genuine oak outsoles; medium height, rubber tipped leather heel. Sizes 2 1/2 to 8; wide widths. No. 96S257. No money now. Pay \$2.48 and postage on arrival. State size.



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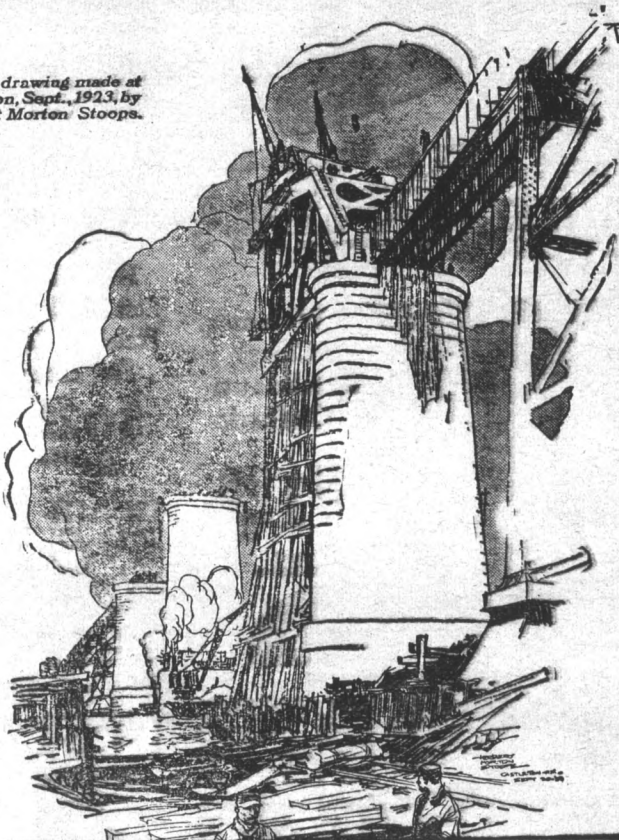
Beyond the dreams of the Pioneers

Of the mile-long, high-level bridge now being built across the Hudson near Albany on the New York Central, the New York *World* says:

"The great cut-off at Castleton on the Hudson **** will be a boon to all the people of New York State and to five times as many beyond its borders. ****

"The Castleton cut-off is a notable example of those modern railway problems which concern rather improving old lines than the opening of new ones, for the cheaper movement of traffic grown vast beyond the dreams of the pioneers."

From a drawing made at Castleton, Sept., 1923, by Herbert Morton Stoops.



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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.)

DIVIDE SEED ON 50-50 BASIS

I am just letting my fields to be worked by B and B furnishes all of the seed and does all of the work and B gives me one-third, and B cuts the hay and he gives me one-half the hay as I furnish all of the clover seed. Now what share of the clover seed ought I to get if B should cut that?—A. J. C., Laingsburg, Mich.
—The clover seed should be divided on the same basis as the hay, that is 50-50. However, the landlord should share the expense of hulling the clover seed in the proportion as the crop is divided.—F. T. Riddill, Research Asst. in Farm Management, M. A. C.

WHO GETS PROPERTY?

Will you please give me some information in a case like this. If my mother died and left no will and had no joint deed would everything fall to my father? I am the only child. Can I hold a share and how much? My husband and I bought the property and my father charged me full value for the farm and besides charged 6 per cent interest. Please let me know what chance I have, if any.—Mrs. B., Traverse City, Michigan.

—If your mother died intestate, i. e. without having made a will, her real property would descend to you as the only child. However, if the title to the farm was in your father's name, it would not be a part of your mother's estate and of course would not descend to you. One-half of her personal property would descend to you and one-half to her husband.—Asst. Legal Editor.

WAS FENCE IN PROPER PLACE?

Have I cause for action to collect damages in the following matter: Contractors grading highway No. 12, took down my fence damaging some of my crop and left it lying on the ground, my crops being unprotected. It will cost me quite a sum to put this fence up and I have hard work to meet my taxes. A. H. P., Gould City, Michigan.

—If your fence is in the proper place the contractors would have no right to take it down and leave it down, and you would have a right of action against them for damages.—Asst. Legal Editor.

EXEMPT FROM SCHOOL

At what age is a child exempt from school in the country?—S. A., Yale, Mich.

—A child might be exempt from attending school in a country district if such child is sixteen years of age or such child is exempt from attending country school if he has secured an eighth grade diploma and is not yet sixteen years of age if there is no high school maintained in the district in which he lives. If such child attended a city district where there was a continuation school maintained and he had not completed ten grades of work or its equivalent and was under seventeen years of age, he would be required to attend such continuation school during the eight hours per week required by law.—W. L. Coffey, Dept. of Public Instruction, Lansing.

BELIEVES LAND ASSESSED TOO HIGH

I have 160 acres that I am using for pasture. It is so hilly it cannot be farmed or used for anything but pasture land. I bought it for \$1,000 on a contract. The same spring I bought it it was assessed for \$1,400 then the state raised it to \$1,600 but now it is back to \$1,400. You told me last spring to write the State Tax Commission, and I did so, and they told me to meet the board of review in the township in which the land is located. I did that but could get nothing done. I understand that land cannot be assessed for more than its cash value but I did not know how its cash value might be determined, without it would be by the sale price. Has the supervisor of board of review a right to assess it for more? I wanted to pay my taxes this year under protest and do you think I could

make a complaint that it was assessed too high, the valuation being \$400 more than I paid for it on a contract?—J. J. M., Beulah, Mich.

—The assessed valuation of property is fixed in accordance with the judgment of the assessing officer. An appeal, however, may be taken to the State Tax Commission if the owner of property believes that the assessment of his property is excessive and greater than the value of the property.

Taxes may be paid to the Township Treasurer under protest. The owner of the property, if the taxes are paid under protest, must commence suit within thirty days from the time of payment of the taxes. The assessment will then be reviewed by the Court.

It is presumed that property is assessed at its cash value.—O. B. Fuller, Auditor General.

DEALER LIABLE FOR PRICE

I shipped a crate of 18 fat hens weighing 99 pounds to a Detroit poultry dealer on June 7th. Eleven days later he mailed me my check and paid me the market price of June 18th or at time of mailing the check which was five cents per pound lower than on date I shipped the hens. I would like to know if there is any way I can collect the difference which I consider due me? I also requested him to return my empty coop by express immediately and have failed to receive it. I have written him in regard to this matter and have failed to get a reply. Would I be allowed to advertise his dishonesty?—Mrs. Wm. C., Minden City, Michigan.

—The poultry dealer would be liable to you for the price of the poultry at the time he received it. You might send your claim to a lawyer for collection.—Asst. Legal Editor.

OWNERSHIP OF FRUIT

Will you please answer my question in your paper? Does the fruit on a tree belong to the man who owns the tree? We have a mulberry tree whose limbs hang over the fence of our neighbor. This neighbor does not want me to get my berries nor does she want them herself.—Mrs. L., Elsie, Michigan.

—Fruit on a tree belongs to the owner of the land on which the tree grows, even if some of the branches protrude over the land of another.—Asst. Legal Editor.

CONTROVERSEY OVER HIGHWAY

I would like to know through the Farmers Service Bureau about the following: A and B both own farms adjoining highway which never was traveled much. It is the main state road. Has C the right to chase his cattle on this road if A does not want them there and has C the right to shoot at A's dog when going after cattle to chase them back? What can be done?—W. W., Metz, Mich.

—The adjoining land owner owns the land to the center of the highway, subject only to the right of the public to use it for highway purposes. C would have no right to use the highway in front of A's farm for the purpose of grazing his cattle. C would have no right to shoot A's dog unless the dog was unnecessarily injuring his cattle, and if he does this he would be liable to A for damages.—Asst. Legal Editor.

POTATO PRODUCERS' ASS'N. MEET AT GAYLORD, NOV. 8

THE Michigan Potato Producers' Association is holding a meeting on Thursday of this week, at Gaylord during the Top-O-Michigan Potato Show. The meeting begins at 1:30 P. M. with Thomas B. Buell, President of the Michigan Potato Producers' Association, presiding as chairman. F. C. Gaylord, of Purdue University, will talk on seed, soil and spud success. F. E. Fogle, M. A. C., discusses the construction and ventilation of potato storage houses. Potato storage diseases and their control will act as a subject for J. E. Kotila of the College, and W. P. Hartman of the state department of agriculture will talk on standardization.

FEDERAL RESERVE MAKES
SHORT LOANS POSSIBLE

(Continued from Page 7)

ties. Often the time required on a loan by a farmer was longer than the bank could safely give and the large demands of farmers at certain times of the year were too heavy for most banks to carry; also, the large demands coming from all over the country at about the same time placed the larger city bank with which the smaller banks were doing business into a position where they could not meet the demand.

One of the principal features of their Federal Reserve System is the fact that through it our financial resources are pooled. If there is a heavy demand for credit, this pool can be used for relief or if any particular section has large credit requirements the banks of this System can be used to distribute the burden over the whole country. This System has proven itself of great value; however, from an agricultural standpoint it has not been as satisfactory as it has to other lines of business in which there is a quicker turn over than there is on a farm. The Federal Reserve Act placed a limit on the banks operating under this Act to take as collateral notes which do not run over ninety days, with the exception of agricultural paper, which was limited to six months and last Spring this time was raised to nine months. This time limit of nine months now very satisfactorily takes care of the excess short time loans of farmers which the country bank can re-discount with the Federal Reserve Bank, but does not take care of longer time loans for the purposes of raising and maturing cattle, etc. However, the Intermediate Credit Banks have been established to take care of this type of paper.

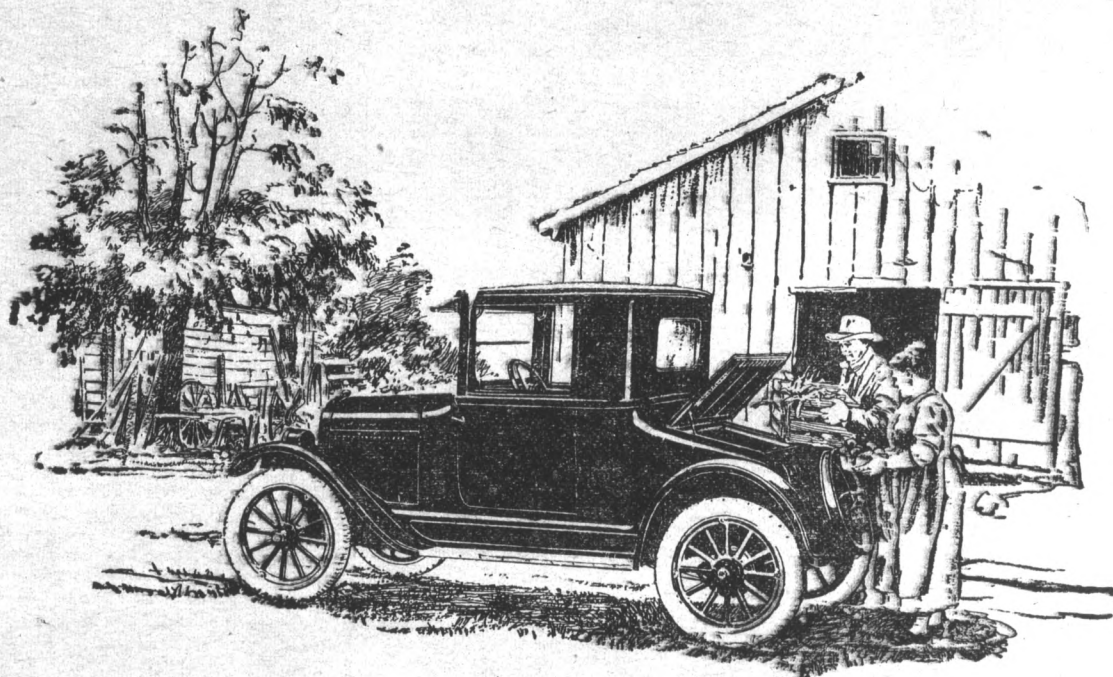
Not all of the country banks are members of the Federal Reserve System. These Banks, however, receive an indirect service from the Federal Reserve Banks through their city correspondents, who have been enabled to take as collateral many millions of paper which they could not have done had they not had access to the facilities offered by the Federal Reserve Banks. Whenever a country bank finds itself in a position where it cannot take care of all of the needs for short time loans from its customers and it is a member of the Federal Reserve System it can take this paper to the Federal Reserve Bank and use it as collateral on loans. These notes offered as collateral must be taken up in at least nine months and must come from borrowers who are entitled to credit—that is, from men who show a financial statement which warrants the extension of credit—and who use the funds for agricultural purposes. The local bank must guarantee the payment of these loans and naturally can only make such loans as will meet the collateral requirements of the Federal Reserve Bank.

The facilities offered country banks by the Federal Reserve Banks and the foresight and sincere interest of the average country banker in farming has been responsible for our being on a sounder financial footing. The job the banker had was a very difficult one and if he had not used foresight would still be very sick instead of on the way to recovery. The success of any institution is primarily dependent upon its customers. Poor customers mean failure—good customers success. The average business success of today is due to a better service rendered to its customers and this is as true of the banks as of any other type of organization. The farmer with a good reputation who has shown signs of thrift will find when he goes to his local banker for a loan that the banker will not only meet him half way but will often go farther. The success of the country banks is closely allied with the farmers success. The lack of cooperation between the banker and the farmer would not only be unsound but foolhardy. The cooperation of the country banker with the farmer has been very clearly demonstrated in the past and especially in the last few years. If you need financing and are entitled to it go to your banker and lay all of your cards on the table and you can rest assured that you will get a square deal.

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Every Farm Needs Two



EVERY farm needs two automobiles, one of which should be a closed model Chevrolet.

The open touring car is best for general farm use, carrying passengers or perhaps miscellaneous bulky produce or merchandise, but for cold or rainy weather, and for church or social use the family needs a closed car, either a 2-passenger Utility Coupé, as illustrated, or the 5-passenger Sedan. The extra large rear compartment is a feature of the Coupé.

These closed cars are very finely made, furnished, upholstered and trimmed. The windows are of plate glass and can be lowered, providing as much air as an open car, yet affording full protection against wind, rain, snow or cold when raised.

With a second car on a farm, one is always available for those at home when the other car is out.

The low prices of Chevrolet make the ownership of two cars feasible for most farm families.

CHEVROLET MOTOR COMPANY

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DETROIT, MICHIGAN

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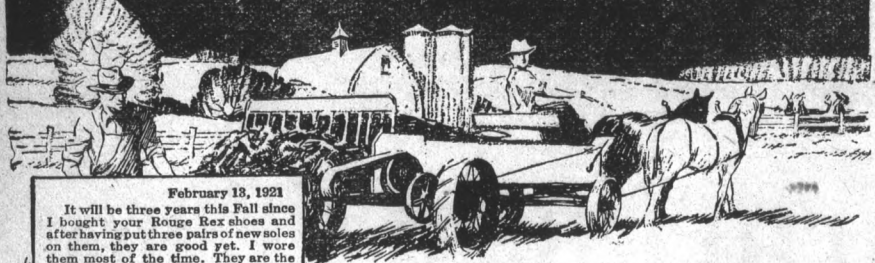
Superior 2-Pass. Roadster	\$490
Superior 5-Pass. Touring	495
Superior 2-Pass. Utility Coupé	640
Superior 5-Pass. Sedan	795
Superior Commercial Chassis	395
Superior Light Delivery	495
Utility Express Truck Chassis	550

Five United States manufacturing plants, seven assembly plants and two Canadian plants give us the largest production capacity in the world for high-grade cars and make possible our low prices.

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Cordovan Horsehide Shoes
Wear 1,000 Miles—Always Stay Soft



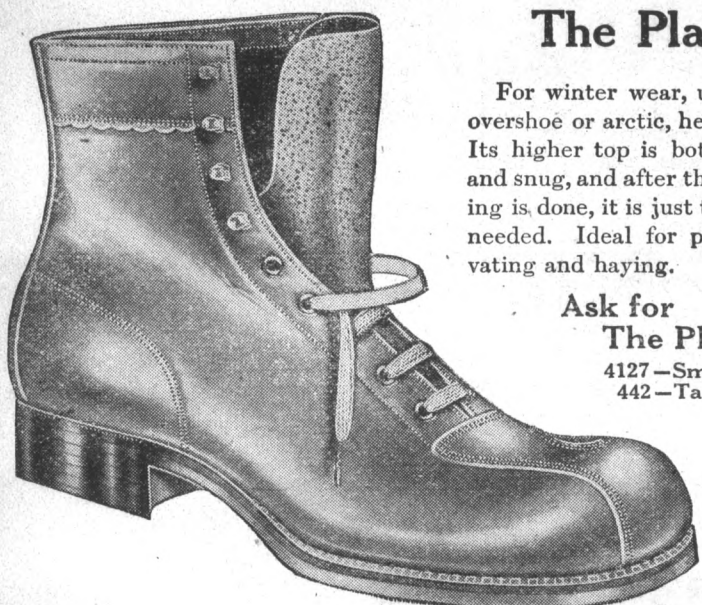
February 18, 1921

It will be three years this fall since I bought your Rouge Rex shoes and after having put three pairs of new soles on them, they are good yet. I wore them most of the time. They are the best fitting and easiest walking shoes I have ever worn. They are certainly made to stand the wear, and are always soft and pliable, summer and winter.

There are six of us and we are all going to buy your shoes. My neighbor asked me when I was going to wear this pair out; and I told him that if I knew that I could get another pair, I would do so. He said he would, too.

Yours truly,

(Signed) WALTER HOFF,
R. No. 1 West Saginaw, Mich.



The Planter

For winter wear, underneath an overshoe or arctic, here is the shoe. Its higher top is both comfortable and snug, and after the spring plowing is done, it is just the shoe that's needed. Ideal for planting, cultivating and haying.

Ask for
The Planter
4127—Smoke
442—Tan

Stays Soft in Any Weather A 1,000-Mile Shoe— From Tanners to You

Every man knows what it is to dry out wet shoes. The leather dries out stiff as a board, hard and uncomfortable.

Now this discomfort is ended. For, thanks to our exclusive, secret, double-tanning process, the Rouge Rex shoe dries out after every soaking as soft as new buckskin. This amazing shoe stays soft. No other shoe made like it!

We tan the leather in our own tannery.

We take selected horsehide of the superfine quality, formerly used for expensive Cordovan shoes and Cos-

sacksaddles—the toughest, longest-wearing leather known. Yet by our secret tanning process we give this wear-resisting leather the softness and pliability of buckskin. It never loses its softness—and it wears and wears and wears. For we even increase its natural durability.

Rouge Rex Comfort Shoe



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

Unusual Economy Work Shoes for All Purposes

We operate our own tannery, and our shoe factory as one organization. This effects very large economies. So every Rouge Rex shoe is very low priced when you consider the quality.

There is a Rouge Rex for every use. For field and shop, for lumbering and hunting, for the mines and

the oil fields. The Planter model shown assures dry, warm feet in blizzard weather. The ever-soft leather in every model assures perfect comfort always. This new-day shoe is the one all men want.

If your dealer cannot supply you write us and we will see that you are supplied from our nearest dealer.

HIRTH-KRAUSE COMPANY

Shoe Manufacturers and Tanners
Dept. 304, Grand Rapids, Michigan

OUR UNQUENCHABLE HOPE: THE MAN

A SERMON BY REV. DAVID F. WARNER

TEXT: "A man shall be a hiding-place from the wind, and a covert from the tempest".
Isaiah 32:2.

THE story goes, that one Diogenes, with his lantern, cynically goes about in the day time in search of a man. But this was in ancient Athens when political life was weakening. Yet, is the prophet Isaiah also saying that there is great need of a man to put righteousness into the social and political life of Jerusalem? Is he defying universal experience when he says there is yet to come a man who shall become the world's hiding-place from the tempests of danger? And have we yet come into that day when we believe there is but one man who can give full value and meaning to this prophecy? Well, in the face of all human experience, it seems a puzzling prediction. And, yet, Faith continues to proclaim and so Hope, that that man is Jesus Christ.

Jesus Christ brought a religion, a way of living that is a matter for this world as well as the future. And from the day of accountability until death, not pleasure, not merchandising or farming, not making of a living; but religion, the making of a life after the pattern of The Man, is the chief concern of mortals here below.

Even yet, our undying hope for refuge is in men who live so close to human need on the one hand, and so close to the heart of the Eternal, on the other. We hope to have editors after the way of The Man. Yet, we have so many un-Manly editors; editors who are used by the large interests to exploit men rather than help them; who are catering to the favor-seeking men and corporations. Press reporters are asked to bring in a definite character of news, and if it is not that, it is doctored up in the office. "Woe unto you, scribes, Pharisees, hypocrites! cleanse first the inside of the cup and platter that the outside thereof may become clean also." Woe unto you, pharisaical editors, who put appearance above reality making life mere play and a farce. The press may be helpful or dangerous. What a spiritual fragrance would spread thruout our land if the editors of magazines, of country weeklies, and of great city dailies, would come out in unsparing denunciation of the evils and the extensive publication of the good.

We hope for Christian lawyers. Lawyers exist for the adjudication of legal wrongs. As officers of our court system they are expected to assist in the administration of justice. But some of them, for gain through small, will barter away their souls and induce others to do so. I was sitting in the office of a city lawyer. A poor boy came in for some advice. He went out. The lawyer complained to me because the boy offered him no fee. Verily, what pettifoggers and social leeches! (No, not all.) But our schools continue to turn out too many men whose great ambition is to get place as counsel for some blood-thirsty corporation. Shame! And yet, hope revives, for "in that day" we are to have lawyers who will be arbiters of differences after the principle of arbitration in the eighteenth chapter of Matthew as laid down by The Man. "Woe, unto you, scribes, Pharisees, hypocrites! for ye tithe the mint and anise and cummin, and have left undone the weightier matters of the law; justice, mercy, and faith." And woe unto you lawyers who put all things on the same level in morality.

We hope for Christian businessmen, more of them. Such will promote business co-operation and bring producer and consumer closer together. Then we may say farewell to Mr. High-Cost-of-Living. We hope for business men, who, in interpreting their work, will not lose sight of The Man. But the spirit of competition, rather than co-operation; and of unearned gains and love of speculation, have led to dangerous combines and monopolies, and socially harmful alliances with politics. "In business, not slothful, fervent in spirit, serving the Lord" says the spirit of The Man.

We hope for Christian businessmen after the manner of The Man. We ministers need Christ. In the days following the Reformation, when ra-

tionalism was running riot in Germany, it is said the typical sermon was on "the value of general charity, good agriculture, duty of the citizen, care of bees, and similar collateral themes." Is history repeating itself? Have you known of any pulpits where sermons on politics, war, the liberty loan, the status quo in government, and similar themes had the right-of-way? Well, should this condition continue, we may look for the adulteration of our hymns and our worship, the leaving of the Bible out of our schools, and the spiritual element out of our education. Anything else but preaching Christ cheapens and degrades the pulpit and encourages Christendom to swing over into rationalism and materialism. We read that in the days of English Deism at the beginning of the Wesley movement, the clergy were devoted to amusements, had little conception of the sanctity of their office and the spiritual care of the common people. Is this too common today? Then let us hope for more John Wesleys. Surely, we need preachers after the boldness of The Man. Preachers who will condemn sin in the church as well as out, in high places as well as low. Any hireling can denounce the street peddler and petty gambler, but it takes a pulpit hero to stigmatize corporation law-breakers and tax-dodgers, and any and all respectable sinners; and then out of love, insist on the social ideals of The Man Jesus.

We hope for farmers who care most about the idealism of The Man. Farmer-friends, of course you know you control that which contributes most to the maintenance of life. You know that men cannot live without the industry of the soil. Ours is a basic occupation. Then, will we take selfish advantage of society? This is tempting. Yet, it is extremely fascinating to know and to feel what possibilities for serving mankind have the plowman and the sower. But this calls for Christian vision. "The vision of a man is the correct measure of the man," says Carlyle. Behold the rural Galilean, who but for the Cross for mankind's sake, could have exploited all creation.

Everywhere we need, and we hope for, a revival of Gospel religion and of friendship with the Unseen Man. How we do need Christian motive and purpose in every walk and word and wish of life! The life of today must needs have morality at its center to save it. This is to say that it must have religion. I am increasingly convinced as the days go on that nothing but the religion of The Man can save men and nations. "Tongues" and "knowledge" are not enough, says the apostle Paul. Culture will not avail. To bring our blase children to know and to feel the white holiness of Jesus Christ; this is where we must build our future. I believe the religion of Jesus in practice, and that alone, will give necessary attention to the children, the poor, the sick, the imprisoned; and that only will rid our land of thievings, hold-ups, the traffic in drink, the terrible ravages of the social evil, and will give happy employment to all. Some American bankers were banqueting in China. The conversation passed to the alarming embezzlement of public funds in recent years. A Y. M. C. A. secretary asked if he might be allowed to ask two questions. How many of you men attended church and Sunday school when you were boys? All hands went up. How many of your boys are attending church and Sunday school today? No hands up.

Now, the fall elections are near. What shall we hope for? Whom shall we vote for? The self-seeker and the man or woman drunken with political ambition? A man cannot be better than his ideal. Only worthy purposes makes a man worthy. My candidate must be a person who has a clear vision of the just laws, and fair ideals, and happy service that should prevail among us. Be he church member or no, I want him to see the light of that city or community where reigns the Golden Rule. And, I want him to believe that such a commonwealth can, and will some day, be established.

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Fall & Winter 1923-24
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The Michigan BUSINESS FARMER

SATURDAY, NOVEMBER 10, 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"

AN OPEN LETTER TO MR. KELLEY

"Enclosed find check for one dollar for which please continue your paper. I want to tell you something. The farmers have got where they haven't got a darn bit of faith in the whole works, from the farm papers to the governor himself. The cards are stacked so we get cold-decked at every deal but I suppose we have got to support you all somehow.

After a hard fight we succeeded in stopping the T. B. test in Jackson County. It had been carried on here for two years and 80 per cent of us considered it the hardest blow ever dealt the cattle industry of our county. Beside we do not believe it amounted to anything. I'll bet we will never see a word of it in a farm paper just the same. Yours,—J. D. Kelley, Cement City, Michigan."

MY Dear Mr. Kelley:—You say "the farmers have got where they haven't got a darn bit of faith in the whole works from the farm papers to the governor himself!"

We will not attempt to answer for the Governor. And we will not attempt to answer for any other so-called "farm-paper", but we will challenge your right to include THE MICHIGAN BUSINESS FARMER, (if that was your intention) in that aspersion.

From the day the first copy of this publication went into the mails, it has been published with one goal always before us—the greatest possible service to the farmers of our home state.

We have never hesitated to attack any individual or proposition no matter how formidable, if we believed it menaced the farming business in Michigan. We have championed every farmers organization plan which had behind it a sincere purpose. We have never been biased by politics, religion or organization affiliations. NOR WILL THE BUSINESS FARMER EVER BE!

This is the only farm paper owned and edited in Michigan to-day and we would be traitors to our trust if we deviated one iota from this declaration of principles which has been our beacon from the start.

Now, Mr. Kelley, if there is any subject of interest to the farmers of Michigan which cannot or will not be discussed in these columns, whether we personally favor or disfavor it, I want to know what it is.

We maintain a department known as "What the Neighbors Say", under which appears in each issue letters from our readers on all manner of subjects. These letters appear just as they are received by us. We welcome them and print them, whether we agree with them or not. We believe this is part of the service expected of us and that we have no right to shut our columns to any reader who has a message for the farmers of Michigan.

Now, Mr. Kelley, if we have made it plain to you where we stand, we thus publicly invite you to state the farmers problems particularly in regard to the tuberculin testing of cattle, and your message will be printed in these columns. And I will not hold you, Mr. Kelley, to your bet that you would never see a word of it in any farm paper, either!—GEORGE M. SLOCUM, Publisher

BEAN CAMPAIGN A FLIVVER

IT ought to be apparent to the bean growers in Michigan that they will have to take over the marketing of beans into their hands.

When New York, California and Colorado, the other great bean producing states, agree to a campaign in which they will pay their share of the cost of a \$50,000 advertising campaign to

increase the sale of beans to the consumers in America, and when that plan goes on the rocks because of the shortsightedness of a few jobbers in Michigan it is high time that this state produced a leader who can initiate a strong organization of bean producers that will specialize only in handling this commodity and preparing it for market.

There is every reason why an organization of this kind can be as successful as those in the west, whereas a selling agency, organized to handle all manner of farm products, perishable and otherwise, quickly finds itself in very difficult waters.

Michigan beans will always hold an enviable place on the bean market in the United States. They are not a perishable crop; it is not difficult to prepare them for market, and THE BUSINESS FARMER was first, as you know, to encourage the farmers and their families to hand-pick their own beans and prepare them ready for market in their own homes, or with cooperatively owned machinery in their own neighborhoods.

A good organizer in a central office, with branches in the bean markets, could dispose of all the beans produced in Michigan and promote their sale at a cost so small to the individual bean grower that it would not be noticeable.

Then when another plan came forward, to promote the sale of beans and to which other states had agreed to pay their share, there would be no question but what the Michigan bean grower's association would raise this fund over night.

Where is the man who will step forward from the bean growers ranks or from the bean jobbers ranks and offer to take over the organization of a strong bean growers association in the state of Michigan?

There is a wide open opportunity here for some young man to show his mettle. He must be a man who knows how and where to sell beans and whose counsel can be taken by the men he is representing. The farmers of this state will be quick to recognize such a man and we will through the columns of THE BUSINESS FARMER, do all we can towards making his plans a success.

Perhaps we had best not close this comment without recognizing the many bean jobbers in Michigan who do realize the importance of cooperating with the growers and of increasing the consumption of Michigan grown beans. It is unfortunate that these men cannot work out a plan which would prove satisfactory to the bean growers and which would utilize their own equipment and facilities already built.

These men know the market and if they will lay their cards on the table and go fifty-fifty with the bean growers on the possible profits we would be just as anxious to see such a plan tried. Particularly because we believe in using the material we have at hand, if it is possible and practicable.

GOLDEN ANNIVERSARY OF THE GRANGE

THE Michigan State Grange celebrated its fiftieth annual convention at Muskegon the week of October 23rd to 26th.

We are proud to present in this issue a complete report by our staff correspondent of the proceedings of this meeting, which should be of interest to all farmers in Michigan whether members of this particular organization or not.

The Michigan State Grange has an enviable record over the fifty years since its organization in Michigan, when it was one of the pioneers in this great national organization that now has members in every state in the Union.

The Grange pioneered much of the organization and cooperative work which has been taken up by later organizations and carried forward with slight changes, but always with the principles behind it which the Grange leaders in its inception formulated.

The Grange has come to be recognized because of its age and experience as the counselor for the younger and often more impulsive organization and it has many times proved a good balance wheel when radical leaders would have led the farmers of this country into some will-o-the-wisp mirage.

We have never known a community where a local Grange was established that was not blessed by its environment. The Grange has meant not only the meeting place, the center of community interest, the place where men and women of the same calling could meet on equal grounds and discuss their mutual problems, but it has been the great educator which need recognize only as its superior the country school itself.

We are proud of the Michigan State Grange and we are proud of its leaders, who for fifty years have kept stainless the record of its work in this great state.

We know we bespeak the sentiments of every farmer in Michigan, no matter what his organization affiliation, when we wish the Michigan State Grange Godspeed and add our sincere congratulations and sincere hope that the second half of the century may see even greater accomplishments than have the fifty years just passed.

I COME TO SERVE!

THE cover design of this issue is a famous artists conception of the modern crusader who goes forth with the single purpose of relieving suffering, binding up the wounds and rehabilitating those who are unfortunate enough to be overtaken by calamity. He searches the world to find where he may be of assistance and his motto is "I come to serve!"

The American Red Cross has been first on every field of battle, first at every natural calamity, first at the bed-sides in every epidemic, no matter where in the world, since it was first organized.

We hope it will never again have to go upon the field of battle to ease the pain and scourge of War, but the natural calamities, fire, earthquake, flood and cyclone, will always be reaching out in some part of the world and exacting its penalty of helpless humans.

Within twenty-four hours after the earthquake, which so recently visited those congested islands in the Pacific, the American Red Cross had great ships loaded with provisions, medical supplies, nurses and doctors. That very gesture of good friendship to Japan in her hour of need will do more to cement a fellowship between the peoples of that far nation and our own than all the Jingoists on both sides can bolster up in another decade.

To give our share, no matter how small the contribution is, to the American Red Cross during the annual roll call which begins November 11th and closes November 29th is a privilege which every true American holds sacred. No wonder it is called the "greatest mother in the world!"

PAY-AS-YOU-GO ROADS

PAY for your highways as you build them, says Governor Groesbeck, in outlining plans for highway construction during the year 1924. There is not a farmer in Michigan who will not say "Amen" to this proposition, because, as we have continually pointed out, no sane man can defend continued issuing of bonds which mortgage the whole future prosperity of this state.

If Governor Groesbeck's administration is to be given credit for no other accomplishment, certainly his road building program and the changes he has made in the plans under operation when he took over the office have been commendable. He can well point with pride to the fact that under his administration only \$2,000,000 have been issued for highway bonds; that he has placed several hundred prisoners on the roads and that a greater mileage has been built at a lower cost than at any time since the complete highway program was adopted.

Having given the Governor credit for what he has done for good roads we must necessarily take him to task for vetoing the gasoline tax which has now been adopted by most of the states having a large registration of automobiles and trucks. There is every good reason for a gasoline tax. Lieutenant-Governor Thomas E. Reed, speaking at the Farmer's Picnic at Bear Lake, Manistee County, said recently, "The gas tax is the only fair method of paying for Michigan's great highway program, considering the fact that people from all over the continent drive over the highways of the state, and I believe that we will have that law in the near future."

We harbor the idea that even the Governor himself regrets now the action he took and is trying to make amends for it in the hope that he can have a successful highway building program well under way before the next legislature meets, when it is a certainty the gasoline tax will be inaugurated in this state.

MICHIGAN NEVER SO PROSPEROUS

DEPOSITS in Michigan's 572 State banks, two industrial banks and 12 trust companies which declined \$93,305,350.26 during the year ending September, 1921, are now, as shown by a statement issued by the Michigan Department of Banking as of Acts 10, this year, to be the largest in the history of the State.

The recovery from the decline in the year of the last quarter of 1920 and the first three quarters of 1921, has been continuous. From Sept. 15, 1922, to Oct. 10, 1923, just 13 months the increase has been \$124,481,258.94, of which \$40,-818,008.15 was in commercial deposits and \$83,-693,285.79 in savings deposits.

For the five-year period the increase in commercial and savings deposits combined has been nearly 100 per cent, or from \$59,724,468.65 to \$1,099,375,782.21.

And not all of this increase has been registered from the cities of Michigan either! Country banks report that a large proportion of their obligations from farmers have been liquidated and in the face of the agricultural calamity howlers, farmers have largely paid up the money borrowed during the periods of so-called "good-times".

PUBLISHER'S DESK

AN EXCEPTION TO PROVE THE RULE

THERE is an old adage that "There is an exception to every rule" and it may be that we have found it in the case of the knitting machine manufactured by the Home Profit Hosiery Company, Rochester, New York.

Late in October, at the earnest solicitation of our New York representative, the publisher stopped off at Rochester and visited the five-story home of this company. We met Mr. H. B. Watson, the general manager, and through his courtesy were able to make a careful investigation into the manufacture of the machines, the plan of selling to the user, the method of collecting the home work, supplying the raw material and paying for the work done. We also saw the finished work, as sent in by women from all parts of the country, being sterilized, matched, pressed, wrapped and placed in standard attractive hosiery boxes for the retail trade.

There was every indication that a legitimate work-at-home business was being operated here and that this company has many hundreds of satisfied operators who are shipping their material regularly, was demonstrated.

We have always stated in these columns that it was not the desire of the Publisher to use this department to work an injustice on any industry because of the misconduct of any individual in that industry.

We have had a great deal to say about auto knitters and yet we must confess that we have never had a complaint registered against the Home Profit Hosiery Company, although we have had any number against other companies in this same line, many of which we have adjusted to the satisfaction of our readers, but not without some pressure being brought to bear from this office.

We have the assurance of Mr. Watson that the interests of our readers will always come first and that they must be satisfied before he will consider the transaction closed. Under these circumstances we feel that it is no more than right that we should state the facts as we found them on a personal visit to this company at Rochester, and we should be pleased to hear from any of our readers who are familiar with it or who are now employed by it.

A NEW ONE FROM ILLINOIS

I wish to know if you can tell me anything in regard to the reliability of the Bankers Investment Bureau, 320 E. Clay St., Roodhouse, Ill., which claims to furnish a list of over 200 land buyers' names and addresses for two dollars and claim they do not charge any commission for selling your land in this way. In the first place I answered an ad in the "Lansing State Journal" of Mrs. W. Roberts of 320 E. Tray, Roodhouse, Ill., and when my answer came it was from the Bankers Investment Bureau, 320 E. Clay St., Roodhouse, Ill., and made me a special offer of over 200 names of buyers if I would send in within a certain date and as I didn't pay any attention they sent me a second letter which I will enclose for you to see, and extended the special price offer to Oct. 16. Will you please let me know what you can about this as soon as possible.—F. Y., St. Johns, Mich.

IN the first place if the Bankers Investment Company had the right kind of a proposition and buyers waiting for your farm they would not need to advertise under a fictitious name and a fictitious address to secure business. Legitimate business houses do not stoop to such methods.

In the second place if they were certain of selling your farm to one of their two hundred buyers as their circular would indicate, they would be glad to offer to do all of the work for a three or five per cent commission, which you would probably be glad to pay, on the actual sale of your property. Like most concerns of this kind we figure that the chief revenue of the Bankers Investment Bureau is the two dollars for listing which they receive from those who fall for their scheme. We suggest

that you spend this two dollars in advertising in your local county paper or your state farm paper. We have known of a great number of farms to be sold on this basis but we never have known one to be sold by the kind of scheme that the Bankers Investment Company have offered to do to you.

SELLING STILLS BY MAIL

"Is it any wonder that the manufacture of home brew prospers when advertisements like the enclosed card, are promiscuously circulated thru the mails?"

AND the circular our good friend encloses is headed "New Model Boiler and Storage Can", but the picture is of a copper still already to hook on the coil and altho the type plainly states that it is for boiling and storage, anyone with a child's intelligence would know that it is for making whisky.

But if there were any doubt left in your mind as to the intent of the machine advertised, it would be quickly dispelled by the announcement of copper-tubing at 30c per foot and "Liquor Flavouring Extracts: Rye, Bourbon, Scotch, Irish, Gin, Brandy, etc., at 75c per bottle" which appears on the same circular.

Now mind you, this circular was delivered by a United States government employee in the mail-box of a farm home which had not asked for it and had no desire for it and yet, if purchased, it would be shipped again through the governments mails to their door-step. A complete rum-making outfit that would terrorize a neighborhood and give the sheriff a merry chase to discover it!

No, dear madam, it is no wonder that there is almost as much drinking of alcoholic liquors in many sections as there was before prohibition, when circulars of this kind flood the mails and every city and town has its "Malt and Hop Stores" which sell the identical material this circular offers.

SELF-HELP

"The Pelman Institute wants \$39.00 cash out of me for a course in Pelmanism. I am interested in almost anything that leads to mental and financial advancement. Do you think this Pelmanism is real goods and worth the money, or is it a fake?"

I HAVE read over the circular you sent with your letter and altho I do not doubt but what the Pelman books are valuable if you will read them, I am sure that you can get just as much good value by asking for the right kind of books at your local public library, and you will be ahead just \$39.00 cash that they ask you for the course.

If you have money to burn, maybe you can get full value out of this course, but our experience is that most people sign up for these correspondence courses and never finish them. There is no question but what they are valuable, but they are only worth as much as you put into them. Ask your local library for some of Orison Swett Mardens books on self-help, nothing better was ever written.

SAVED MANY TIMES

DEAR Editor: You will find enclosed one dollar to extend my subscription two years. We like THE BUSINESS FARMER it has saved us many times the cost. I wrote to one of the knitting machine concerns intending to purchase one but after reading about them in M. B. F., I wouldn't venture. I was also going to write Warren McRae, but think I will let such men alone. A word to the wise is sufficient, and your paper is always on time with the best of advice. We farmers have hard enough times as it is without being taken in on these gilt edge advertisements. Let the good work go on and may many more be benefited by your timely warnings.—G. M. H., Cadillac, R. No. 2, Mich.

Steel rail mills of the country, with one exception, are booked to capacity until next June. Railroads are expected to place between 20,000 and 25,000 cars and considerable tonnage of track fastening.

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You will find Federal first mortgage bonds convenient securities to own; they pay generous interest, they are absolutely safe; and the Federal organization of financial experts takes all details from your shoulders.

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Loan value determined by a Government appraiser. Thus the government protects the farmer by determining the value the land, limiting interest rates, prescribing the terms and conditions of the loan, and by prohibiting commissions. For complete information of this opportunity to save money write

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Albion steel and wood mills are quiet and powerful. One-third the work of portable or any other mill. Only one man. Handles all sizes of work. This is a mill, and only a mill. Gives by dependable output without springs. Fits any 4-post mill tower. Why not change your old mill now with a good Woodmill. This is your chance—F. O. B. Albion. Exact it yourself. Ask your dealer, or write direct to Union Steel Products Co. Ltd. Dept. 34 Albion, Mich., U. S. A.

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\$2.77



Genuine Army Class B wool blanket, full bed size. This price is the lowest anywhere and as they are getting scarce we suggest you buy several at this remarkable low price. **\$2.77** Plus Postage

Army O. D. Wool Shirt \$2.95

This is the most wonderful shirt value made. Regulation army, double elbows, lined chest, of finest O. D. wool serge. Costs today to manufacture more than \$5.00. **\$2.95** Plus Postage

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These blankets for small horses, of brand new heavy weight outside shell of burly wool blanket lined. Heavy **\$1.85** Plus Postage

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For larger horses shell of treated duck blanket, lined. This is a well made durable blanket. Weight about **\$2.95** Plus Postage

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3 Pair 77c

All wool heavy weight extra length, just the thing for winter. They are long wearing regulation wool socks and worth 75c pair. **\$3.45** Plus Postage

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36 inches long with heavy O. D. Moleskin shell, lined with best grade bark tanned sheepskin. Well tailored, built for service. Beaverized collar. **\$9.75** Plus Postage

100% Wool Union Suits \$3.95

The best of material and workmanship in these heavy winter weight, all wool ribbed suits. You will not be disappointed with this great bargain. **\$3.95** Plus Postage

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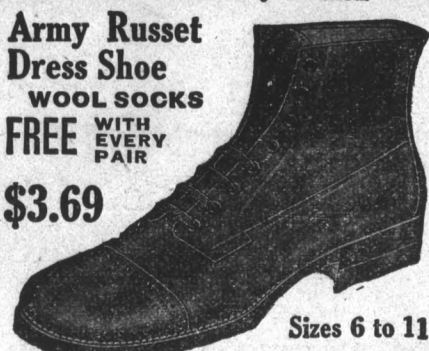
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Army Russet Dress Shoe

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Sizes 6 to 11

Goodyear welt Munson last regulation army pattern, drill lined shoe. Extra comfortable with soft toe leather inner sole and double ply oak leather outer sole. Snap up this bargain **\$3.69** Plus Postage

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Sizes 6 to 11—Wool sox free with every pair, mahogany finish plain toe Goodyear welt smooth calf uppers, solid oak sole with extra water proof sole. A very neat and dressy shoe.

All Wool Slipover Sweater 98c

Sleeveless to be worn under coat. This is a splendid serviceable all wool slipper. All sizes. Worth \$2. Our price only **98c**

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Made for U. S. Army, worth \$1.50, our price 79c Plus Postage. Stock up on these as there are only a few left. Sizes 32 to 38.

New O. D. Wool Breeches \$3.45

All Wool O. D. Regulation breeches brand new, made of extra quality wool serge and melton materials. Extra patch on knee. Our **\$3.45** Plus Postage

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Good quality and weight well tailored strongly stitched, splendid **\$1.55** Plus Postage

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Where you can buy a splendid all wool trouser of O. D. serge or melton, heavy weight material for this low price. Has heavy drill pockets and double stitched throat. **\$2.77** Plus Postage



What the Neighbors Say

TWO MANY WILD THEORIES

EDITOR—A man who was supposed to be one of the leaders in trying to form a National Farmer-Labor party said in a recent speech that he didn't favor a Farmer-Labor party but favored farmers and laborers uniting against the predatory interests.

Now I protest there are no predatory interests that form any class of the people in this country. Such statements foment class hatreds and are used to exploit votes. One of our great blessings in this country is an abundance of capital and efficient business and I believe the capitalist and businessman are just as honest and patriotic as the farmer and laborer.

Of course, there are some bad men in all classes. If it were not so we wouldn't need punitive and regulatory laws. Many statements commonly made to influence voters have no foundation in fact. One such is the government guaranty of railroads. Now the government doesn't guarantee the railroads anything, not even immunity from strikes and hold-ups.

It is said the Esch-Cummins law should be repealed. Do they mean the railroads should be left without any regulation whatever? It seems to me it should be amended and strengthened so that differences could be composed, strikes averted, and the people provided with continuous and efficient transportation.

The Federal Reserve Board is denounced and blamed for deflation of prices of agricultural prices. The Federal Reserve law was passed for the express purpose of providing an elastic currency. Anyone can see that it took more money to carry on business during the war with its high prices and intense activity than now. That it takes more money to move the wheat crop when wheat is \$2.00 per bushel than when it is only \$1.00 per bushel. There is plenty of money with which to do business and the Federal Reserve Board is in no way to blame for the low price of farm products. Inflation of the currency is one of the greatest catastrophes that can happen to any country.

The commission to value railroad property, the Railroad Labor Board, the Interstate Commerce Commission, the Supreme Court, the Judiciary, Judges and Legislators, in fact every government agency in sight is denounced and yet they demand government ownership of everything.

We want neither commission nor factism in this country but we will have both if any considerable amount of the wild theories advocated at the present time are enacted into laws. The recent experience of Italy along those lines should be a lesson to us. —K. S. Wood, Boyne City, Mich.

STATE PENSION FOR OLD

EDITOR—Why not pension the old rather than some of these young widows? I know one who has four children and is drawing \$25.00 per month and also keeping house for a widower with three children. He is a strong man able to support them without her getting \$25.00 per month. When they get pension why do they give it where two families agree to live in the same house as one family? She said she has been advised to live so and still draw a pension. If the state upholds such why not pension the helpless? There are some who think she is not entitled to it. —A Reader, Fenwick, Mich.

NO SMALL CHILDREN WORKING IN BEET FIELDS

DEAR EDITOR—I have just read about your child labor in the Michigan beet fields. I think that fellow is trying to raise a big stink to help destroy our sugar industry. I think he is the one the state police should square up. I have spent the biggest part of my life on the farm and have failed to find one child of five or six years old that does much in the sugar beet fields. I have one that is nine years old and every time he has a chance he is in the field doing something and he is a lot better off there than if he was in the city doing mischief or getting crippled up by machines or sticking his nose where he has no business. We have too many people

now who are trying to make a living now spreading all kinds of propaganda. They are the ones that ought to be attended to first. I will say again that a child of five or six years old cannot top beets. He might happen to pick up a knife to play with and hurt himself with it, that is how accidents happen. For weeding they are no good at that age, they might try but that is all. —Joseph Fargett, Bay County, Mich.

MADE SOME PROGRESS IN PAST 50 YEARS

EDITOR—The present situation for the farmer can not continue. California farmers are letting their fruit rot on the trees for the wholesaler is not placing orders with the canneries.

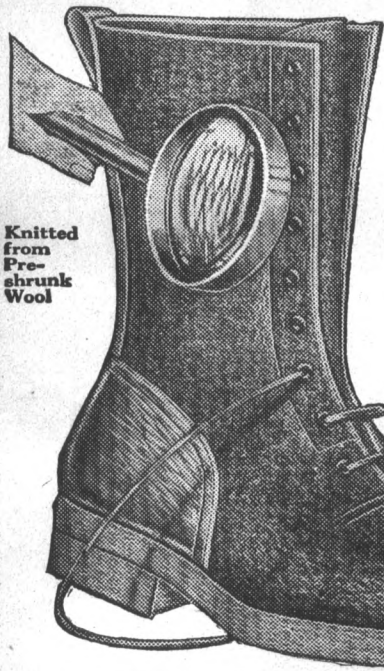
If the farmers could organize and do as factory owners do—put a price on their crops—and then the state could set a maximum price farming might be different. Say a bottom price of 60 cents per bushel and a top price of \$1.00 per bushel for the farm for the potatoes—a bottom price of \$1 and a top price of \$1.50 per bushel for apples for the farm; a bottom price of \$1 and a top price of \$1.50 for wheat for the farm; 60 and 80 cents for oats; so that the city dweller would know the spread between farmer and consumer and stop speculation and corners. Also stop robbing the city man with \$4 or \$5 per bushel crops when there is a food shortage.

The North Carolina Farmers Union shows that there was a refusal by the Secretary of Agriculture to permit Dr. Spillman's cost of Production figures for farmers to be printed. That farmers were supposed to produce and know nothing.

While the world has so far been ruled by fear, and kept in darkness by ignorance and false doctrines, yet we have made some progress in the last 50 years. We have abolished negro slavery, the saloon, stopped gambling on horse racing, closed the Louisiana lottery, given the vote to women, adopted Initiative and Referendum in 16 states, and in spite of Mutt and Jeff, the movies, divorce scandals in the dailies, and the base ball and prize fight scores, Lincoln was right when he said you could not fool all the people all the time. There is considerable sober thinking going on today. —Ezra R. Averill, R. 5, Grand Rapids, Mich.

BUSINESS BACKING THE BIBLE

DEAR EDITOR—I am quoting the following from the Literary Digest of March 13, 1923. The references to the Bible are my own: "The only sure foundation for business and national safety is not great and plentiful markets, ships on the seas and trained forces to protect and maintain our interests at home and abroad, but religion," and it is not a denominational journal which tells us this, but a business publication. Recently the attention of the Manufacturers' Record (Baltimore) was called to a revival which is reported to be sweeping over Mississippi, and, in the words of Howard S. Williams, Editor of the Hottersburg American, to be creating 'a better feeling in Mississippi today between men of all classes than ever before.' The Record feels therefore, a moral compulsion to note the phenomenon is of more than local or passing interest. 'The very foundation of individual, national and worldly prosperity,' says the Baltimore periodical, 'is religion.' 'Without the guiding influence of religion and the power it has over mankind this nation would soon sink back into barbarism, and no business in it would be safe. Eliminate from any community the churches and property of all kinds would become worthless.' This we are told is the lowest point of view from which to study the influence of religion on the individual or on the world. The Record emphasizes its views by asserting: 'This country needs a genuine revival (individual nationwide) of old time religion—the religion that accepts the teachings of the Bible as Divine; a religion that makes the employer honest with his employees and the employee honest with his employer; a religion that makes every adherent of it thorough and honest and honorable, in every transaction and in every



No Money Now!

Send for this sensational bargain by first mail. We want you to see how Chase saves you big money. If you don't think these warm hi-cuts are better value than the regular \$3.00 quality elsewhere send them back and receive all your money.

Famous Shrunk Wool Knit 10-Inch Hi-cut

\$1.95

Don't confuse this wonderful quality with the ordinary inferior "pressed felt" article. This hi-cut is knitted from pre-shrunk wool that will out wear several pairs of the cheaper grade.

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MAIL A POSTAL TODAY—for the greatest money-saving bargain book of our 22 years. Any stove, range, heater or furnace on 30 days' trial. Quick, safe delivery guaranteed. Easy payments. 500,000 pleased customers. Send us your name today.
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REGULAR size, 5 inches long, attractive and serviceable. Complete with pocket grip. Should last a life-time. Always sharp and ready for use. No broken points. Pencil sent post paid for names and addresses of 8 reliable boys ages 8 to 18 years living on R. F. D. routes in any of the following states: N. D., S. D., Minn., Ohio, Ind., Ill., Wis., Mich., Iowa, Nebr., Mo., Kan., or Okla. Give correct names and addresses. Write plainly. This offer is open only to one person in each family. Only one list of 8 names wanted from each person; no one person may receive more than one pencil. Offer not open to those who sent list of names previously unless different names are sent. **SUCCESSFUL FARMING, Building, Des Moines, Iowa**

relation of life; a religion which uplifts, which makes men realize that in the literal fulfilling of the teachings of the Golden Rule there is safety, and nowhere else is there safety for business or for society. The lack or absence of this kind of religion takes from men the moral backbone to stand out in the open and fight wrong wherever intrenched, regardless of their personal or business safety. Every man who seeks to fight wrong under the guise of some secret organization hasn't the moral courage to fight in the open and lacks the inspiring power of true religion. The spirit of the Golden Rule must dominate every factory and every farm. The man who cheats, sells bad goods or who tries in any way to take advantage of another, is by that fact sapping his own moral fiber. Only through a nation-wide revival of the religion of the Cross brought about by an individual confession of sin and turning from our wicked ways can save the work from chaos. The world is in turmoil through failure of religion to function fully in our hearts and lives." 2 Tim. 3:1-5; 1 Tim. 6:6-10; 1 John 1:8-10; Luke 6:31—M. A. C., Grand Haven, Mich.

RADIO DEPARTMENT

FARM RADIO NEWS COVERS COUNTY

AGRICULTURAL reports are now being broadcast by radio telegraph as well as by radio telephone direct from the United States Department of Agriculture at Washington through the Arlington radio station. The new service is designed to speed up the dispatching of market news and is the result of co-operative arrangements with the Navy Department to establish remote control stations in the Department of Agriculture.

With the use of radio and wire telegraphy the Department of Agriculture has established the most complete and efficient market news service to farmers and other agricultural interests developed anywhere in the world. Farmers in practically any section of the country can now receive reports of agricultural prices and movements at the leading market centers the same day, and in many cases within a few hours after the news develops. Trained market reporters in the markets collect the information and file it for immediate dissemination by telegraph and radio.

"FARMING AIN'T WHAT IT USED TO BE

A RECENT issue of the New York Herald tells about George Elkins, Buncombe, Ill., who at 97 years of age is declared to be the oldest active farmer in the country. He has affidavits to prove that for 75 years he has been working the farm on which he lives. His first "forty" was acquired during the presidency of Millard Fillmore. His next 120 acres cost him only 12½ cents an acre.

Says Mr. Elkins:

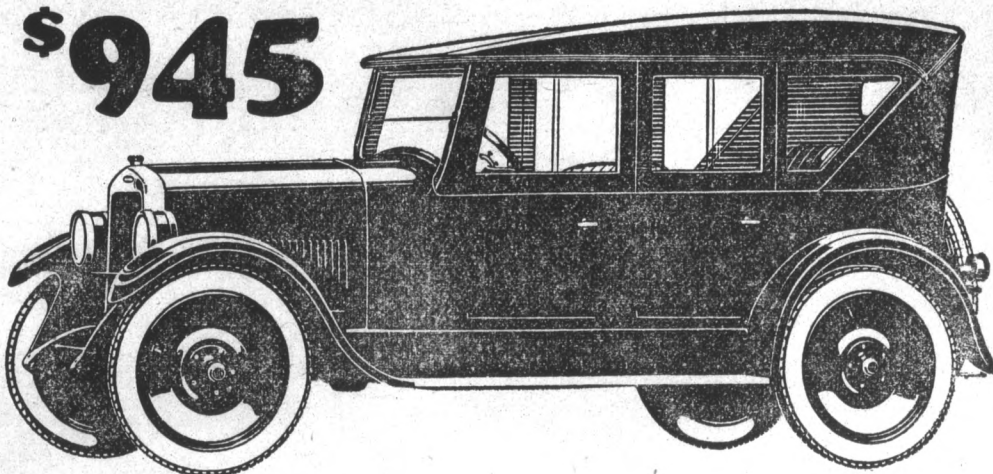
"If a person is always getting mad and worrying about little things that come up it's bound to cut down his years. Some folks spend all their time using themselves up trying to get even with the other fellow. There has been a heap of changes in the last eighty years. Farming ain't what it used to be. Even fifty years ago. When I first started we could raise ten bushels of corn on the same amount of land it takes for three bushels now, and we didn't have a whole lot of newfangled things to put it in with either."

Mr. Elkins' chief criticism of his business is that the same amount of land which produced 10 bushels of corn 50 years ago, gives him only three bushels today. That is, if 50 years ago Mr. Elkins raised 50 bushels of corn per acre, today he is getting only 16 or 17 bushels. No wonder he complains! And he is quite right: Farming ain't what it used to be!

In some way we did not receive the September 29th issue of your paper. We missed it. Please may we have a copy? Your paper is read by us all and we do enjoy it. So thankful it is a clean, wholesome paper, trying to help instead of hinder.—Bruce Barron, Kent County, Michigan.

Oakland Six Touring Car

\$945



Glass Enclosed Comfort for only \$60 more

For only \$60—you can equip any True Blue Oakland Touring Car with a new Glass Enclosure designed by the factory, and built to fit perfectly with Oakland's new-type permanent top and its weather-tight windshield.

This Glass Enclosure is quickly installed or removed, and is absolutely rattle-proof. Only your own eyes can fully tell you how perfectly it fits, how fine it looks, and how comfortable it is on cold and stormy days.

Farmers will particularly appreciate its sturdy construction—its ability to provide all of the comforts of a closed car, and yet to negotiate the roughest roads and steepest hills with the ease and agility of an open car.

See this Enclosure installed on a True Blue Oakland Touring Car—the car with the highly developed six-cylinder engine, the sound and simple four-wheel brakes and the centralized controls. See it at your dealers—its usefulness and comfort will truly amaze you!

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Touring . . . \$945
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Touring Models \$60
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RHEUMATISM

A Remarkable Home Treatment Given by One Who Had It.

In the year of 1893 I was attacked by Muscular and Sub-acute Rheumatism. I suffered as only those who are thus afflicted know, for over three years. I tried remedy after remedy, but such relief as I obtained was only temporary. Finally, I found a treatment that cured me completely, and such a pitiful condition has never returned. I have given it to a number who were terribly afflicted, even bedridden, some of them seventy to eighty years old, and the results were the same as in my own case.

I want every sufferer from any form of muscular and sub-acute (swelling at the joints) rheumatism, to try the great value of my improved "Home Treatment" for its remarkable healing power. Do not send a cent; simply mail your name and address and I will send it free to try. After you have used it and it has proven itself to be that long-looked-for means of getting rid of such forms of rheumatism, you may send the price of it, one dollar, but understand, I do not want your money unless you are perfectly satisfied to send it. Isn't that fair? Why suffer any longer when relief is thus offered you free? Don't delay. Write to-day.

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SYRACUSE, N. Y.

Mr. Jackson is responsible. Above statement true.



INDOOR MAGIC

Magician's Maxim: Never tell your audience what you are going to do before you do it.

Can you "palm" a coin?
This is the first thing for a young magician to learn.

Place a quarter in the palm of your hand. Grip it by pressing the ball of the thumb upwards. Practice till you can hold a coin this way, even when your hand is upside down, without seeming to have anything there at all. Many tricks are based on this—for instance:

Magic Production of a Coin: Come forward with a coin palmed in your right hand. Show your left hand, back and front, as empty. Then, as if to emphasize what you say, give it a slap with your right, leaving the coin. Now show your right hand empty, at the same time pulling up your sleeve with your left to mask the presence of the coin.

Close your left hand and, after one or two passes over it, produce the coin.

OUR BOYS AND GIRLS

Dear Uncle Ned:—As I haven't written in quite a while I thought I would write a few lines. How is the weather down there in Mt. Clemens lately? It is kind of rainy here. It has rained here for two or three days now and I hope it will quit now pretty soon. Well I suppose most of the boys and girls are getting ready for Halloween now. Pretty soon they will have to be getting ready for Christmas, and probably it won't be long before the ground will be white instead of brown. I wish some of the boys and girls would write to me. The trees begin to look like fall now don't they, with different colored leaves on them?—Lawrence Chapman, 923½ Pine Ave., Alma, Michigan.

Dear Uncle Ned:—I have never seen a letter in your paper from our town, Marcellus, and I fear that some of you may not know there is such a place, it is for that reason that I am writing. I have read "The Children's Hour" for some time and enjoy it immensely. I live on a farm near Marcellus, and I am in high school. Uncle Ned, I have often wondered just what kind of a person you really are. I read of the romance brought about through your page in the M. B. F. and I think that you should feel quite encouraged. I am not going to sign my name but to anyone who will write me through the page of the M. B. F. as "The Marcellian" I should be very glad to carry on a correspondence with. I suppose I have taken space enough but I guess I forgot to tell you that I am a girl. I am hoping that this little missive won't find its way to your waste paper basket or I shall surely feel that Marcellus is not on the map. I hope I'll see in one of your near future issues a letter headed "The Marcellian" from someone, and I surely will answer it with joy. Bye-bye—"The Marcellian."

Hello Uncle Ned:—I hope you have room on your page for a little northeastern girl to settle her letter in. Or maybe it'll settle in Mr. Waste Paper

Making Chair Castors From Bottle Caps

BOTTLE caps may be fastened to the ends of chair or table legs in such a way that the furniture may be pushed over the floor or carpet easily, and the floor will not be scratched nor the carpet torn. These bottle cap castors will be found both strong and durable.

Get four bottle caps and four short flat-headed nails. The cork lining should be left in the caps.

Turn the chair or table upside down, so that the ends of the legs are uppermost. Make a hole in the center of each leg, preferably with an awl or drill. Failing these tools, drive a nail part-way in and then pull it out, straight.

Place a bottle cap on the end of each leg and drive a nail carefully through the center, so that the nail enters the hole already made in the wood. Drive carefully until the head of the nail is level with the bottle cap.

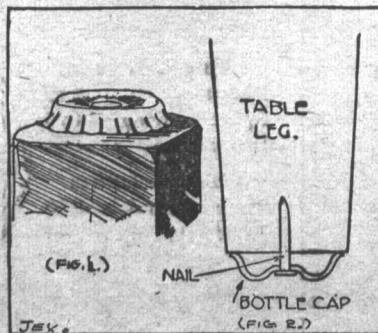
Now hold the blunt end of a large nail on the head of the nail in the bottle cap, and then hammer on the point of the large nail until the head of the smaller nail is driven down below the level of the bottle cap, as

Basket. Well, Uncle Ned, I have been a silent reader of the M. B. F. and the Children's Hour for over four years. But the reason I did not write was that I did not know your address, until this week's issue and right at the top of the page I saw it. I live on the farm with my mother, father and three sisters. I suppose there is someone who would like to know what I look like. I am a girl of 13 on the 13th day of May. Have I a twin? I have blond hair (which is bobbed) a very light complexion, am 4 feet 11 inches tall, weigh 113 pounds. The autumn leaves are beginning to fall again. My but this summer has gone fast, hasn't it, Uncle Ned? School has started again. I go to school every day. I am in the 8th grade. Well Uncle Ned I will have to close for this time as it is my bedtime. With love to all. Your niece,—Leona Seder, Alger, Michigan. P.S.—Boys and girls, write to me.

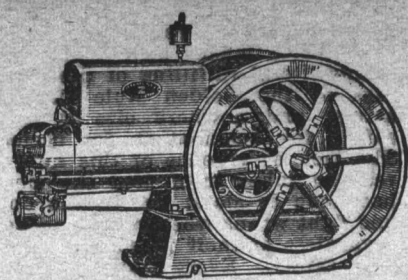
Dear Uncle Ned:—I have been a silent reader of the boys' and girls' page for several years. I attend the North Branch high school and will be a senior next year. The 13th of July I was seventeen years old. I am a blonde and have light brown hair, brown eyes, and weigh one hundred and ten pounds. One of my four brothers and two of my three sisters are married. I live on a 160-acre farm, two and one-half miles from North Branch. I would like to hear from some of the boys and girls and promise to answer all letters received. This is getting rather long for my first attempt so I will say good-bye. Your niece,—Teresa Kreiner, North Branch, Michigan.

Dear Uncle Ned:—Please send Mr. Waste Basket on an errand so he will not see this. I read all of the letters from the boys and girls page and enjoyed them very much. As it is the custom, I will describe myself. I will be 16 on Thanksgiving Day, am 5 feet and 9 inches tall and weigh about 140 pounds. I live on a farm of 80 acres and help my father with the farm work. The answer to Doris Margaret Scott's riddle is a "well". I have one sister who is older than I. I will enter high school this fall. Well I will close with a few riddles: Round as an apple, busy as a bee, prettiest little thing you ever did see. If you throw a stone into the water what does it become? I would like to hear from some of the boys and girls. Well, good-bye to you. Your nephew,—Lloyd Laubaugh, R. 3, Delton, Mich.

Dear Uncle Ned:—May I enter your merry circle? I wrote you once before, two years ago, but I hope you won't care because I am writing again. I will describe myself: I have dark brown hair, dark brown eyes, am 4 feet and 6 inches tall, weigh 64 pounds, will be in the eighth grade next year, and will be 13 years old the 27th day of October. Have I a twin? If so write, and I will surely write you a big letter. We have lots of tame rabbits here. Do you like rabbits, Uncle Ned? I do, and can get ours to sit right in my lap. I also like poetry, flowers, and small children. My best friend has moved away to Muskegon, and I miss her so. I dread to start to school on that account. My father works at Bamfield, but my mother, my sisters, Gladys and Sherlie, and myself are on the farm. Hoping my letter escapes the waste basket, I remain, your loving niece,—Leah Corbin, Stanwood, R. 1, Michigan.



heavy pieces can be handled in this way. Just try this little scheme, which takes only a few minutes to do, and you will be surprised at the results.



"Starts every time Hot or Cold"
FAIRBANKS-MORSE
'Z' engine

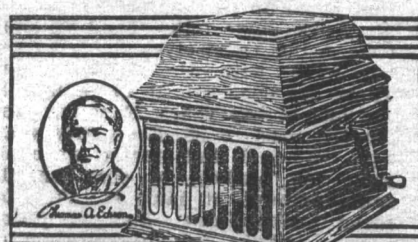
C. E. Sumner, Nettleton, Miss., says: . . . "Three years ago I bought a 'Z'. I have not spent one penny for repairs. It starts every time you call on it; makes no difference, hot or cold. Uses less fuel for power developed than any other I ever ran." . . . R. H. Kingsbury, Fort Worth, Texas, says: . . . "I have been using a 'Z' engine for about three years for irrigation. I have never suffered a loss due to insufficient water."

Over 350,000 users have approved the "Z" Engine. No matter what your power requirements, there is a "Z" Engine to exactly suit your needs. Over 5,000 dealers carry these engines in stock and will save you money on freight.

1½ H.P. "Z" (Battery Equipt)	\$ 54.00
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WANT TO SELL POULTRY?
AN AD IN M. B. F. WILL DO IT

U. P. ADAPTED TO RAISE GREEN MOUNTAIN SEED POTATOES

THAT the soils and climatic features of the Upper Peninsula of Michigan are particularly adapted to the raising of Green Mountain certified seed potatoes; that there is an urgent and almost nation-wide demand for this variety of seed, and that the farmers of the Upper Peninsula of Michigan are overlooking an unusual commercial opportunity in failing to give more attention to this agricultural feature is the opinion of Chris Bemis, Manager of the certified seed department of the Michigan Potato Growers Exchange of Cadillac, Michigan, who recently visited the peninsula in the interest of the seed potato production.

Mr. Bemis visited most of the agricultural communities throughout the peninsula, and in company with several of the county agricultural agents, visited some of the best potato fields.

"While it is true that there may be some over-production of common table stock, there is a decided lack of the certified seed potato variety, which is now in such urgent demand", Mr. Bemis declared. "We are receiving constant and urgent calls through our Exchange for carload lots of Green Mountain, Russett Rural, Irish Cobblers, Early Ohio, and other varieties of certified seed potatoes from practically every section of the country.

"The great need right now is for the Green Mountain variety. We have had, for the most part, to meet the demands for the other certified seed variety from our lower Michigan fields. Green Mountain seed, however, is typically adapted to the soil and climatic conditions of the Upper Peninsula of Michigan. Thus far, we regret to say, only one potato grower in the Upper Peninsula of Michigan has met our inspection requirements, and that man is John Delongchamp of Champion, Mich., and we have purchased his entire crop for this year. We are making every possible effort to encourage the Upper Michigan farmers to adopt this feature of agriculture. We understand that a few have started in on the Russett Rural variety. We do not believe that this is advisable for the upper Michigan territory; largely for the reason that conditions in the lower peninsula are much more favorable for this variety, and we have been able to secure a more desirable product from that section of the state, and our demand for that particular type is not so urgent at this time.

"I could place ten carloads of certified Green Mountain seed today, if I could get them, at top market prices; and we could almost definitely assure raisers of Green Mountain seed a twenty to forty per cent increase on their income on each acre, as compared with the common table stock variety, which the upper Michigan farmers are now raising. We hope that next year will bring about some tangible results."

CLUB MEMBERS WHO FINALLY ATTEND COLLEGE

THE results of a survey to determine the number of former boys' and girls' club members enrolled or students at the Michigan Agricultural College has just been made public by R. A. Turner, the state club leader. At the opening of the school year in September there were 57 former club members in the freshman class, or 10.7 per cent of the entire enrollment for the class. In the sophomore class 27 were found that were former club members, or 6.8 per cent of the class. The junior class contained 2 less but the per cent of the class was 7.8. In the senior class the number dropped to 21 and the per cent to 7.7. The total number attending who were formerly members of boys' and girls' clubs was 130, or 8.4 per cent of the total enrollment.

THANK YOU!

Please accept my thanks for the good work you are doing and what you have done and are doing for me. If I can only afford one paper it shall be the good M. B. F. as I love it from cover to cover. It is such a good, honest, clean, large-typed paper. We are all in love with Curwood's stories. Please give us more of them. They are good, clean, many stories. Yours truly, Mrs. Jennie Quick.

Marketing Your Products

October in Michigan railroading is always the month of peak load. Coal is coming in; crops are rolling out. To so handle this additional traffic that it may be carried smoothly and without interruption to the normal year-round flow of raw materials and finished products is a task which finds every employee of Michigan's twenty-four railroads, keyed and ready.

Our personnel is at its highest point of efficiency.

Our rolling stock is in virtually 95% perfect repair condition.

Our road beds are in better shape than at any time since the disaster of Government operation. We have bought 620 miles of new rail this year.

Two seasons of prosperity of Michigan have permitted us to invest this year in new locomotives, cars and other betterments the record breaking sum of \$75,980,881.26.

Despite restrictions such as handicap no other business, Michigan railroads are solving—not their problem—but the problem of transportation that naturally follows the industrial, social and economic expansion of a prosperous state.

Do you notice and experience this improvement in your transportation? Tell us frankly and fully.

Upon the attitude of you people of Michigan towards your railroad system rests much of the future prosperity of your state.

Michigan Railroad Association

Railway Exchange Bldg., Detroit, Mich.

(3)



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Our Special No. 988 brings joy to sensitive feet. Wide, roomy, soft leather, bunion last.

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Favorites with farmers for 30 years. Dress and Service shoes for men and boys of all leather and all good leather. Made by skilled shoemakers. Good looking, long-wearing, easy on your feet and on your pocketbook. Your store sells H-B shoes, or will get them for you. Hand some free booklet on request.

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Tells you about cause, effects and treatment of this dangerous disease; explains how, without risk, you can, like thousands of other farmers and stockmen, rid your herd of it by using ABORNO the pioneer, guaranteed remedy for Contagious Abortion. Write for FREE Copy.

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Oat Sprouter \$2.99

For \$2.99 you can build the simplest, most efficient, easiest to operate and best oat sprouter ever constructed. A boy can make one in an evening with no tools but saw and hammer. Thousands in successful operation. Plans with plain directions for building, 10c postpaid. I. PUTNAM, Route 1139-0, ELMIRA, N.Y.

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The protector of American Farm Property for over 25 years. The standard of quality wherever the best is none too good. Five million farms are now fenced with American Fence. The annual value of the stock and crops it safeguards represents many billions of dollars.

Farmers have found that full gauge steel—full length rolls and long life galvanizing mean true economy in fencing.

Ask your dealer for American Fence.

The only original and genuine.

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WHEN WRITING TO ADVERTISERS PLEASE MENTION MICHIGAN BUSINESS FARMER

EARLY TRAINING

I N a basket, all day,
I must sleep the hours away;
And it does no good to cry,
For they simply let me lie.
No one rocks or coddles me;
I am being "trained" you see.

There are roses on the wall,
But the basket is so tall
I can only see the flowers
When, at the appointed hours,
I am lifted out with care,
To be taken down the stair.

After I am dressed and fed,
Back I go again to bed.
Sleeping, waking, there I lie,
And it does no good to cry.
I shan't have a bit of fun
Till this being "trained" is done.

EATING FOR HEALTH

AMONG the dietetically important vegetables—and one, moreover, that is always with us—is the cabbage. Cabbage is about nine-tenths water, and it requires three-fourths of a pound of cabbage, or about one serving, to furnish one hundred calories of heat to the body, while it requires less than one ounce of sugar to furnish the same amount. This sounds bad for cabbage, doesn't it? But let us look at it from another angle before coming to conclusions.

This serving of cabbage furnishes nearly one-third of the time needed in the day's rations. Sugar furnishes none, and the body needs lime to build bones, to make strong teeth and for other equally important purposes.

This serving of cabbage also supplies nearly one-fourth of the iron required by the body each day. The body requires only a small amount of iron, but the work accomplished by that minute quantity is of exceeding importance. Without iron, red blood corpuscles can not be formed; and without red corpuscles, the blood does not function properly.

Not only does this serving of cabbage furnish one-third of the day's lime and nearly one-fourth of the iron needed, but it also supplies over half of the phosphorus required by the body for the day's work, and phosphorus also is very essential to the proper functioning of the human mechanism.

But these are not the only advantages of cabbage. It is what is known as a bulky vegetable, and this bulkiness and certain laxative properties, together with its high iron and water content, help to prevent conditions that may cause putrefaction in the intestines.

In addition to this, nearly all of the cabbage is edible; only fifteen per cent has to be discarded as waste. As vegetables go, this is a comparatively low percentage of waste. There are only three in which the loss is lower—String-beans, onions and okra—while in several the loss is higher, green corn having a wastage of over sixty per cent and green peas nearly fifty.

In addition to this, cabbage is a valuable source of the much-talked-of vitamins. But in this connection it is well to remember that cooking cabbage either in the pressure cooker or in boiling water destroys a percentage of the Vitamin C, the one that prevents scurvy. Therefore, cabbage that is served raw in the form of salad is a more valuable source of this vitamin than cabbage that has been cooked.

FOOD CALENDAR FOR NOVEMBER

DON'T forget that the proper seasoning for your Thanksgiving menu is a genuine spirit of thankfulness.

Be sure there's cranberry, grape currant or tart-apple jelly for the roast turkey dinner.

While the cranberry season is on, remember to can sauce and make jelly for other days. Cranberries are as good with summer meals as winter.

Start a jar of left-over slices of bread to have some ready for the turkey stuffing.

If you are so fortunate as to have partridge, pheasant or other game, you will need to use a stuffing rich in fat to relieve the dryness of these otherwise delicate meats.

For your Thanksgiving centerpiece tray a low Indian basket filled with fruits—oranges, pears, apples, bunches of grapes—and decorated with autumn leaves.

Another suitable centerpiece is



The Farm Home

A Department for the Women

Edited by MRS. ANNIE TAYLOR

DEAR FOLKS:—I have been very anxious to have you know more about the Hot Lunches for the rural schools and although I am able to give you just a brief idea, because of space, I have some bulletins on this subject and would be pleased to send one of them to you. Be sure and read the Recipe column. It has our Thanksgiving Dinner and may have one or two new suggestions. Maybe you would like some special dish for Thanksgiving that you have thought of having but haven't the recipe. Write me and I will try and help you out. If you are using the hot lunches in your community I would appreciate any letters telling of how you manage so that we all may enjoy your advanced ideas.

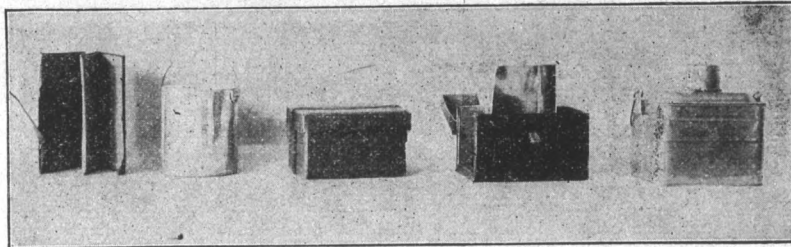
*Your Friend,
Mrs. Annie Taylor*

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

a low bowl of oak leaves or short branches mixed with sprays of bitersweet.

Don't discard the fat from your

Thanksgiving fowls. Clarified, it is an excellent shortening and may well be used in making white sauces to use with strong-flavored vegetables.



Good Bye, old Lunch Boxes!

Hot Lunch For Our Rural Schools

AS long as most of us remember the school lunch has been an incidental affair, I feel sure this article will have its appeal. There was an idea in cooking the meals that this and that would be left over and would be a good addition to the children's lunch. Often an unexpected guest or a hungry family would clean the platters and none of that wholesome appetizing food was left for our boys and girls and so again they had to take pot luck.

As one authority said recently:

"The installation of equipment for cooking something hot at noon in the rural schools is probably the greatest stride in maintaining public health that has ever been made.

"That sounds exaggerated, but it isn't. An examination of the children in several rural schools before the hot lunch was installed and again several months after it had been in operation revealed some startling facts.

"Before the hot lunch was put in, seven out of each ten children were in very poor physical condition, very susceptible to diseases and of low vitality, two out of ten were in fair condition and one was good. Then after several months of hot lunch, there were seven good, two fair and only one poor."

The hot lunch club has come to be recognized in many rural schools,

as an essential part of the school program and a big step in this, the right direction, has been taken. In the city schools, where a great number come a long distance, they are serving regular hot meals at noon for a very small amount of money.

The hot lunch to be successful should have the co-operation and support of the entire community. The school board and the parents are most intimately concerned with this project, but such organizations as the Parent-Teachers' associations, the Grange, Farmers' Club, and the various Ladies' Aid Societies should be made to feel a vital interest in the undertaking.

If your school has no hot lunch system working for our boys' and girls' better health, why not invite the teacher and several of the mothers who are good at pushing things along and keep the telephone and the car busy until you get your school lined up and marching along by the side of the good ones for high standard of health.

I have some bulletins prepared by the Agricultural College that I will gladly send any of our readers who are interested enough to get this good work started. It tells just how to go about it and contains plans for inaugurating this important innovation and includes some recipes for meals.



The girls take turns at preparing the hot food.

MOTHER'S PROBLEMS

AS THE SCHOOL YEAR PROGRESSES

A GOOD start has been made on the school year. The novelty has all worn off; the children are settled down into the five days a week routine. It is not too early to ask yourself: "How are they standing up under school?"

Are colds becoming frequent occurrences? Is there a tired washed-out look to any of the little faces? Have you heard complaints of headaches? Viewing your children as an outsider, just how do they look to you, physically?

Perhaps you are fortunate enough to have a school-nurse or school-doctor who examines the children at intervals and reports their health condition to you; perhaps you must be the sole judge. Don't neglect any ill-health signs that may be appearing now. If there is a tendency to weariness, if weight has been noticeably dropped, endeavor to find out why.

Consider first of all the subject of sleep. Have the children been getting to bed early enough nights, considering that they can no longer sleep until they feel like getting up? Have there been too many parties and entertainments and evening trips to town for the little folks?

How about their food? Do they rush off without any breakfast, as I have known many children to do? Or do they eat for their morning meal such indigestible food as doughnuts and coffee and heavily greased potatoes or over-sweetened pancakes? Milk, toast, eggs and fruit, with a favorite cereal, should start their day for them. And if lunches are taken, they should contain nourishing bread and meat sandwiches, fruit and only a small proportion of sweets.

An abundance of sleep and of plain, simple, wholesome foods and of pure, fresh air, necessary for health at all times, is doubly essential when children are under the strain of school and of necessity must be "penned up" for hours with other children. Make sure that your children have all three!

WINTER GAMES

FOR mouths now there will be little time after school for outdoor playing. More and more the young folks will be in the house, and more and more will it become necessary to keep them occupied, and therefore, out of mischief. It is the season for indoor games. Are your children supplied with the most common ones?

Games are beneficial in many respects. Tiddledy-winks and jackstraws, those two old favorites, provide excellent training in judgment as well as muscle control. Dominoes and checkers are instructive as well as interesting. Old Maid and Authors sharpen the wits and quicken the memory. In even the most simple games there is real development made in the child's mind.

More important, however, than the mere educational value that games provide, is the moral training secured in friendly contests with other children. Sooner or later a child has to learn to accept defeat occasionally. Some children, to whom first place means very little, accept defeat too philosophically; others take their losses too hard. There is little to be done to help those in the first class, but a great deal can be done to help those who go down to defeat with tears in their eyes.

Usually that type of child derives the most benefit from the games he plays if he can play with a neighbor-child, rather than with his own brothers and sisters. If playing only with the children in his own family, he is too apt to give away to his emotions and create a scene because he didn't win—a performance detrimental, rather than beneficial, to him. But if playing with "outsiders" he will keep himself in control, will laugh at his defeat, and determine next time to win.

Watch should be kept over children at their indoor games. Cheating should be detected and severely reprimanded at once. Under proper supervision indoor games can teach generosity, fairness, determination, self-control and the ability to smile in the face of defeat.

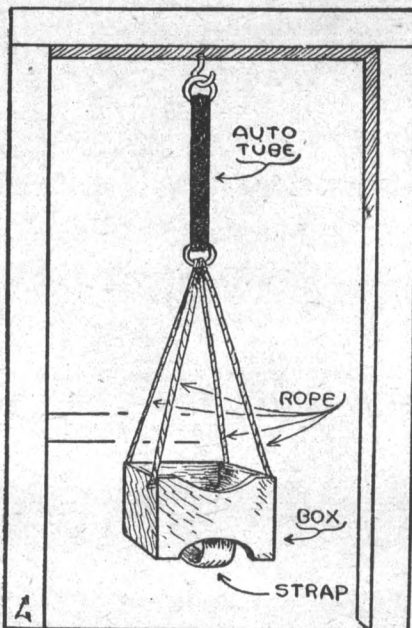
Personal Column

For the Lady who Knits Mittens.—Could you tell me if the lady (Celia Brennan) who knitted mittens last winter had her add in the M. B. F. is going to do so again? Would like some children's mittens knitted.

Helpful Handy Hints.—A long time ago I noticed a request for helpful suggestions so here are some things I have found helpful: A piece of wire clothes line with half a dozen spring clothes pins strung on and fastened behind the range, the small boy and big man will find it a good place to dry wet mittens and also to keep them where they can be found. The wife will not have to move them every time she sweeps. A short line with pins on is indispensable on the back porch, handy to hang dish towels and various small pieces on. A woodbox on casters with a piece of rope fastened to it is easily taken out on the porch to fill; saving several steps, it will take only a minute to wheel the box out. Of course a built-in box is better but we do not all have them.—A Subscriber.

Things Made at Home.—I put a screw hook in the top of door casing, for jumper.

I took a box the size I wanted, the box being twelve inches by fourteen inches wide and ten inches deep. The side I wanted for front I cut out and took off the bottom. I put a strap in the



center so baby wouldn't slide out. I hollowed out front so it wouldn't be too high for baby to lean on. I took a rope and cut it in four pieces long enough to make jumper right height from floor; fastened these ropes to the corners of box and tied ropes in ring. On this ring I fastened an auto tube and on tube put another ring to hang in hook put in door casing. I also upholstered the box so it is comfortable for baby. She has a good time in her jumper.—Mrs. E. M. S.

RECIPES

THE THANKSGIVING DINNER

THANKS GIVING Day has long been called the first really American holiday. We all know it means giving thanks and is a day of feasting. All our crops are in and we have much to be thankful for.

I am giving you a Thanksgiving Day menu and some recipes of dishes that have always been great favorites with my family:

Celery Olives Relishes
Oyster or Fruit Cocktail
Roast Turkey, Giblet Gravy
Mashed Potatoes or
Candied Sweet Potatoes
Steamed Squash or Succotash
Cranberry Sauce
Jellied Vegetable Salad
Carrot Pudding or Pumpkin Pie
Coffee
Nuts and Raisins

OYSTER COCKTAIL

Eight small oysters, two drops Tabasco, one tablespoon tomato catsup, one teaspoon celery, finely chopped, one-half tablespoon vinegar or lemon juice, one-half teaspoon Worcestershire sauce.

Mix ingredients, chill thoroughly, and serve in cocktail glasses, or cases made from green peppers placed on a bed of lettuce.

ROAST TURKEY

DRESS, clean, stuff, and truss a ten-pound turkey. Place on its side or rack in a dripping pan or roaster. Rub entire surface with salt, and spread breast, legs, and



AIDS TO GOOD DRESSING

SEND IN YOUR SIZE

Lately some of you ladies have been sending for patterns without giving size. This means expense and delay for both of us. I hope you all realize the importance of sending in your size when asking for patterns.

4507. A Practical Play Dress for Tiny Tots.—Comfort and freedom are expressed in the style here illustrated. The model is good for gingham, seersucker, repp, pongee and kindergarten cloth. The bib and pocket, also the cuff may be omitted. The Pattern is cut in 3 Sizes: 6 months, 1 year and 2 years. A 1 year size requires 1 1/2 yard of 36 inch material.

4456. A Slenderizing style for Women of Mature Figure.—Satin was used for this model. The revers collar, cuffs and panel fronts are braided in fine soutache. This style would be attractive in white or colored linen, with braiding or embroidery in a matched or contrasting color. The Pattern is cut in 7 Sizes: 36, 38, 40, 42, 44, 46 and 48 inches bust measure. A 38 inch size requires 5 yards of 40 inch material. The width at the foot of the dress is 2 1/2 yards. To trim with contrasting material as illustrated, requires 1 1/2 yards 40 inches wide.

4488. A House Dress "Neat and Trim"—The house dress of today has a very important place in the model wardrobe of every woman. The model here illustrated is suitable for the stout and slender figures. Gingham, crepe, ratine or printed cotton, as well as linen may be used for its development. The width at the foot is 2 1/2 yards. The closing is at the left side in front. The Pattern is cut in 6 Sizes: 34, 36, 38, 40, 42 and 44 inches bust measure. A 38 inch size requires 4 1/2 yards of 36 inch material.

4462. A Comfortable, Practical Style.—This is a good model for nainsook, crepe, crepe de chine or silk. 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 2 1/2 yards 36 inch material.

4489. A Model of Comfort and Grace.—Every woman appreciates the charm of a comfortable negligee such as here portrayed. The new figured, or embroidered silks are very smart for a garment of this kind, but silk or cotton crepe, corduroy, terry cloth, china silk or batiste, is also attractive. 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 6 1/2 yards of 27 inch material.

4479. A Neat Apron for Many Occasions.—Lawn, batiste, dotted Swiss or silk could be used for this style. It is also attractive for cretonne, or chintz. The Pattern is cut in one Size: Medium, and requires 1 1/2 yard of 36 inch material.

4505. A Youthful Stylish Design.—Here is a very pleasing model, with becoming lines and smart features. The style is suitable for the new figured silks, for moire satin, or jersey weaves. The Pattern is cut in 5 Sizes: 12, 14, 16, 18 and 20 years. A 16 year size requires 3 1/2 yards of 40 inch material. To make belt and revers of contrasting material requires 1/2 yard of 40 inches wide.

4529. A Comfortable Suit for the "Little Man."—Flannel, jersey cloth, twill or serge could be used for this model. It is also good for wash fabrics. The blouse may be finished with the sleeve long, or in elbow length as illustrated. The Pattern is cut in 3 Sizes: 2, 4 and 6 years. A 4 year size requires 2 1/2 yards of 36 inch material. For collar and cuffs on long sleeves of contrasting material 1/2 yard is required, 27 inches wide.

4490. A Popular Practical Model.—Crepe, cambric, crossbar muslin and silk are suitable for this style. It is cut with comfortable fullness, and is good for slender and stout figures. The Pattern is in 4 Sizes: Small, 34-36; Medium, 38-40; Large, 42-44; and Extra Large, 44-48 inches bust measure. A Medium size requires 2 1/2 yards of 36 inch material. For belt of elastic or webbing 1/2 yard 2 1/2 inches wide is required.

3575. Set of Garments for an Infant.—Pattern 3575 is here portrayed. It is cut in One Size and comprises a Dress, Barrie Coat, and Carriage Robe. The Dress will require 2 1/2 yards of 36 inch material; the Barrie Coat 2 1/4 yards and the Robe 2 1/4 yards. Cambric, lawn and nainsook are appropriate for the Dress and Barrie Coat, and for the Robe elderdown broad cloth, Bedford cord, silk, satin, or flannel may be used.

4472. A Pretty Apron for "Mother's Helper."—Figured percale in white and blue is here portrayed. The style is easy to develop and easy to adjust. The straps may be fastened to the belt with buttons or snap fasteners. The Pattern is cut in 5 Sizes: 6, 8, 10, 12, and 14 years. A 12 year size requires 2 yards of 27 inch material.

4452. A Unique and Stylish Model (for Slender Figures).—Canton crepe in a pretty tan shade was used for this design, with bands of Persian embroidery for trimming. This is also a good model, for satin, tulle, and moire. The Pattern is cut in 3 Sizes: 16, 18 and 20 years. An 18 year size requires 5 1/2 yards of 40 inch material. The width of the skirt at the foot is 2 yards.

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Crossroads of Conversation

Could the telephone directory in the hands of each subscriber be revised from hour to hour, there would be no need for the information operator. But even during its printing and binding, thousands of changes take place in the telephone community. New subscribers are added to the list. Old ones move their places of business or of residence.

Though their names are not listed on the directory, these subscribers must be connected by the highways of speech with all others in the community. To supplement the printed page, there must be guides at the crossroads of conversation.

Such are the information operators, selected for their task because of quickness and accuracy, courtesy and intelligence. At their desks, connected with the switchboards in central offices, they relieve the regular operators from answering thousands of questions about telephone numbers that would otherwise impede the rendering of service. If they are unnecessarily asked for numbers already in the directory, service is retarded.

"Information" stands for the most complete utilization of telephone facilities.



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Toothache	Lumbago
Earache	Rheumatism
Neuralgia	Pain, Pain

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wings with one-third cup butter, rubbed until creamy and mixed with one-fourth cup of flour. Dredge bottom of pan with flour. Place in a hot oven with enough water to start and when flour on turkey begins to brown, reduce heat, and baste every fifteen minutes until the turkey is cooked, which will require about three hours.

For basting use one-half cup of butter melted in one-half cup boiling water and after this is used baste with fat in pan. Pour water in pan during the cooking as needed to prevent flour from burning. During cooking turn turkey frequently that it may brown evenly. If turkey is browning too fast, cover with buttered paper to prevent burning. Remove string and skewers before serving. Garnish with parsley or celery tips or curled celery rings and disks of carrots strung on fine wire. One year I strung cranberries and fastened around legs and wings and crossed the breast of the turkey and using parsley for my green color.

Turkey is often roasted with chestnut stuffing, oyster stuffing, or turkey stuffing (Swedish style).

CHESTNUT STUFFING

Three cups large chestnuts, one-half cup butter, one teaspoon salt, one-eighth teaspoon pepper, one-fourth cup cream, one cup cracker crumbs.

Shell and blanch chestnuts. Cook in boiling water until soft. Drain and mash. Add one-half the butter, salt, pepper, and cream. Melt remaining butter, mix with cracker crumbs, combine with mixture.

OYSTER STUFFING

Three cups stale bread crumbs, one-half cup melted butter, salt and pepper, few drops onion juice and one pint of oysters.

Mix ingredients in order given, add oysters, cleaned and drained from liquor.

TURKEY STUFFING

(Swedish Style)

Two cups stale bread crumbs, two-thirds cup melted butter, one-half cup of raisins, seeded and cut in pieces, one-half cup English walnut meats broken in pieces, salt, pepper and sage.

Mix ingredients in order given.

GRAVY

Pour off liquid in pan in which turkey has been roasted. From the liquid skim off six tablespoons fat; return fat to pan and brown with six tablespoons flour; pour on gradually three cups stock in which the giblets, neck, and tips of wings have been cooked, or use liquor left in pan. Cook five minutes, season with salt and pepper. For giblet gravy add to the above giblets, heart, liver, and gizzard finely chopped.

CHESTNUT GRAVY

To two cups thin gravy add three-fourths cup cooked and mashed chestnuts.

CRANBERRY JELLY WITH CELERY

Pick over and wash four cups of cranberries. Put in a stew pan and add two cups sugar and one cup boiling water. Bring to the boiling point and let boil twenty minutes; then force through a strainer. When mixture begins to thicken, fold in one and one-half cups celery cut crosswise of stalks in one-eighth-inch slices. Turn into a mould or moulds and chill. Remove from moulds and garnish with curled celery.

JELLIED VEGETABLE SALAD

Soak one tablespoon granulated gelatine in one-fourth cup cold water and dissolve in one cup boiling water; then add one-fourth cup each, sugar and vinegar, two tablespoons lemon juice and one teaspoon salt. Strain, cool, and when beginning to stiffen, add one cup celery, cut in small strips, one-half cup shredded cabbage, one-third cup small cucumber cubes, one-fourth cup cold cooked green peas, and one-fourth cup cold cooked beets (cut in thin slices; then in fancy shapes). Turn into ring mould and chill. Serve on lettuce leaf or any green and use horseradish cream dressing. One-half-cup heavy cream, 3 tablespoons vinegar, one-fourth teaspoon salt, few grains pepper, 2 tablespoons grated horseradish root. Beat cream until it begins to thicken, then add gradually vinegar, while continuing the beating. When mixture is stiff, add seasonings and fold in grated horseradish.

PUMPKIN PIE

One and one-half cup steamed and strained pumpkin, two-thirds cup brown sugar, one teaspoon cinnamon, one-half teaspoon ginger, one-half teaspoon salt, two eggs, one and one-half cups milk and one-half cup cream.

Mix ingredients in order given and bake in one crust.

CARROT PUDDING

One cup of raw carrots and one cup of raw potatoes, grated fine, one and one-half cup flour, one cup sugar, one cup raisins one cup currants or Sultana raisins, one tablespoon molasses, one teaspoon soda, one salt spoon each of cinnamon, nutmeg and allspice.

Steam three hours. Will serve ten or twelve persons.

Soup Recipe.—Two of our readers sent in the soup recipe for Mrs. Cronin and I hope you will all enjoy it: One-half bushel tomatoes, 14 stalks of celery, leaves and all; twelve stalks of parsley, leaves and all; eight bay leaves; twelve teaspoons salt; two tablespoons mixed spices; one-half teaspoon red pepper; one cup white sugar; boil until tender, then take seven onions fried in one cup of butter till tender and add to the mixture. Then take one and one-half cups flour stirred smooth in a little water, add to the whole when thoroughly scalded and put through collander, heat and can.—Mrs. M. L. S.

—if you are well bred!

What to Avoid in Social Conversation.—Do not manifest impatience. Do not engage in argument. Do not interrupt another when speaking. Do not find fault, though you may gently criticize.

The Runner's Bible

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Offer unto God thanksgiving; and pay thy vows unto the most high. And call upon me in the day of trouble; I will deliver thee, and thou shalt glorify me.—Ps. 50:14-15.

And one of them when he saw that he was healed, turned back, with a loud voice glorifying God; and he fell upon his face at His feet, giving Him thanks, and He was a samaritan. And Jesus answering said, Were not the ten cleansed? But where are the nine? Were there none found that returned to give glory to God, save this stranger?—Luke 17:15-18.

The world, and that includes those who call themselves Christians,—seem sadly lacking in gratitude. Even when it is felt, some are unwilling to humble themselves enough to express it; or what is worse, they are reluctant to give pleasure by such expression. Thanks, sincerely and humbly given, may be just the encouragement the recipient needs,—true, spiritual food. At least it will let in a little of God's sunshine upon a very dark world.

OH MONEY! MONEY!

(Continued from page 6.)

from babyhood, Mellicent never had her rattles till she wanted blocks, nor her blocks till she wanted dolls, nor her dolls till she was big enough for beads! And that's what made the poor child always look so wall-eyed and hungry. She was hungry—even if she did get enough to eat.

"Mrs. Blaisdell probably believed in—er—economy," hazarded Mr. Smith.

"Economy! My stars, I should think she did! But, there, I ought not to have said anything, of course. It's a good trait. I only wish some other folks I could mention had more of it. There's Jim's wife, for instance. Now, if she's got ten cents, she'll spend fifteen—and five more to show how she spent it. She and Jane ought to be shaken up in a bag together. Why, Mr. Smith, Jane doesn't let herself enjoy anything. She's always keeping it for a better time. Though sometimes I think she does enjoy just seeing how far she can make a dollar go. But Mellicent don't, nor Frank; and it's hard on them."

"I should say it might be," Mr. Smith was looking at the wistful eyes under the long lashes.

"Tis; and 't aint right, I believe. There is such a thing as being too economical. I tell Jane she'll be like a story I read once about a man who pinched and saved all his life, not even buying peanuts, though he just doted on 'em. And when he did get rich, so he could buy the peanuts, he bought a big bag the first thing. But he didn't eat 'em. He hadn't got any teeth left to chew 'em with."

"Well, that was a catastrophe!" laughed Mr. Smith, as he pocketed his notebook and rose to his feet. "And now I thank you very much, Miss Blaisdell, for the help you've been to me."

"Oh, you're quite welcome, indeed you are, Mr. Smith," beamed Miss Blaisdell. "It's done me good, just to talk to you about all these folks and pictures. I've enjoyed it. I do get lonesome sometimes, all alone, so! and I ain't so busy as I wish I was, always. But I'm afraid I haven't helped you much—just this."

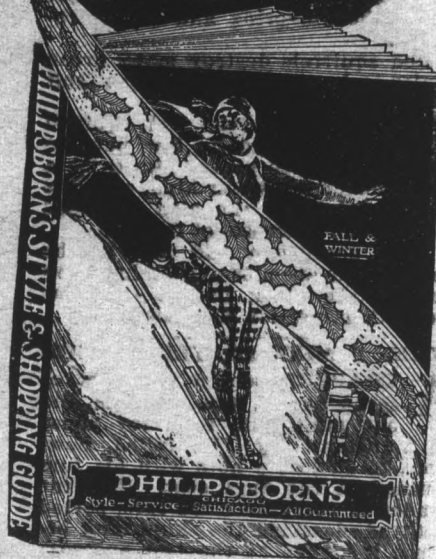
"Oh, yes, you have—perhaps more than you think," smiled the man, with an odd look in his eyes.

"Have I? Well, I'm glad, I'm sure. And don't forget to go to Maggie's now. She'll have a lot to tell you. Poor Maggie! And she'll be so glad to show you!"

"All right, thank you; I'll surely interview—Miss Maggie," smiled the man in good-bye.

He had almost said "poor" Maggie himself, though why should she be poor

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PHILPSBORN'S
DEPARTMENT - 528 - CHICAGO -

Maggie had come to be an all-absorbing question with him. He had been tempted once to ask Miss Flora, but something had held him back. That evening at the supper table, however, in talking with Mrs. Jane Blaisdell, the question came again to his lips; and this time it found utterance.

Mrs. Jane herself had introduced Miss Maggie's name, and had said an inconsequential something about her when Mr. Smith asked:—

"Mrs. Blaisdell, please,—may I ask? I must confess to a great curiosity as to why Miss Duff is always 'poor Maggie.'"

Mrs. Blaisdell laughed pleasantly. "Why, really, I don't know," she answered, "only it just comes natural, that's all. Poor Maggie's been so unfortunate. There! I did it again, didn't I? That only goes to show how we all do it, unconsciously."

Frank Blaisdell, across the table, gave a sudden emphatic sniff.

"Humph! Well, I guess if you had to live with Father Duff, Jane, it would be 'poor Jane' with you, all right!"

"Yes, I know." His wife sighed complacently. "Father Duff's a trial, and no mistake. But Maggie doesn't seem to mind."

"Mind! Aunt Maggie's a saint—that's what she is!" It was Mellicent who spoke, her young voice vibrant with suppressed feeling. "She's the dearest thing ever! There couldn't be anybody better than Aunt Maggie!"

Nothing more was said just then, but in the evening, later, after Mellicent had gone to walk with young Pennock, and her father had gone back down to the store, Mrs. Blaisdell took up the matter of "Poor Maggie" again.

"I've been thinking what you said," she began, "about our calling her 'poor Maggie,' and I've made up my mind it's because we're all sorry for her. You see, she's been so unfortunate, as I said. Poor Maggie! I've often wished there was something I could do for her. Of course, if we only had money—but we haven't; so I can't. And even the money wouldn't take away her father, either. Oh, mercy! I didn't mean that, really—not the way it sounded," broke off Mrs. Blaisdell, in shocked apology. "I only meant that she'd have her father to care for, just the same."

"He's something of a trial, I take it, eh?" smiled Mr. Smith.

"Trial! I should say he was. Poor Maggie! How ever she endures it, I can't imagine. Of course, we call him Father Duff, but he's really not any relation to us—I mean to Frank and the rest. But their mother married him when they were children, and they never knew their own father much, so he's the only father they know. When their mother died, Maggie had just entered college. She was eighteen, and such a pretty girl! I knew the family even then. Frank was just beginning to court me."

"Well, of course Maggie had to come home right away. None of the rest wanted to take care of him, and Maggie had to. There was another Duff sister then—a married sister (she'd died since), but she wouldn't take him, so Maggie had to. Of course, none of the Blaisdells wanted the care of him—and he wasn't their father, anyway. Frank was wanting to marry me, and Jim and Flora were in school and wanted to stay there, of course. So Maggie came. Poor girl! It was real hard for her. She was so ambitious, and so fond of books. But she came and went right into the home and kept it so Frank and Jim and Flora could live there just the same as when their mother was alive. And she had to do all the work, too. They were too poor to keep a girl. Kind of hard, wasn't it? and Maggie only eighteen!"

(Continued in Nov. 24th issue.)

WASHTENAW CLUB MEMBERS BIG WINNERS AT FAIR

(Continued from Page 8)

judging. For the third time in as many consecutive years the team Washtenaw walked away with first prize in grain and corn judging at the State Fair this year. As a reward the winning members will have their expenses paid by the State Fair to the National Hay and Grain Show to be held in conjunction with the International Livestock Exposition. In garment making the girls from Washtenaw won third place. Also in the milking contest this county was represented and won second place. All seven trips offered at the State Fair to the International Livestock Exposition and National Hay and Grain Show at Chicago in December were won by boys and girls from this county. And their total cash winnings from state and county fairs this year amounts to \$1,440.85.

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The Indianapolis Cancer Hospital, Indianapolis, Indiana, has published a booklet which gives interesting facts about the cause of Cancer, also tells what to do for pain, bleeding, odor, etc. A valuable guide in the management of any case. Write for it today, mentioning this paper. (Adv)

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Red Squirrel Enemy of Useful Birds

IT is hard to believe that the handsome, agile, graceful red squirrel which adds such a picturesque note to our lawns and parks is an inveterate destroyer of the eggs and young of useful birds and spends much of his time in searching out nests among the trees. Such however are his habits and naturalists and sportsmen class him as one of the most vicious of all game destroying animals. In many places war has been declared on him by sportsmen who are particularly interested in ridding their neighborhood of "vermin," as the birds and animals are called which prey on useful species. A great mass of evidence has been collected against the red squirrel showing that his depredations are such as to make it necessary to keep down his number if insectivorous birds are to be allowed to flourish and help out in their useful work.

The late John Burroughs wrote of the red squirrel: "Nearly all the birds look upon it as their enemy and attack and annoy it when it appears near their breeding haunts. Thus I have seen the pewee, the cuckoo, the robin and the wood thrush pursuing it with angry voice and gestures. If you wish the birds to breed and thrive in your orchards and groves, kill every red squirrel that infests the place."

Dr. B. H. Warren of West Chester, Pennsylvania, formerly State Ornithologist of Pennsylvania and a naturalist of repute stated that some years ago when Thomas J. Edge was Secretary of Pennsylvania Department of Agriculture, he received complaints from a dozen or more farmers in different sections of Pennsylvania about red or pine squirrels destroying young chickens. Several also wrote Secretary Edge that this squirrel killed the young of domestic pigeons.

Prof. N. F. Davis, teacher of biology at Bucknell College, Lewisburg, Pa., had so much trouble with red squirrels killing nesting birds and eating their eggs about the lawn of the college campus where lots of trees flourish, that he shot some twenty of the nimble little red-coated murderers to end their depredations. One day six of the squirrels attacked and pursued a large gray squirrel and before Prof. Davis could save it, the vicious creatures cornered their victim and literally cut it to pieces.

The presence of the red squirrel is by common consent among many naturalists, dangerous to useful birds for the protection of which there is such an insistent demand at this time.

Dr. C. Hart Merriam, who for many years was chief of the Biological Survey, Washington, D. C., and who ranks as one of the foremost authorities in the United States on birds and animals writes: "The propensity to suck the eggs and destroy the young of our smaller birds is the worst trait of the red squirrel and is in itself sufficient reason for its extermination, at least about the habitations of man. I have myself known him to rob the nests of the red-eyed vireo, chipping sparrow, robin, Wilson's thrush and ruffed grouse, and doubt not that thousands of eggs are annually sacrificed in the Adirondack region alone, to gratify his appetite. Therefore, where abundant, as he always is during springs that follow nut years, his influence in checking the increase of our insectivorous birds can hardly be over estimated. Dr. A. K. Fisher informs me that on three occasions he has known these squirrels to destroy young robins. I have long been aware that this animal was on occasional depredator of the poultry yard, and find in a journal written twelve years ago, a note to the effect that a case had come to my knowledge where one was caught in the act of killing both chickens and ducks."

The late Arthur Chapman, former Game Commissioner of Pennsylvania wrote: "Reliable farmers and poultrymen tell me red squirrels sometimes, but rarely, will attack and kill little chickens and they have been known to catch and devour small ruffed grouse."

Mr. August Koch a noted naturalist of Williamsport, Pa., who died several years ago wrote as follows: "Red squirrels, decidedly smaller in size than grey squirrels are much

quicker. The red species is bold, impudent and aggressive. He is fearless and loquacious and does not hesitate to go out and battle to death with the gray.

"Red squirrels, two or more together often attack the gray and they generally kill or seriously maim the gray opponent."

"The reds sometimes go to the homes of the grays, attack and drive off the old grays and then drag their helpless little ones out of the nest, tear them to bits and eat, with great gusto, the quivering and bloody remains."

Red squirrels destroy many green apples and pears by cutting the fruit to eat the seeds.

In some states the red squirrel has been protected by law but the mass of evidence proves him to be a destroyer of the worst kind, of game and useful birds and also injurious to the other interests of farmers.

Most sportsmen add him to the list of their enemies and he has been put on the black list of the New York Conservation Commission.

WHEN A MINK PLAYED 'POSSUM

A TRAPPER sent a shipment of seven skunk, two opossum and one mink skin to a fur house in a distant city. He failed, however, to enclose a note with his furs listing all the furs sent. The fur grader in going over the furs, sorted out and classified the skunk and because a glance at the two opossum skins told him that they both classed as fine, large prime skins, he tossed them into a big pile of other furs and went on with the next shipment awaiting his attention.

He had seen no mink skin along with the skunk and opossum skins. Of course, the trapper at that time refused to ship any more furs to that receiving house.

Some weeks later a large collection of opossum skins were being piled up for sale, when one of the men engaged in stacking up the skins noticed a handsome, dark, furry tail sticking out of a big prime opossum skin which had probably brought the trapper between one and two dollars, the missing mink skin which was worth at least four times that much.

This is not an isolated instance of this sort of error on the part of trappers in shipping furs; it happens time and time again. No furs should ever be placed inside of other furs. Place your furs flat, one on top of the other, with heads all pointing in one direction, on the heavy paper or burlap in which you are going to ship them; enclose an inside tag bearing your name and address and list the furs you are enclosing, then wrap your bundle securely. When packed in this way you may be sure that each and every fur will meet the fur graders attention and there can be no misunderstanding regarding the number of furs you ship.

"Jimmie," said the teacher, "why don't you wash your face? I can see what you had for breakfast this morning."

Little Boy—"What was it?"

Teacher—"Eggs."

Little Boy—"Wrong, teacher; that was yesterday."—Capper's News.

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GRANGE APPROVES OF PRISONERS BUILDING ROADS

(Continued from Page 4)

exemption of \$4,000, and beginning with a 5 per cent tax on all income above the \$4000. It is also provided that the revenue derived from this income tax shall be used to replace the general property tax.

The delegates heartily approved the wish of Mr. Cook that conditions speedily improve so that every farmer in Michigan will make more than \$4000 per year and thus be allowed to pay an income tax. "Nothing would suit us better," declared Mr. Cook.

The Farm Bureau and the Michigan Federation of Labor have both promised their support in securing this amendment so there is considerable confidence that the movement will soon be successfully completed.

Petitions were distributed to the delegates and the task of securing the 60,000 signatures necessary has already begun.

Report by Mrs. Dora Stockman

The State Grange listened with special interest to the report presented by their State Lecturer, Mrs. Dora H. Stockman. As a member of the State Board of Agriculture, Mrs. Stockman felt it her duty to place the facts of the present situation squarely before the Grange. Clearly and frankly she outlined the development of the controversy which began with the dismissal of Pres. Friday from the Mich. Agrl. College. "Mr. Friday frankly admitted that he did not know much about agricultural-economics. When we hired him we hoped he could analyse the farm problems and do for the farmer what economists were doing for other lines of business. But after 14 months of administration, Dr. Friday himself felt that he was in the wrong place," said Mrs. Stockman.

Mrs. Stockman stated that the State Board of Agriculture will stand by its rights. She further stated that, "It is time that the people of the state know whether the constitution is still effective or whether it is a scrap of paper to be juggled or annulled. I do not believe that the legislature has the right to nullify our fundamental law. If the people decide that the State Board of Agriculture is unnecessary and desire the entire control of state affairs in the Administrative Board, with the veto powers in the hands of one man, the constitutional boards should be abolished and the administrative board created by constitutional amendment."

Speaking of the charge of "politics," Mrs. Stockman declared, "The statement that the Administrative Board must lift M. A. C. out of politics makes one smile. The truth is that some members of the Board of Agriculture, and probably some of the County Agents, got in wrong by standing for the income tax and the gas tax, which were measures that the farmers wanted. County Agents are not a political machine, but if they were they would be working for the farmers." "The Grange and members of the Board of Agriculture, prior to the Administrative Board's action, decided it would be better to continue the County Agent work solely with public money just as soon as sufficient funds were available."

Mrs. Stockman refuted the charges of inefficiency in the matter of spending appropriation funds for the Agricultural College and stated that M. A. C. is the leading agricultural college in the country and is ready to serve the farmers of the state.

Private Peat Starts Something

One of the "high lights" of State Grange week was the address given by Private Peat on Wednesday afternoon. Private Peat is a young Canadian veteran of the World War. He came so closely in contact with the horrors of war that he decided to devote his life to advancing the cause of world peace.

In brief, Private Peat's argument is that war develops so easily because the youth of the nation is taught to glorify war. He described how statues, memorials, history books, lecturers, and the like, all glorify war, hold it up as a splendid thing, and talk only of victory, glorious victory.

The young soldier then gave some vivid descriptions of war as he experienced it in the trenches of France. He asked that youth be taught what war really is. "For every Victoria Cross, and the honor of

receiving it, our youth should be taught that there are ten thousand wooden crosses and the tears of ten thousand heart broken mothers," declared Private Peat.

"There will be little war in the world for the next ten or more years," said Private Peat, "because the young men who are needed to make up the armies know what war really is." "You must wait until another generation of young men has grown up, before you can again recruit armies who are eager to get into war."

His "Plan of Peace" was well received by the Grange delegates who pledged themselves, by resolution, to work for glorifying the work of peace and for unmasking the realities of war.

Wide Range of Questions Discussed

Among the more important of the various resolutions adopted favorably by the State Grange were the following:

To prohibit hunting, trapping, or fishing on posted land without the written consent of the owner. A exemption of \$4,000, and beginning fine of \$10 to be imposed for each offense.

Against the further propagation of Chinese pheasants.

That only taxpayers shall vote on bond issues. This resolution was amended to read that all electors shall be allowed to vote on bond issues but that 60 per cent of the

qualified electors of the bonding district must vote in favor of the bond issue before it shall be authorized. This was still further amended to allow the issuance of school bonds on the approval of a majority vote providing that the affirmative vote includes not less than 40 per cent of the total number of electors.

That all voters must be able to read and write the English language.

No Tax Exempt Bonds

The State Grange went on record very emphatically as opposing the issuance of any tax exempt bonds. Efforts to amend this resolution so as to make exceptions in the case of various types of bonds, were consistently voted down.

The Grange was also just as emphatic regarding reapportioning the state in legislative district. By resolution, they insisted that the moiety clause be retained to apply to the smaller counties and groups of counties. It was also decided that only citizens, rather than total population, should be made the basis of the count for apportionment.

Various Contract Firms Were Heard From

The State Grange has a contract system whereby the subordinate Granges can purchase various commodities at reduced prices. The list includes coal, automobile tires, paints, day-old chicks, and canned goods. A connection, made recently, allows the purchase of harvester

machinery made by the state of Minnesota.

Other Resolutions were

Condemning the false reports made concerning child labor in the beet fields.

That the state ferry, plying across the Straits of Mackinac, should be self supporting.

Endorsing the proposition of a state-owned fertilizer plant.

Requesting the establishment of a state-owned cement plant.

Recommending the adoption of the short-form ritual where desired.

Recommending the establishment of a system of uniform text books.

Endorsing the Meggison system for the distribution of primary school funds.

Grange Favors Consolidated Schools

A real controversy developed over the proposition of endorsing the establishment of consolidated schools. After numerous votes, amendments, tabling the motions, and recommendations, the convention finally voted to endorse school consolidation providing that the proposed district had an assessed valuation of not less than two and one-half millions.

Want Electricity on the Farms

The proposition to develop a super-power electrical system by combining various power units in the state was received with much interest by the Grange delegates. A representative of the Public Utilities

(Continued on Page 27)

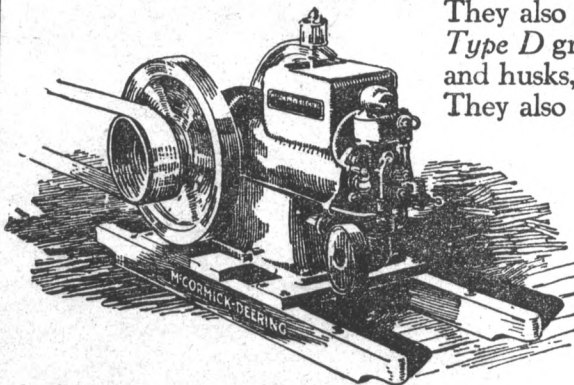
Feed Your Low-Grade Wheat

ON the advice of the best authorities, wheat is now being fed to make pork. Wheat at 75 cents a bushel [or less when it is low-grade, shrunken, and unsalable] has a hog-feeding value of \$1.00 a bushel—and it is from 8 to 10% more valuable than corn as a pork builder. It is nutritious and palatable and has more mineral matter and protein. Two objects are gained by wheat feeding—the low-grade surplus is turned into good money on the farm, and the price of No. 1 wheat will be pushed higher.

All authorities agree that, because of its hardness, wheat must be ground for feeding. Coarse grinding releases 10 to 22% more feeding value. Here McCormick-Deering Feed Grinders are especially well fitted to come to the aid of the farmer. Famous for years for their fast, many-sided work in small grain grinding, they are ideal for handling surplus wheat just as desired.

There are three types and sizes of McCormick-Deering Feed Grinders. The Type C handles small grains and shelled corn or a mixture of both. The Type B mills are for ear corn. They crush the cobs and grind cobs and corn together.

They also grind small grains and shelled corn. The Type D grinds corn in the husk, pulverizes the cobs and husks, and makes a fine meal of the whole mass. They also grind corn on the cob and small grains.



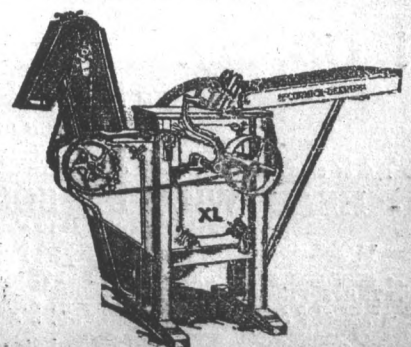
Ask for a demonstration of these general-purpose grinders at the store of the McCormick-Deering dealer. See what they will do for wheat or any other grain, or for corn in any shape. Let them show you how to get maximum food value out of grain when run by the most economical power—McCormick-Deering Kerosene Engines.

INTERNATIONAL HARVESTER COMPANY

606 S. Michigan Ave. of America Chicago, Ill.
(Incorporated)

McCormick-Deering Corn Shellers

DO not forget that now is the time to prepare for your corn shelling. McCormick-Deering shellers have made excellent records for clean work and durability. They are made in seven sizes and styles, covering hand shellers, hand and power shellers, and large cylinder shellers for single farms or custom use. Capacities range from 20 bushels up to 400 bushels per hour. Here again McCormick-Deering engines and McCormick-Deering Tractors provide the most satisfactory power.



Does Contagious Abortion Threaten Your Profits?

Hundreds of stock-raisers have found that the Bowman Remedy is a positive cure for Contagious Abortion. They have cleaned up their herds which, in many cases, were on fire with the disease.

The Bowman Abortion Remedy will do the same for your herd. Don't suffer any more losses from this terrible disease. The thing to do is

Get Rid of It NOW

I guarantee the Bowman Remedy will absolutely cure Contagious Abortion in cattle and hogs. It also stamps out such attendant trouble as retention of placenta, white scours, calf pneumonia. If your herd is attacked by Abortion, get in touch with me at once.



ERICK BOWMAN
Discoverer, Bowman's Remedy

Write me today

I will be glad to send you full details immediately. Get all the facts: See what the Bowman Remedy has done! Judge for yourself: Just send me a postal now:

Guarantee

I guarantee to bring every cow or sow that is a breeder back to normal, healthy delivery if treated with Bowman's Remedy according to directions. In exceptional cases, where additional treatments are needed, I will furnish these free, except for shipping cost. For every animal Bowman's Remedy does not cure of Contagious Abortion, I will refund the cost of treatment.

ERICK BOWMAN, President.

Erick Bowman, President

Erick Bowman Remedy Company

240 N. Cedar St.

Owatonna, Minn.

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Advertisements inserted under this heading for reputable breeders of Live Stock at special low rates to encourage the growing of pure-breds on the farms of our readers. Our advertising rate is Thirty Cents (30c) per agate line, per insertion. Fourteen agate lines to the column inch or \$4.20 per inch, less 2% for cash if sent with order or paid on or before the 10th of month following date of insertion. SEND IN YOUR AD AND WE WILL PUT IT IN THE FREE, so you can see how many lines it will fill. Address all letters, BREEDERS DIRECTORY, MICHIGAN BUSINESS FARMER, MT. CLEMENS, MICH.

CLAIM YOUR SALE DATE

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

Nov. 14—Holsteins, Hillcrest Farm, Allegan, Michigan.
Nov. 14—Polled Shorthorns, Clarence Wyant, Berrien Springs, Michigan.
Nov. 15—Herefords, Poland Chinas, Shropshires, C. A. Stimson, Eaton Rapids, Michigan.

G. P. PHILLIPS

THE GOLDEN RULE AUCTIONEER
Bellevue, Michigan
Pedigreed Sales a Specialty.
Write, wire or call for terms and dates.

AUCTION!

NOVEMBER 15, 1923

30 head Registered Polled Herefords
50 head Large Type Registered Poland Chinas
50 head Registered Shropshire Sheep

C. A. STIMSON

Eaton Rapids, Michigan.

CATTLE

AYRSHIRES

FOR SALE—REGISTERED AYRSHIRE
bulls and bull calves, heifers and heifer calves.
Also some choice cows.
FINDLAY BROS., R. 5, Vassar, Mich.

My! Oh My! What An Opportunity

35.73-lb. King Segis Blood at Public Sale

SIRE COLONEL LYONS SEGIS. A 35.73 LB. SON OF SEGIS JULIA PRINCESS. THE HIGHEST PRODUCING DAUGHTER OF KING SEGIS.
From dams by MAPLECREST DE KOL HENGERVELD, whose three sisters have each produced over 1,200 lbs. of butter in a year, two of them former WORLD'S CHAMPIONS.

40 - HEAD WILL BE SOLD AT AUCTION - 40
Starting at 10 o'clock a. m.

Wednesday, Nov. 14th, at Fair Grounds, Allegan, Mich.

Most of them bred to our CARNATION BULL, whose sire is own brother to that wonderful cow SEGIS PIETERJE PROSPECT—WORLD'S CHAMPION MILK PRODUCER. 37,381 lbs. milk and 1,448 lbs. butter in a year, and he already has 92 A. R. O. Daughters, and whose dam is a 32.38-lb. four-year-old daughter of AVON RONTIAC ECHO, a son of MAY ECHO SYLVIA, 1,005 lbs. of milk and 41 lbs. of butter in a week.

A GREAT OPPORTUNITY to secure choice heifers and young bulls for your herd.

Remember the date—Wednesday, November 14th! Send for catalogs.

HILLCREST FARM, Kalamazoo, Michigan

DAIRY and LIVESTOCK

BREEDS OF DAIRY CATTLE

No. 2—Jersey

THE island of Jersey, the largest of the Channel Islands, is the native home of the Jersey breed of cattle. Except for immediate no cattle have been landed on the island since 1779, so that ever since that time the purity of the breed has been preserved. It seems probable that the foundation stock is the same as the Guernsey, namely, from Brittany and Normandy, in near-by northwestern France. Conditions in Jersey are similar to those in Guernsey. The breeders on the island have developed cattle that, in addition to productive ability, have uniformity of type and natural beauty, while in America the breeders have developed greater size and production, with less refinement of features.

Importations and Distribution

Jerseys were first imported into the United States about the middle of the last century, and since that time importations have been made practically every year. The breed probably has the largest numbers and widest distribution of all the dairy breeds in this country. Large numbers of Jerseys may be found throughout New England, the Middle West, the South, and the Southwest.

Characteristics

Jerseys very considerably in color. The solid-colored animals are preferred by many breeders. Various shades of fawn, squirrel gray, mouse color, and very dark brown are common colors, and in the broken-colored animals white is mixed with these colors.

The muzzles and tongues are usually black or lead colored, and it is very common for animals to have a light or mealy ring around the muzzle. A black switch is also a desirable feature. Next to the Guernsey the Jersey has the yellowest skin secretion of all the dairy breeds. The horns are small, waxy, and frequently tipped with black.

Jerseys have a distinctly nervous disposition and are usually somewhat excitable. Their highly organized nervous system causes them to respond quickly to good treatment and abundant feed. The udders are symmetrical and have sufficiently large teats.

Jerseys are the smallest of the dairy breeds. Mature cows range from 700 to 1,300 pounds in weight (average about 900 pounds); bulls vary from 1,400 to 2,000 pounds (average about 1,500 pounds). Compared with the Guernsey, the Jersey is smaller, and has finer features and more refinement throughout.

The birth weight of calves ranges from 45 to 75 pounds. Animals of the breed mature very early, in this respect excelling all other dairy breeds.

Production

In natural yellow color the milk of the Jersey cow ranks next to that of Guernsey cows and is usually slightly richer in butterfat. The large fat globules cause the cream to rise readily upon standing. Jerseys,

like Guernseys, are adapted to the production of butterfat.

Families

A considerable number of families have been developed, and it is difficult to determine which are the most prominent, but probably the following are among the best known: Combination, Eminent, Financial King, Gamboe Knight, Golden Glow's Chief, Golden Maid's Prince, Jap-Sayda, Majesty, Noble, Olga Lad, Owl-Interest, Oxford You'll Do, Raleigh, St. Lambert, St. Mawes, and Sophie Tormentor.

WASHTENAW COMPLETES TEST OF 43000 HEAD OF CATTLE

WASHTENAW County has just completed their tuberculosis campaign. 43,936 head of cattle were tested and 1,059 reactors found. The total percent of reactors for the county was 2.4 per cent. Ypsilanti township had the most reactors, 8 per cent. Several of the townships went under 1 per cent. Infection seemed to be worse around Ypsilanti and Ann Arbor which is the principle dairy section.

Work in the county started about fourteen months ago. Dr. F. W. High was detailed by the State Department of Agriculture to take care of the work in the county. The efficient way in which he has handled the work has met with the general approval of the livestock breeders of the county.

Six townships have had two complete tests. On the first test in these six townships the total number of cattle tested were 8,980. 229 reactors were found or 2.5 per cent. On the second test in these same townships 7,826 cattle were tested and 31 reactors found which is .4 per cent. These tests show that if the work is continued infection can be greatly reduced if not practically eliminated.

The Board of Supervisors at their October session appropriated funds for the second drive which will take place in September, 1924. Livestock breeders of the county expect to reduce infection below one-half of one percent so that Washtenaw County can become an accredited area.—H. S. Osler, County Agricultural Agent.

NOT GOOD FEED FOR CATTLE OR SHEEP

Is buckwheat hay a good feed for cattle and sheep?—V. D. S., Custer, Michigan.

—Buckwheat hay is not a satisfactory feed for either cattle or sheep, and its growth for this purpose is not to be advised.

Where one has the buckwheat on hand to utilize, it might be fed in small quantities to either cattle or sheep and thus disposed of, but to use it as the sole roughage for either cattle or sheep would not at any time be desirable.

I would not advise using over one-third buckwheat in connection with some good quality of roughage, such as clover or alfalfa hay.—Geo. A. Brown, Professor of Animal Husbandry, M. A. C.



A Jersey that is a credit to the breed.

More Milk **Richer Milk**

Keep Free from Filth and Lice Save Feed and Build up Flesh

CLIP YOUR COWS

More milk is assured. This has been proven by farmers everywhere. Clipping makes cleaning a quick, thorough job. Keeps manure and filth out of the milk pail. The Stewart No. 1 Clipping Machine is the easy way. Ball-bearing—strongly built. Clips horses and cattle also. Only \$12.75 at your dealers or send \$2.00 and pay balance on arrival.

CHICAGO FLEXIBLE SHAFT COMPANY
5558 Roosevelt Road, Chicago

World's largest makers of clipping and shearing machines. Complete catalog on request.

Peerless Fence **17c**
NOW A Rod And Up

Sold Direct from Factory

Just Out! New 104 page catalog. Send for it today—see the big saving our low, direct from factory prices give you on Fence, Farm Gates, Steel Posts, Kicking and Paint.

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Capacity!



Every man who milks cows for a living knows that Capacity and the ability to profitably utilize feed mean the difference between profit and loss.

CAPACITY ENABLES HOLSTEINS -

to subsist very largely on home-grown feeds; to convert most economically large amounts of cheap roughage into milk and butter-fat; to respond readily to additional grain feed with increased production. In short, to utilize most profitably all feed fit for a cow.

Let Us Tell You the Story of the Holstein Cow. **EXTENSION SERVICE.**
The Holstein-Friesian Association of America
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HOLSTEINS

HERD SIRE FOR SALE AT FARMERS PRICES.
T. B. Tested guaranteed every way. Pontiac Romeo Dutchland Dekol No. 270294 H. F. H. B. sire Pontiac Dutchland 21d Dam Pontiac Oslria H. S. BOWERMAN, Two Miles South of Romeo, Michigan.

GUERNSEYS

GUERNSEY BULL CALVES \$50. A. R. BREEDING. 50% to 75% breeding of Norman's Milwaukee Red Rose. Bull soon ready for service \$100.
A. M. SMITH Lake City, Michigan.

JERSEYS

REG. JERSEYS, POBIS 89th 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.

KALAMAZOO JERSEY CATTLE CLUB OFFERS 68 head of Jerseys for sale. Prominent Blood Lines. Premium winners. Write.
MRS. EVA TRAVIS, Secretary-Treasurer, R. 11, Kalamazoo, Michigan

FOR SALE: JERSEY BULLS, HOOD **FARM BREEDING.**
J. E. MORRIS, Farmington, Michigan

SHORTHORNS

FOR SALE: REGISTERED SHORTHORN Bull, 4 years old, of good size and dark red in color. Kind and gentle. Wonderful herd sire. Price right. If interested address
L. A. KING, R. 1, Harbor Springs, Michigan.

FOR SALE: FOUR REGISTERED BRED two year old Shorthorn heifers. Tubercular tested. Ten cents per pound. Inquire
PIPER & GOODALE, East Tawas, Michigan.

REGISTERED MILKING SHORTHORN CATTLE, Shropshire and Delaware sheep. Stock and prime right. Write now. Also our best breeding cattle.
GLOVER CREST RANCH, Tawas City, Mich.

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

SWINE
O. I. C.

O. I. C'S: 75 LAST SPRING PIGS, PAIRS Also full pigs. Recorded from 1/2 mile west of depot.
OTTO SCHULZE & SONS, Nashville, Mich.

CHESTER WHITES

CHESTER WHITES: FALL PIGS Sired by The Pilot—White King two great herd sires. My herd represents the best in Chester bloodlines. Special offer for orders taken during November. Write **CLARE W. DORRAN, Snow, Michigan.**

CHESTER WHITES FOR SALE—SPRING Pigs of right type with quality. Shipped on approval. **WILSON JONES, Romeo, Michigan.**

GRANGE APPROVES OF PRISONERS BUILDING ROADS
(Continued from Page 4)

Ownership League of America described the development of electrical systems in Ontario whereby the farmers get power and light for their farms at a cost which is less than the rates charged in the United States.

The water power of Michigan has already passed out of the reach of the public to a large extent and is owned by private corporations. The Grange went on record as favoring the development of all available sources of power for the public good and started a movement looking to the formation of a super-power system for the state.

Annual Banquet Largest Ever

The Annual Banquet was the largest ever held, a total of 658 taking part. It was necessary to divide the banqueters, some of them eating in the Elks temple while the remainder help their affair in the Masonic temple. Practically the same program was presented at each place.

Prominent among the banquet speakers were L. Whitney Watkins, State Commissioner of Agriculture and Clark L. Brody, Secy.-Manager of the Michigan State Farm Bureau. Commissioner Watkins declared that the crying need in Michigan today is law enforcement and deplored the undue emphasis being placed on the so-called efficiency of centralized government.

Secretary Brody praised the work which the Grange has carried on in Michigan for the last fifty years and asserted that the Grange is "the father of the father of the Farm Bureau." Both Mr. Brody and Toastmaster Cook told of the cordial relations existing between the Grange and the Farm Bureau and of the results being secured by this close co-operation.

A class of 64 took the fifth degree, the degree of Pomona, while 116 were initiated into the degree of Flora, the sixth degree.

State Master Cook reported that Michigan leads all of the other states this year, with a total of twenty-two new or reorganized Granges. He outlined an extension organization which, it is hoped, will bring greatly increased results.

At present the state is divided into eight districts, each under the supervision of a Regional Deputy who acts as a Deputy State Master. The plan is to have a County Deputy, appointed in each county by the Regional Deputy and responsible to him for Grange activity in his respective county. It is proposed to finance this system principally through the dues of the county Pomona grange.

A very impressive memorial service was held on Thursday afternoon. The memory of the Grangers who had passed into the Great Beyond during the year, was thus honored. A special eulogy was given of the life and work of Mrs. Cora Ketcham, who was very active in Grange circles, especially during the time that her husband, Cong. John C. Ketcham, was Master of the State Grange.


The election of three members for the State Executive Committee resulted in N. P. Hull, A. W. Thompson, and J. W. Helme, being chosen to succeed themselves.

The vote to determine the place of meeting for 1924 resulted in the selection of Petoskey by a small margin over Grand Rapids. Big Rapids also bid for the 1924 meeting. It was decided to hold the 1924 meeting one week later in October, that is, on the last Tuesday of the month.

Was Hard Working Convention
This was probably one of the hardest working convention which Michigan has ever seen. The general sessions began early in the forenoon and lasted until late in the evening. And, somehow or other, the delegates managed to find time to crowd in committee meetings galore.

No one who attended the sessions could fail to be impressed with the earnestness of this body of men and women from the farms of Michigan who gathered to discuss their common problems and to find solutions if possible. There was enthusiasm in abundance. Enthusiasm over the achievements of the past year and especially over the program of work laid out for 1924.

Without doubt, if Grange spirit and Grange organization count for anything, this coming year will see splendid progress made in Grange affairs.



From GRASS to DRY FEED

Now, the pasture field and range must give way
—to the stall and manger, the feed lot and self-feeder, the barnyard and fodder rack.

Include
DR. HESS STOCK TONIC
in the ration

You have often noticed stocking of the legs, roughness in the hair, highly colored urine—all on account of the change from grass to dry feed.

Not so where Dr. Hess Stock Tonic is fed. The Tonics, the Laxatives, the Diuretics, take care of all that. No worms; the Vermifuges settle them.

Then you are all set for heavy feeding, a good yield of flesh and milk throughout the winter.

Tell your dealer what stock you have. He has a package to suit. **GUARANTEED.**

25 lb. Pail \$2.25 **100 lb. Drum \$8.00**
Except in the far West, South and Canada.
Honest goods—honest price—why pay more?

DR. HESS & CLARK Ashland, O.

Dr. Hess Dip and Disinfectant
Kills Hog Lice

DUROCS

Hill Crest Farms, Perrinton, Mich.
Duroc-Jerseys and Black Top Delaine Sheep. 35 stock rams to pick from. Farm 4 mi. straight south of Middleton. Grating Co.
NEWTON & BLANK.

AT THE STATE FAIR WE SHOWED ONE of the largest boars. He won 3rd in his working clothes (no fitting). He is back home and we want you to have a gilt or sow bred to this fine Colonial Boar. Write us.
SCHAFER BROS., R. 4, Oxford, Michigan.

PEACH HILL FARM offers choice weanling Duroc pigs. Other sex. Priced very reasonable. Write us.
NEWOOD BROS., Romeo, Mich.

A FEW CHOICE DUROC SHOATS, THE BIG long kind. Either sex. Price \$10 each registered.
F. A. LAMB & SON, Cassopolis, Michigan.

Duroc Inn Offers Choice Duroc Pigs Either Sex priced reasonable. Sired by "Walls Sensation."
John L. Walz, Reese, Michigan, R. 4.

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Hampshire Boars and Fall Pigs Now Ready to ship. Bred gifts in season, 11th year.
J. W. Snyder, St. Johns, Michigan, R. 4.

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FOR SHROPSHIRE RAMS WHITE OR **DAN BOOHER, R. 4, Ewart, Michigan.**

WEST MARION OXFORDS, 25 YEARS Breeding. The best stock for sale. Both sex.
W.M. VAN SICKLE, Deckerville, Michigan

FOR SALE—Reg. Oxford Rams and Ewes. Satisfaction guaranteed. Write your wants to Geo. T. Abbott, Palms, Mich. Phone Deckerville 73-3.

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GOATS FOR SALE—FOUR REGISTERED Angora Does.
M. E. HESS, 111 N. Johnson Ave., Pontiac, Mich.

For Sale—Toggenburg Goats
S. P. Hertzler, Glennie, Alcona Co., Michigan.

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FOR SALE: ONE MALE AND ONE FEMALE Pup five months old, one quarter Blood Hound and three quarters English Fox Hound trained on rabbits. My dogs are extra good on Skunk, Fox or any fur bearing animals. Write for particulars.
DONALD ANDERSON, Harrisville, Mich., R. 2.

Fire Having Destroyed Our Kennels, We Are offering for quick sale Reg. Collie Puppies at reduced prices. Silvercrest Kennels, Gladwin, Mich.

German Shepherd, Airdales, Collies; Old English Shepherd dogs; Puppies; 10c illustrated instructive list.
W. B. Watson, Box 27, Macon, Mo.

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37 Head Registered Polled Shorthorns 37
10 Miles North of Niles, Michigan
Wednesday, Nov. 14, 1 o'clock Inspection of cattle, 11.30 a.m.
22 Cows — 7 Bulls — 8 Heifers Lunch 12 o'clock

Herd Sires: "Dale Fashion" x17407-675321; "Victor Sultan" x22538-877183
A good general purpose type. Exceptionally good opportunity for beginners. Cattle & tested

Sale Under Cover Meet Michigan Central, Big Four, Southern Michigan, Northern Indiana Interurban, at Niles until 1 o'clock.
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There's only one way to prove anything—just try it. I know when you use my prescription with your flock, you'll get results. That's why I offer you a FREE sample package. It's prepared from my 30 years' experience in poultry raising. It increases the appetite, builds up the hen's body and brings about an active, healthy condition of the egg-producing

organs for winter laying. Every morning, feed one tablespoonful in a warm mash to each 20 hens—if you want to get winter eggs, and guard your flock from cold-weather ailments such as catarrh, roup, sorehead, canker, etc. You keep chickens for profit. Make them pay—make them lay. My prescription will help you. Prove it now. Read my free offer coupon.

Dr. LeGear's Poultry Prescription: 25c, 50c and \$1 packages (except Rocky Mountain States and West). Also pills and drums. Satisfaction guaranteed or money refunded.

FREE Trial Coupon

Hand this coupon to my dealer and get my 128-page Stock and Poultry Book FREE, also FREE sample package of Dr. LeGear's Poultry Prescription. Try it. Then buy the size package you need for your flock—ask dealer.

DEALERS: If you run out of samples, write Dr. L. D. LeGear Medicine Co., St. Louis, Mo.

Ask at store about my free Poultry Course

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Dr. L. D. LeGear, V. S.
(In Surgeon's Robe)

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I have returned home after 2 years' service in France with the A. E. F.

While in France I obtained from a noted French physician a prescription for the treatment of Rheumatism and Neuritis. I have given it to thousands with wonderful results. The prescription costs me nothing. I ask nothing for it. I will mail it if you will send me your address. A postal will bring it. Write today.

PAUL CASE, Box 452, D107, Brockton, Mass.

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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.

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.

RHODE ISLAND REDS

RHODE ISLAND REDS TOMPKINS STRAIN to make room for young stock. I will sell after November 1, 1923, 50 2 year old hens at \$2.00 each; 25 1 year old hens at \$3.00 each; cockerels at \$2.50 and up. All these cockerels are from my best 3 year old hens that laid 205 eggs or better in their pullet year. Quality breeder of Rhode Island Reds. WM. H. FROHM, New Baltimore, Mich., R. 1.

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.

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Let me send you my new free catalog and show you how to make great savings at wholesale—direct from factory, at money saving prices. Everything guaranteed—set in your home on 30 Days Trial—Don't Risk a Penny Your money back without question or quibble. More than 500,000 satisfied customers.

Easy Terms—Write at Once Just send name and address. A postal will do. W. S. Dewing, "The Stove Man."

Kalamazoo Stove Company
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Kalamazoo, Mich.

Fine Rose Comb R. I. Red Cockerels \$2.00 Each. Giant Bronze Turkeys, toms \$9.00; hens \$7.00. Mrs. Albert Harwood, R. 4, Charlevoix, Mich.

PLYMOUTH ROCKS

BARRED PLYMOUTH ROCK COCKERELS \$5 each. From first prize winning strain at Chicago and Detroit. J. A. Barnum, Union City, Mich.

PARK'S STRAIN BARRED ROCK COCKERELS from extra selected stock headed by M. A. C. cockerels. April hatched. \$4.00 each. 3 or more \$3.50 each. Shipped approval and prepaid on orders received before December 15. REESE BROS., Williamston, Michigan.

TURKEYS

Pure Bred Mammoth Bronze Turkeys, Champion strain. Large and vigorous. Unrelated stock. Mrs. B. Smatts, R. 1, East Jordan, Mich.

BOURBON RED TURKEYS: THE BEST SIDE line for a farm. We sold \$400.00 worth last year. Write for prices, etc. R. W. ROBOLTHAM, Hesperia, Michigan.

PURE BRED BRONZE TURKEYS. TOMS \$8.50; Hens \$6.50. FRED. A. MERITHEW, Deckerville, Michigan.

Bourbon Red Toms \$9; Hens \$7 MRS. O. WINEGAR, South Branch, Michigan.

HIGHEST PRICES PAID FOR LIVE AND Dressed Poultry, Veal, Rabbits, etc. A square deal always. Write to. C. E. McNEILL & CO. 325 W. South Water St., Chicago



Poultry for Profit



CARE OF YOUNG PULLETS IN EARLY WINTER

YOUNG pullets kept for laying purposes should all be laying early in December. Pullets hatched as late as May in the heavier breeds should be laying by February 1st and Leghorns hatched even the last of May will generally be laying by the first ten days of December. This is, of course, presuming that they have been handled carefully during the growing period and have been developed properly, or in accordance with the suggestions which we have published in these columns from time to time.

If they seem to be under-developed and it looks as if it will be mid-winter before they will round into laying form, the most economical plan would be to cull the flock severely and get the laggards to market without delay. This is the last call and all found to be non-producers should be weeded out at once. The laggards and culls are likely to prove a source of loss in more directions than one. For one thing, they are generally where disease epidemics get their start. By removing them from the flock the chances of loss in this direction are materially reduced.

The pullets that are found to be well-developed and practically matured must now be given the best of attention and care in order to bring out the eggs so much desired. It is best to have them in a flock to themselves; either in a separate laying house of their own, or at least in a separate pen. Where layers of different ages are kept together, the tendency is for the yearlings or older fowls to dominate the situation and worry the young pullets. This does not make for the best performance on their part. It is always best to have your pens or flocks of practically the same age.

Have a house where the pullets can be confined with sufficient room until the weather is settled in the spring. Allow three or four square feet of floor space per bird and keep plenty of straw litter on the floor. This should average about one foot in depth. Feed all grain in this litter, so that they will have to exercise for it. Fowls with this amount of floor space and plenty of clean litter on the floor confined all the time will lay more eggs than fowls kept under any other plan, fed the same ration. If you doubt this, divide your flock and keep one one way and another the other way. It will prove the truth of the above assertion.

Select a good laying ration, and commence to feed it gradually so that in ten days or two weeks the pullets are on full ration. A number of rations may be used, either the Cornell laying ration, which we have published a number of times, or the New Jersey ration, the Ames ration, or commercial rations purchased on the open market. Probably the New Jersey ration will be the simplest for farm usage. It is made of the following ingredients: Grain, 100 pounds each of cracked corn, wheat and oats; mash, 100 pounds each of wheat bran, ground

oats, corn meal and beef scraps. It is easy to keep these ingredients and amounts in mind, and all of them may be had on the farm with a feed grinder, with the exception of the beef scraps and, possibly, the bran.

As soon as the pullets are on full mash feed, keep it before them all the time in open hoppers. Do not worry because they seem to eat a lot of it. The more a pullet lays, the more she will have to eat in order to keep pace with her manufacturing process. Hens that "eat their heads off" are more likely the most profitable ones you have. The sluggards are satisfied early in the day and spend the rest of the time sunning themselves or on the roosts.

The grain is fed twice a day, morning and midafternoon, about one-third of the day's total in the morning, the balance at night. At noon, is the proper time to feed the green food, which is most economically produced in the form of sprouted oats. Feed one ounce to each pullet, and feed when the sprouts are one inch long. Don't neglect the green feed; it is one of the most important elements in the laying rations and brings more eggs than any other single ingredient.

Plenty of fresh water all day long is another secret of winter eggs, whether with the yearlings or the pullets. Over two-thirds of the egg is made up of water and unless they have this in abundance, you need not look for very many eggs. We have known flocks to stop laying following bitterly cold days for no other reason than that their water had frozen up so quickly the day before and they didn't get enough. Cold weather don't interfere with the laying, else they would not have laid on the cold days. It will pay to get non-freezing founts or heaters which will prevent the ones you have from freezing. See to it that the water doesn't freeze and explode this old notion right in your own henhouse. Your hens or pullets will keep right on laying, no matter how cold it is.

See to it that your houses are well ventilated, but free from drafts. This is important, especially where large numbers are kept in the same flock, or where the roosting room is somewhat crowded.

Gather the eggs several times a day to prevent freezing. This is important, especially if they are intended for market. Keep the nests clean by changing the nesting material frequently. The droppings must be removed at least once a week from the dropping boards for the same reason. Allowed to accumulate, the pullets or hens will be working in it on days when there are thaws, and with dirty feet they foul the eggs in the nest when they get on to lay. That means a lower price on the market. You can't beat the market by washing them, either. Washing eggs are spotted by the candlers and classed as "dirties."

Pullet eggs are invariably smaller than those laid by yearlings. This means that they should not be mixed with the latter, because that will lower the price the larger eggs will bring. Grade your own eggs, packing pullet eggs in a separate case.



Boys' and girls' club work is very popular in the Upper Peninsula and the leaders are expecting things from some of the members. The above shows some of the boys judging livestock.

The Agricultural and Business Situation

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

WHEAT:

There promises to be a scarcity of wheat east of the Rocky Mountains and mainly to prohibitive freight rates from the Pacific Coast the thirty cent tariff on wheat stands a good chance of being effective. Without any further exports east of the Rockies, the supply would not be excessive. Table No. 2 below shows the details of this situation. The price of wheat at Chicago is six cents higher than a month ago and ten cents above three months ago, but five cents under the same date last year.

CORN:

The corn production forecast is a trifle over three billion bushels. About one-fifth of this will be sold as corn. The price at Chicago is now fourteen cents higher than last month and thirty-one cents above the corresponding date a year ago. The average price for this crop year promises to be enough above last year to yield at least one hundred million dollars additional income.

COTTON:

The October government forecast indicates an increase in cotton output of one and one quarter million bales. This is higher than private estimates. Cotton prices are running about four cents a pound above last year and may average this increase for the season. On the basis of this price and the government forecast farmers would receive around three hundred and fifty million dollars more for their cotton this year than last.

EXPORTS:

In July, cotton exports were only about half as much as in the same month last year. In August they were only slightly less than in August, 1922, while in September they were almost double the September exports of a year ago. This is one time when large exports are coinciding with high prices. A study by this Department of the relation of exports and prices indicated that cotton usually went abroad in large quantities when prices were low but not when they were high.

Wheat shipments abroad, since July 1, are 40 per cent less than the same period in 1922. Further exports during the balance of this crop year ending next July, as already shown, must come from west of the Rockies or cut deeply into

consumption and reserves east of the Mountains. Forty-five million bushels of Durum wheat produced east of the Rockies and grown for export to be used in making macaroni has not yet gone abroad in quantities. Foreign demand yet to be exerted, coupled with low supply and the tariff previously mentioned, give hope for a rising wheat market.

INDUSTRIAL SITUATION:

Manufacturing output showed an almost continuous upward trend from May 1921, to May 1923. From that point there has been a slight decline and there is yet no indication of further upward movement. Manufacturers and merchants are acting with great caution. Purchases by consumers, however, show no let-up.

Transportation of all groups of commodities with the exception of grain and grain products is in excess of last year. The railroads have been handling freight without congestion.

Building expenditures in the second quarter this year were larger than in the first or third quarters and were smallest in the third. Prices of building materials were highest in the second quarter but do not account entirely for the decline. Compared with the corresponding periods a year ago, the third quarter also makes the poorest showing in gain in expenditures.

PRICES:

Central market prices of farm products show a gain of 3½ per cent over previous month and 8 per cent over previous year, according to the latest figures of the U. S. Department of Labor. Of the nine groups of products including some four hundred commodities, the farm, food, clothing, and chemical groups show increases over previous month. Metals, building materials, fuel and miscellaneous declined. The index numbers of prices for building materials, on the 1913 base as 100, were 193 for first quarter of this year, 200 second quarter and 186 the third quarter.

Under date of October 23, out of 24 farm commodities, 9 are above a year ago in price and 15 are below. Compared with last month, 13 are higher, 9 are lower, and 2 remain unchanged. Cattle, hogs and sheep are under last month and last year. Corn is the only grain above a year ago. Dairy and poultry products are running much the same in price compared with both the month and year previous.

I. Production and Trade.

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

	October, 1923	Forecast	1922	Average 1917-1921	1923*	Per Cent
Winter wheat, bu.	568	586	586	590	96	
Spring wheat, bu.	213	276	276	245	87	
All wheat, bu.	782	862	862	835	94	
Corn, bu.	3021	2891	2931	2931	103	
Oats, bu.	1302	1201	1378	94	94	
Barley, bu.	199	186	192	104	104	
Rye, bu.	65	95.5	70.3	93	93	
Buckwheat, bu.	14	15	14.9	94	94	
Potatoes, white, bu.	401	451	388	103	103	
Sweet potatoes, bu.	96	110	94.3	102	102	
Flaxseed, bu.	20	11.7	9.7	207	207	
Rice, bu.	33	42	41	81	81	
Tobacco, lbs.	1462	1325	1361	107	107	
Cotton, bales	11	9.8	11.2	98	98	
Peanut, total crop, bu.	46	56.7	42.7	108	108	
Apples, total crop, bu.	191	201	160	119	119	
Apples, commercial, bu.	33	31	25.7	128	128	
Sugar beets, tons.	7	5.2	6.9	101	101	

* As per cent of average of 1917-1921.

2. Wheat Situation: (Nat. C. Murray, Clement Curtis & Co.) (000,000 omitted)

	East of Rockies	West of Rockies
Supply:		
Carried over, July 1, 1923.	91	10
Production, 1923 crop	645	137
Total supply	736	147
Distribution:		
Domestic requirements for food, seed and feed.	583	51
Excess feeding	23	7
Total domestic requirements	611	58
Exported to date, Oct. 15, about.	43	7
Total	654	65
Remainder for carryover and export.	82	82

3. 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.

	Aug., 1923	July, 1923	Aug., 1922
Anthracite coal	104	100	2
Bituminous coal	105	106	60

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

	1923	1922	Per Cent Increase
Wheat flour	116	122	119
Sugar	74	70	144
Cotton	89	83	97
Wool	97†	104	87
Pig iron	109	121	59
Steel ingot	107	105	79
Copper	109†	102	85
Gasoline	*	110	102
Cement	130	135	120
Lumber	*	114	108
Automobiles	141†	151	124

5. Building Expenditures (Bradstreet's): (000,000 omitted)

	1923	1922	Per Cent Increase
First quarter	\$794	\$522	52.3
Second quarter	830	718	15.6
Third quarter	690	629	9.5
September, 164 cities	220	201	9.4

6. Transportation (000 omitted):

	Week Ending Oct. 6, 1923	Same Week Month Ago	Same Week Year Ago	Week Ending Oct. 6, 1923*
Freight car loadings:				
Total	1080	929	954	113
Grain and grain products	50	47	50	100
Livestock	42	36	39	108
Coal	192	153	186	103
Coke	12	14	10	120
Forest products	73	66	57	128
Ore	67	72	47	143
Merchandise	254	218	228	111
Miscellaneous	389	324	336	116

* As percentage of week year ago.

7. Employment:

	Sept., 1923	Aug., 1923	Sept., 1922
Out of 64 industrial centers employment:			
Increased over previous month in	23	29	47
Decreased over previous month in	36	35	17

8. Bank Debits:

	Sept., 1923	Aug., 1923	Sept., 1922
New York City	\$16.80	\$16.19	\$19.22
Outside bank debits	17.26	17.31	16.55

9. Mail Order Sales:

	September, 1923	September, 1922
Montgomery Ward & Co.	\$9,949,389	\$7,088,684
Sears Roebuck	16,103,251	14,375,429
Nine Months Ending September, 1923	\$90,303,489	\$59,562,224

II. Foreign Trade.

	August, 1923	August, 1922
Commodity:		
Grand total	\$304,939	\$296,250
Beef and veal, lb.	2,002	3,207
Pork, lb.	77,882	57,067
Lard, lb.	83,758	68,907
Butter, lb.	375	1,169
Cheese, lb.	296	378
Hides and skins	435	231
Corn, bu.	781	12,170
Meal and flour, bbls.	40	39
Wheat, bu.	14,193	33,703
Flour, bbls.	1,273	1,169
Oats, bu.	148	1,763
Oatmeal and rolled oats, lb.	12,811	9,786
Fruits and nuts	\$5,096	\$5,903
Vegetable oils	\$618	\$727
Sugar, lb.	5,877	89,816
Tobacco, lb.	33,214	28,958
Cotton, bales	244	273

2. Imports:

	August, 1923	August, 1922
Grand total	\$275,382	\$281,376
Beef and veal, lb.	1,932	2,362
Pork, lb.	37	29
Butter, lb.	1,053	76
Cheese, lb.	5,542	3,765
Hides and skins	\$6,745	\$10,381
Corn, bu.	9	2
Wheat, bu.	596	1,152
Flour, lb.	3,670	7,973
Oats, bu.	6	56
Fruits and nuts	\$3,622	\$4,095
Vegetable oils	\$5,828	\$4,917
Sugar, lb.	\$53,153	\$953,907
Tobacco, lb.	2,895	5,459
Wool, lb.	10,288	34,472

3. Prices of Foreign Drafts:

	Oct. 23, 1923	Sept. 18, 1923	Oct. 16, 1922
Nominal Gold Value			
Par of Exchange	1923	1923	1922
England	\$4.87 to 1£ sterling	\$4.50	\$4.43
France	19.3c to 1 franc	5.83c	7.52c
Sweden	26.8c to 1 crown	26.29c	26.72c
Holland	40.2c to 1 florin	38.71c	38.93c
Argentina	42.5c to 1 peso	32.10c	35.95c
Japan	49.9c to 1 yen	48.75c	48.10c

4. Discount Rate of the Bank of England:

	October 17, 1923	Month Ago	Year Ago
4%		4%	3%

III. Money and Credit.

	Aug., 1923	Aug., 1922	Sept., 1923	Sept., 1922
Exports of gold	\$2,200	\$955	\$25,015	\$11,744
Imports of gold	\$2,837	\$19,092	\$192,699	\$185,091
2. Federal Reserve Ratio:				
Ratio of total reserves to deposits and Federal Reserve note liabilities	75.3%	75.9%	75.2%	
3. Interest Rates:				
4-6 mos. commercial paper	5.41%	5.25%	4.41%	
60-90 days commercial paper	5.12%	5.02%	4.19%	
4. Stock and Bond Prices:				
20 Railroad stocks	\$79.23	\$79.93	\$92.50	
20 Industrial stocks	\$71.16	\$72.84	\$81.73	
40 Bonds	\$86.31	\$87.11	\$92.97	

	Oct. 11, 1923	Sept. 7, 1923	Oct. 11, 1922
5. Business Failures:			
Bradstreet's	326	281	286
Duns	292	247	280

IV. Prices.

1. Wholesale Prices of Farm Commodities:

	Oct. 23, 1923	Month Ago	Year Ago
Quotations at Chicago except as noted.			
Fat hogs, cwt., average	\$7.00	\$8.25	\$8.95
Beef steers, good native, cwt., ave.	10.25	10.30	10.90
Fat lambs, cwt., average	12.70	11.85	14.15
Fat sheep, cwt., average	6.00	6.90	6.80
Wool, Ohio Delaine unwashed, lb. (Boston)	.535	.535	.555
Butter, 92 score, lb.	.465	.475	.45
Cheese, No. 1 twins, lb.	.24	.239	.25
Eggs, fresh firsts, doz.	.37	.33	.355
Poultry, hens, lb.	.215	.21	.21
Wheat, No. 2 hard, bu.	1.1025	1.04	1.1525
Corn, No. 2 mixed, bu.	1.0125	.8675	.6975
Oats, No. 2 white, bu.	.4375	.4175	.44
Rye, No. 2, bu.	.7075	.6875	.795
Barley, bu.	.655	.625	.68
Kafir, No. 2 white, cwt. (K. C.)	1.80	1.805	1.85
Hay, No. 1 timothy, ton.	26.50	26.50	22.00
Corn, No. 1, bu. (at Minneapolis)	2.38	2.32	2.47
Cotton, middling, lb. (New York)	.3085	.2975	.2410
Beans, white, cwt. (f. o. b. Michigan)	5.75	6.00	6.60
Potatoes, northern whites, cwt.	1.00	1.70	1.20
Onions, midwest yellows, cwt.	3.25	3.15	1.85
Apples, winter varieties, bbl.	5.00	5.50	5.10
Hides, No. 1 native, heavy (Chicago)	.15	.145	.23
Sugar, fine granulated, lb. (N. Y.)	.0935	.0835	.0695

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

	Sept., 1923	Aug., 1923	Sept., 1922
Prices in year 1913 equal 100.			
All commodities (weighed average or general price level)	154	150	153
Food products	144	139	133
Clothing and footwear	147	142	138
Fuel and lighting	202	193	183
Metals and metal products	176	178	244
Building materials	144	145	134
Chemicals and drugs	182	186	180
House furnishing goods	183	183	173
Miscellaneous	121	130	116

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

	Aug., 1923	July, 1923	Aug., 1922
Commodity:			
Cotton	194	190	170
Corn	146	147	106
Wheat	113	107	112
Hay	110	108	96
Potatoes	185	191	137
Beef cattle	95	97	93
Hogs	92	89	114
Eggs	137	119	118
Butter	145	136	124
Wool	221	229	189

4. Relative Purchasing Power of Farm Products:

(U. S. Bureau of Agricultural Economics)
The quantity of various commodities which a given amount of each farm product would purchase at prices prevailing in 1913 is put equal to 100. The figures given represent the percentage of this quantity which the same amount of farm products would purchase in August, 1922. Prices at the farm are used for agricultural products, and wholesale prices at central markets for other commodities.

	All Com- modities	Cloths, etc.	Fuel, etc.	Metals, etc.	Building Mtls.	House Furn'gs
Cotton	129	100	109	134	104	106
Corn	97	76	82	101	79	80
Wheat	75	59	63	78	61	62
Hay	73	57	62	76	59	60
Potatoes	123	96	104	128	100	101
Beef cattle	63	49	53	65	51	52
Hogs	61	48	52	63	49	50
Eggs	91	71	77	95	74	75
Butter	97	75	81	100	78	79
Wool	147	114	124	153	119	121
Average purchasing power of all farm products in terms of all other commodities. Same basis as above table.						
1913	100	100	100	100	100	100
1914	113	112	112	112	112	112
1915	106	106	106	106	106	106
1916	89	89	89	89	89	89
1917	186	186	186	186	186	186
1918	113	113	113	113	113	113
1919	111	111	111	111	111	111
1920	111	111	111	111	111	111
1921	111	111	111	111	111	111
1922	111	111	111	111	111	111
1923	111	111	111	111	111	111



MARKET FLASHES



FOOTE'S MARKET LETTER

BY W. W. FOOTE

Business is Better

ALL reports agree that business has undergone marked improvement throughout the country, the Chicago mail-order houses having made a new high record for the year to date. In the same tenor is a statement by Walter Cravens, president of the Kansas City Joint Stock Land Bank, that farmers of Kansas, Missouri, and Oklahoma are paying interest regularly on borrowings of \$40,000,000, and that there is no reason for reports that the agricultural industry of the central west has collapsed.

What Farmers Are Doing

A new record has been set for the number of silos on Wisconsin farms an official state report showing a total of 100,060 silos. The assessors report shows that 5,636 silos were added in 1922. Based upon the census figures for 1920, there are now 53 silos to every 100 farms in the state.

The Hinegardner orchard about six miles west of Toledo, Iowa, one of the best in Tama County, is bearing a remarkable crop of winter apples, consisting of Genetons, Johnathans, Northwestern Greenings, Grimes, Golden and others of fine quality. The yield is around 1,000 bushels, and it has been hard to get them picked and marketed. A great part is being sold at the orchard at \$1 a bushel.

Wheat Prices Uncertain

Traders in wheat have been in a state of uncertainty, not knowing whether government aid would come to the rescue, and the result was fluctuations in prices within rather narrow limits. "Short" traders felt afraid to sell, while the bulls were timid about loading up. Virtually the surroundings of the market are unchanged, with excessive supplies in exporting countries and lack of large buying most of the time, although recently much increased exports from North America have taken

MARKET SUMMARY

Demand for wheat and corn quiet. Oats and rye unchanged. Beans steady after recent price advance. Potatoes easy. Butter and eggs steady to firm. Cattle steady to low. Hogs active. Sheep dull and lower in price.

(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.)

en place, including both wheat and flour. The Chicago Federal Reserve Bank reports activity in fall wheat sowing throughout the country. According to reports from 159 agents representing 181,155 farmers, the acreage devoted to wheat in that district is only 73.2 per cent of that of a year ago. In many districts corn and late potatoes grown on low lands failed to mature before frosts, and this reduced the supply of choice seed corn. The quality of the corn crop was affected by frosts in practically all north central and northeastern states. Wheat prices are affected noticeably by the late purchases of Canadian wheat by American mills, as well as by considerable marketing of wheat by American farmers. Exports of corn and oats are mostly insignificant, little old corn being left in the country. Corn still sells well above prices paid a year ago, but prices have had quite a fall during recent weeks, and farmers are anxious to market their surplus before further declines. Less rye is being exported than a year ago, although prices are far lower than at that period, making it a good purchase, it would seem. The visible wheat supply in the United States is growing rather fast, and a short time ago it aggregated 68,000,000 bushels, or twice as much as a year ago. The rye visible supply aggregates 16,600,000 bushels, or twice as much as last year; while that of oats aggregates 20,127,000 bushels, or comparing with 35,464,000 bushels a year ago. Much is published regarding feeding wheat to stock on the farms where grown, and it has been stated that this will approximate 7 per cent of the total crop, comparing with a normal of 2 per cent. Such feeding is estimated at 50,000,000 to 60,000,000 bushels.

December wheat sells on the Chicago market up to \$1.08, comparing with \$1.15 a year ago; December corn at 74½ cents, comparing with 68 cents last year; December oats at 42 cents, comparing with 42½ cents last year; and December rye at 69½ cents, comparing with 83½ cents a year ago.

World's Grain Crops

World's wheat crop in thirty-five countries this year is 3,283,000,000 bu. or 344,000,000 bu. more than last year. Rye in twenty-five countries, 928,390,000 bu. against 605,202,000 bu. last year. Germany raised 273,301,000 bu. of rye this year, against 206,000,000 bu. last year. It also raised 411,681,000 bu. of oats, against 276,643,000 bu. last year, while 27 countries of the world raised 3,539,566,000 bu. compared with 3,069,757,000 bu. last year.

A Cattle Contrast

A live stock paper called attention a short time ago to the fact that two car loads of cattle were sold recently in the Chicago market at \$12.35 per 100 pounds, having been purchased a year ago for \$7.25 as feeders. The year's care and feed gave them the finish required. It also calls attention to the fact that on the same day two loads of cattle were sold at \$7.50, having been brought two months previously for \$9. They lacked high finish, of course, and were only meaty feeders. The reason why the range of prices for beef cattle is so wide is that too many half-fat cattle are offered and only a moderate supply of finished heaves.

Although the movement of cattle from ranges and farms this year to markets shows large gains, plenty are left in feeding districts, and considerable numbers of stockers and feeders are going out from Chicago.

The annual marketing of ordinary cattle has been in progress for several weeks, and many of these have to compete with western rangers, but the range season is nearly over, and this will help the market for natives of middling quality. Recently the best demand has been for well fattened light steers and fat yearlings and these have been quicker to advance than heavy steers. This is a good time for buying stockers and feeders, prices ruling low for very good kinds. Beef steers are selling in the Chicago market largely at \$8.25 to \$11.60, the best heavy steers going at \$11 to \$12 and the best yearlings at \$12 to \$12.40, while inferior little steers go as low as \$6.25 to 7.25, with pretty good steers taken at \$9.50 to \$9.75. Heavy steers have had a big decline in prices, and are bad sellers. Stockers and feeders sell mostly at \$5.50 to \$6.50, with common lots as low as \$3.50 to \$4.50 and choice feeders at \$7 to \$7.50 to a limited extent. Cows and heifers sell at \$3.25 to \$9.50.

Large Consumption of Provisions

Ordinarily, the enormous consumption of lard and fresh and cured hog meats would lift prices for hogs to a high level, but the huge marketing of hogs at packing points, large and small, has stood in the way of advancing values, save at times when the receipts are smaller than usual. A short time ago a curtailed buying of hogs in the Chicago Stock Yards for shipment to eastern packing points was an important factor in putting hogs on a cheaper basis, but later this demand arrived and helped to advance prices. However, the usual trend of the hog market is on the down grade, as it is no easy matter to dispose of such enormous receipts. Owing to the large proportion of light hogs and pigs, these had to sell at quite a discount, with choice heavy butchers market topers.

Stocks of cut meats at western packing points, decreased 42,213,000 pounds in October, compared with 35,347,000 pounds last year. Lard stocks were reduced over 29,000,000 pounds and are nearly 1,000,000 pounds less than last year.

Enormous Hog Marketing

Combined receipts of hogs this year aggregate in twenty markets 34,938,000 head, comparing with 27,152,000 for the same time last year. The Chicago market is getting the largest supplies since February, and prices are lower, late sales being made at \$6.40 to \$7.50. The top is paid for heavy butchers, with the best bacon weights at \$7.15. Inferior light lots predominate.

The Sheep Industry

Marked improvement is seen in various parts of the country in the breeding of sheep, as well as in the preparation of lambs for the market. The "bucky" lamb is being eliminated in many farming districts, and especial progress has been made in Kentucky. A short time ago it was estimated by the Department of Agriculture that more than 200,000 docked weather and ewe lambs were marketed from that state this year. This has been a great year for the sheepmen of the United States, far larger numbers of sheep and lambs being marketed than last year, and while prices varied greatly, as usual, the industry has on the whole been very profitable to those who understand just what methods to follow. The range shipping season is closing, and large numbers of these lambs have been slaughtered, as well as large supplies of lambs and sheep

from feeding districts of the middle west and south. Feeding sections will winter large number of lambs, most farmers having completed refilling their sheep sheds, and there is still a large demand for high-grade breeding ewes for shipment to Michigan and other near-by states, as high as \$11 to \$12 per 100 pounds being paid for the best yearling ewes, and nowhere near enough offered to go around. Of late the quality of the range thin feeding lambs offered in the Chicago market has greatly fallen off, and lower prices were paid. Lambs sell in Chicago at \$9 to \$13.25, feeders going at \$11.75 to \$12.85.

BEANS

Prices in the bean market are quoted lower at some points, and the demand is said to be better than expected giving a steady tone to the market. Dealers are waiting for cold weather to put more life into the market. Consumption increases with the beginning of cold weather but whether the demand will be sufficient to cause prices to advance very much is a question.

POTATOES

Receipts have increased during the past fortnight and the market is easy. Market students declare the prices are low enough to encourage speculation, but the larger speculators are holding off, claiming that crop reports are so encouraging for large supplies this winter that they see no reason for paying current prices.

QUOTATIONS

Wheat

Detroit—Cash No. 1 red, \$1.14½; No. 2 white, \$1.14; No. 2 mixed, \$1.13.

Chicago—Cash No. 3 red, \$1.07. Prices one year ago—Detroit, Cash No. 2 red, \$1.31; No. 2 white and No. 2 mixed, \$1.29.

Corn

Detroit—Cash No. 2 yellow, \$1.03; No. 3, \$1.02.

Chicago—Cash No. 2 yellow, 97 @ 99c.

Prices one year ago—Detroit, Cash No. 2 yellow, 80c; No. 3, 79c; No. 4, 78c; No. 5, 77c.

Oats

Detroit—Cash No. 2 white, 46½c; No. 3, 43½c.

Chicago—Cash No. 2 white, 42½ @ 44c.

Prices one year ago—Detroit, Cash No. 2 white, 49c; No. 3, 47½c; No. 4, 46c.

Rye

Detroit—Cash No. 2, 77c.

Chicago—Cash No. 2, 70½ @ 70¾c.

Prices one year ago—Detroit, Cash No. 2, 90c.

Beans

Detroit—C. H. P., \$5.30 @ 5.40 per cwt.

Chicago—C. H. P., \$6.20 @ 6.50 per cwt.

Prices one year ago—Detroit, C. H. P., \$7.00 per cwt.

Potatoes

Detroit—\$1.23 @ 1.40 per cwt.

Chicago—95c @ \$1.00 per cwt.

Prices one year ago—Detroit, \$1.20 per cwt.

Hay

Detroit—Standard timothy and light mixed, \$21.50 @ 22; No. 1 clover mixed, \$19 @ 20; No. 1 clover, \$19 @ 20 per ton.

Chicago—No. 1 timothy, \$26 @ 27; No. 1 clover mixed, \$22 @ 24; No. 1 clover, \$22 @ 24 per ton.

Prices one year ago—Detroit, Standard timothy, \$16.50; light mixed, \$16.50 @ 17.50; No. 1 clover, \$15 @ 15.50 per ton.

FARM BUREAU RADIO PROGRAM
Station KYW, Chicago, Central Time
8:01 P. M. Wave Length, 536

November 13—"Exit the Scrub Bull," by E. G. Thiem, Secretary of Illinois Holstein-Friesian Association.

"Orderly Marketing of Live Stock," by John G. Brown, President, National Live Stock Producers' Association.

**Cut
Fence
Bills**

**in
Half**

Be sure to ask your dealer for "Galvannealed"—not the ordinary galvanized fence wire.

"Galvannealed" (the newly discovered high-test, rust-proof Square Deal fence wire) is GUARANTEED to last 2 to 3 times longer in any recognized standard test and to have a 2 to 3 times heavier zinc coating than ordinary galvanized fence wire.

That's why it is sure to last much longer in actual use and, therefore, cost much less than ordinary galvanized fence.

Specify "Galvannealed" Square Deal Fence or the regular type will be furnished.



FREE—to land owners—Ropp's New Calculator. Figures wages, interest, live stock and grain profits; gives commercial law, parcel post rates; shows capacities of cribs and barns. It is the most complete and reliable book published. Every farmer should have one. Write for it and ask for—

**SQUARE
DEAL
FENCE**

catalog. Tells all about "Galvannealed," the new rust-proof fence wire, and why Square Deal never bags or sags;

why the Square Deal Lock is guaranteed never to break or slip. How Square Deal always stands tight and trim.

Why careful buyers save money by choosing this long-wearing fence. Write for these 2 Free Books.

**KEYSTONE
Steel & Wire Co.**
4632 Industrial St.
PEORIA, ILLINOIS

"NOT A KICK IN A MILLION FEET"



MULE-HIDE Roll Roofing and Shingles

Give more years
of protection
because of toughness
and wearing qualities.
It stands every test.

THE LEHON COMPANY
Chicago

Saws Logs • Falls Trees
Buzes Branches
Does Belt
Work

Latest
Model

**ONE MAN
SAWS 15 CORDS A DAY**

—Easy with the OTTAWA Log Saw! Wood
selling for \$3 a cord brings owner \$45 a day.
Write for FREE Book and Special Offer today.
OTTAWA MANUFACTURING CO.,
1481-S Wood Street, Ottawa, Kansas.
Room 1481-S Magee Bldg., Pittsburgh, Pa.

CLASSIFIED

WANTED: THREE OR FOUR EXPERIENCED
liners for gold and color work. Steady employ-
ment. Shop conditions very best. Write or tele-
phone THE ATLAS CHINA CO., Niles, Ohio.

USED AUTO PARTS, GUARANTEED USED
auto parts for most any make of car. Accessories and
supplies. Write for prices. E. BERMAN &
SONS, Ithaca, Michigan.

FOR SALE: S. L. K. DOUBLE UNIT
Milker, complete, never unpacked. IL S. BOW-
ERMAN, 2 Miles South of Romeo, Michigan.

TOO LATE TO CLASSIFY

For 10 Days Will Sell Mammoth Toulouse
Geese at \$5 each; White Pekin Ducks at \$2 each;
Light Brahma hens at \$2 each. Mrs. W. M.
Bowman, Bentley, R. 1, Box 1, Michigan.

FOR SALE—LARGE IMPORTED SCOTCH
White Leghorn Stock Cockerels and Cock Birds.
Also exhibition and bred-to-lay S. O. Buff Leg-
horns. FAIRVIEW POULTRY FARM, C. J.
Sweet, Prop., Ann Arbor, Michigan.

MAMMOTH BRONZE TURKEYS Hens \$7
D. F. MARSHALL, Beulah, Michigan. Toms \$8

MAMMOUTH BRONZE TURKEYS PURE BRED.
For breeding only. Write me.
JOHNSON TURKEY FARM, Six Lakes, Michigan.



We can use a
few earn-
est men
and women part
or full time in
soliciting sub-
scriptions and
acting as our
agents. Write

Circulation Manager
THE BUSINESS FARMER
Mt. Clemens, Mich.



Week of November 11

FOR the week of November 11th
the temperature in Michigan is
expected to average cold for the sea-
son. The latter days of the week
are scheduled for the most sunshine.

A rain or snow and wind storm
will probably effect this state at very
beginning of week with a change to
colder by Monday, at the latest.

A day or so of fair weather will
then be followed by more severe
weather when rain, snow, blizzards
and strong winds will cover most of
Michigan. Then will come a cold
period that will drop temperatures
to a minimum of 25 to 28 degrees.

During the last two days of the
week the sky is expected to be gen-
erally clear.

Week of November 18

Temperatures during the first
three days of this week will rise de-
cidedly in Michigan but before the
end of the week will have fallen be-
low freezing again.

During early part of this period
winds will be southerly, skies will
cloud up and light rain will fall
generally. This condition will con-
tinue for the greater part of the
week with the exception that rain
is likely to turn to snow in sections,
especially about Friday.

As this week comes to an end the
sky will be clear in most counties
and the temperature low for the sea-
son.

November Normal Month

An average of all storms we be-
lieve will effect Michigan this month
leads us to predict a normal month.
Precipitation will probably be a little
above normal and the temperature
will be a little above the average.
However, we expect a number of
cold spells that will help to take
down any high extremes for the
month as a whole. We are also
looking for a moderately warm but
wet December.

OWOSSO FARMER MAKES \$1,500 FROM ACRE MICHIGAN BEANS

(Continued from Page 3)

esting to note the delusion under
which some of the protestors who
claimed Robust beans to be wrinkled
labored. When tested in identifica-
tion with known samples called all
wrinkled beans Roberts regardless
of their true identity.

The Michigan plant breeder in
1922 brought out a new strain of
Robust beans which showed even a
marked improvement over the very
desirable earlier selections released
in 1915.

Farmers fully convinced of their
productivity are demanding Robust
beans for seed. They get their pure
stock from growers of the Michigan
Crop Improvement Association, who
grow Robust beans under an inspec-
tion supervised by the Michigan Ag-
ricultural College and all seed meet-
ing association requirements is cer-
tified as to purity, quality and vital-
ity. The inspection, both in the
field and after harvest is the safest
assurance that the beans are genuine
Robusts, pure, and true to varietal
characteristics.

Statistics show that 26,000,000 Ameri-
cans, nearly one-fourth of the nation's
population, have savings accounts in the
state and national banks.

Gas industry is now adding new custom-
ers to its gas mains at the rate of 350,-
000 a year.

GET YOUR COAL FREE

Special offer to Michigan Business
Farmer readers. A large successful
16-year old coal company, The Peo-
ples Coal Company, 1120 W. 35th
St., Dept. 713, Chicago, Ill., shipping
direct from mine to user, is offering
this unusual opportunity to one coal
user in every neighborhood who has
a few hours spare time each month.
This is its method of quickly intro-
ducing the finest grade, freshly
mined, free burning coal, which is
being sold from mine direct to user,
thereby saving the profits of all
middle men. Man of good standing
and well known in his community
can get his coal free. We suggest
that you write this firm today.—Adv.

Why don't you buy
"scrubs"?

WHEN you set out to buy cows for
your herd, why don't you buy
scrubs? They don't cost as much
as good ones.

Of course, the reason you don't is that
there's more profit in the good ones.

It's the same with buying feed.
LARRO is worth more than other ra-
tions for the same reason that good cows
are worth more than scrubs.

The reason lies in highest quality in-
gredients—in the standardizing of these
ingredients before mixing—the removal
of all foreign material, such as tags,
lumps, bits of wood, nails and every par-
ticle of iron and steel—in the perfect
proportioning of each ingredient accord-
ing to a formula adequate for every re-
quirement of safety, condition, health
and milk.

LARRO will make you more money
over cost than any other ration. We
guarantee that—absolutely.

The Larrowe Milling Company, Detroit

FREE "Preparing Cows
for Winter" is the
title of an article that
appears in the September
issue of The Larro Dairy-
man. If you are not re-
ceiving this excellent, free
magazine for cow-owners,
fill out and mail this cou-
pon now, or take it to your
Larro dealer.

The Larrowe Milling Company
51 Larrowe Bldg., Detroit, Mich.

Gentlemen:
I am now feeding.....cows and I want to receive, with-
out cost, your magazine—"The Larro Dairyman."

Name.....

St. or R. F. D.....

Town.....State.....

PICK YOUR OWN BEANS

Since the Michigan Business Farmer told its readers how
some bean growers were getting good money out of poor
beans, the farmers mentioned have been deluged with re-
quests for information.

Jack Shay writes: "Send a private stenographer to take
care of my correspondence."

To relieve our good customers of this embarrassment we
are using this space to give the information desired.

\$250 will buy a Judson Jr. Bean Picker which will
pick your own and all your neighbors' beans for
years without cost for repairs.

The only mechanical picker that will handle wet beans.

The feed value of the culls pays the cost.

Compare this with your experience.

Write today for illustrated description.

THE JUDSON MICHIGBEAN COMPANY

409 East Fort St.

Detroit, Mich.

Detroit Beef Company

offers its services to the Farmers of
Michigan as a high class, reliable
commission house for the sale of
Dressed Calves and live poultry.
Write us for information how to dress
and ship calves to market. \$250,000
capital and surplus. 34 years in bus-
iness in the same place and same
management.

Address

DETROIT BEEF CO., Detroit, Mich.

Cured His Rupture

I was badly ruptured while lifting a
trunk several years ago. Doctors said my
only hope of cure was an operation.
Trusses did me no good. Finally I got
hold of something that quickly and com-
pletely cured me. Years have passed and
the rupture has never returned, although
I am doing hard work as a carpenter.
There was no operation, no lost time, no
trouble. I have nothing to sell, but will
give full information about how you may
find a complete cure without operation.
If you write to me, Eugene M. Pullen,
Carpenter, 69-K Marcelus Avenue, Man-
assas, N. J. Better cut out this notice
and show it to any others who are rup-
tured—you may save a life or at least
stop the misery of rupture and the worry
and danger of an operation.

Left With Two Babies And No Income

*At first it was pretty hard to manage—
now I keep my pocketbook comfortably filled*

By Bessie English

WHEN my husband died, two years ago, it seemed the end of the world to me. There I was with two small children—one only six weeks old—and no income.

My husband's long sickness had taken every dollar of our savings. Baby's coming had brought another expense. The insurance was barely enough to meet all the bills. I was left almost destitute.

I was totally unprepared for the responsibility of being the family breadwinner. The only thing I knew how to do was housework. The outlook was anything but cheerful.

I Wouldn't Hear of It

Everybody was very kind. There were many offers of help. But I had too much pride to be willing to accept charity, even from relatives. My folks urged me at least to let them take the children, so I would have only myself to provide for, instead of three. But I wouldn't hear of it. My babies were all I had in the world, and I was determined that nothing should take them from me.

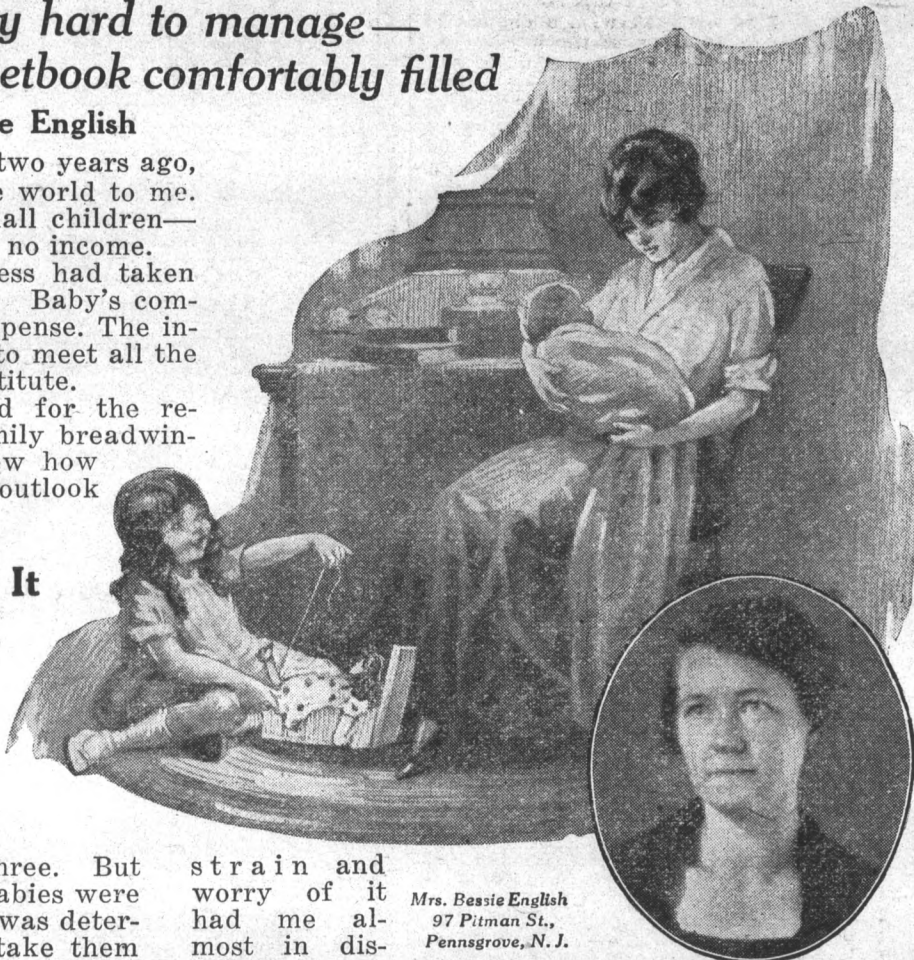
But how was I to manage? I couldn't sleep thinking about it. Both children, and especially the baby were at an age where they needed a mother's constant care. I couldn't leave them alone to go out working. Yet I faced the necessity of somehow earning enough to provide food and clothing and a home.

I live in a small town. At best there aren't many ways here for a woman to earn a living. And I had to find something that wouldn't take me away from the children. That didn't leave much choice. I would have to take in washing or starve.

I was none too strong. It was a hard grind. At times both my back and my courage were ready to break. But always the thought of my two children kept me going.

It was terribly discouraging. The children, of course, required quite a bit of my time. No matter how long or how hard I slaved over the wash-tubs, what I earned was barely enough to keep body and soul together. Even with sewing added, the amount I earned was still pitifully small.

Worst of all, the hard work was gradually wearing me down. I lost twenty pounds. I began to fear I couldn't hold out much longer. The



strain and worry of it had me almost in dis-pair.

Mrs. Bessie English
97 Pitman St.,
Pennsgrove, N. J.

Just What I Had Been Hoping For

One Sunday I was so tired and discouraged that I was about ready to give up. Trying to get my mind off my struggle, I picked up a paper which a neighbor had brought over. As good luck would have it, the first thing that caught my eye was a way to earn money at home. Exactly what I had long been hoping for but never expecting to find—good pay for work I could do entirely at my own convenience, without stepping out of the house, without any tax on my strength, without set hours, without having to leave or neglect the children.

I read it from beginning to end. It told how a Mrs. Himburg in Brooklyn, New York, had averaged about \$12 a week for nearly two years—in her spare time. How hundreds of other home workers each earned all the way from \$5 to \$25 or more every week—the amount depending on how much time is given to the work.

I made up my mind I could do as well as anyone else. The work looked easy and interesting—knitting socks for the Home Profit Hosiery Company. I didn't know a thing about knitting, but it said no experience was necessary. I immediately wrote for full information about the plan.

The mere thought that perhaps my drudgery at the washtubs would soon be over put me in better spirits than I had been for weeks. The more I found out about the plan and the money others were earning, the more convinced I became that here was my chance. So I sent in my application. In due time I received my Knitter, a supply of free yarn, and a book of simple and clear instructions that made everything plain and easy. Honestly, I fell in love with my Knitter as soon as I saw it—it looked so clever and capable. After a little practice, I could knit socks fine enough for any millionaire. It is no trick at all on this skillful little Home Profit Knit-

ter. And I can sit down at my machine and earn a good day's pay while watching the children.

My First Check

My first check from the Home Profit Hosiery Company made me happier than any other money I had ever received—for it meant that at last I had found a way to be self-supporting without making a slave and drudge of myself. Since then practically every dollar I have had has been earned on my Home Profit Knitter—I call it the family breadwinner. And I have done this without tiring myself or neglecting the children or housework. Compared with washing or sewing, the work is actually restful. I have regained all the weight and strength I had lost—and have regained my old cheerfulness and self-respect. I am able to give my children all the necessities and some of the comforts of life. I am gradually putting a little money aside. Above all I can face the future with full confidence that I will always know where the money for the things we need is coming from because the Home Profit Hosiery Company has signed a life contract with me to take all the socks I can knit. It was a lucky day for me when I read about the Home Profit Work Plan.

Mrs. Bessie English
97 Pitman St., Pennsgrove, N. J.

* * * * *

It Is Helping Fill Hundreds of Pocketbooks

The Home Profit plan is putting easily earned extra money into the pockets of people all over America—helping them pay for homes, helping them put money in the bank, helping them pay debts, helping them buy furniture and automobiles, helping them dress better and live better, helping them in all the ways that money can be used for.

Some earn \$5, \$10 or \$15 extra every week; a few as high as \$25 to \$30 or more—in the privacy of their own homes, and without any interference with their other duties.

How much one can earn in this way all depends on how much spare time can be given to the work. You are always your own boss—can start and stop knitting whenever you like—any time of the day or evening. You can knit as many or as few socks each day or each week as you choose. Whether few or many, the Home Profit Hosiery Company guarantees to take every pair of socks you can knit for them, in accordance with their simple specifications, and to give you good pay for every pair you send them. They also supply free yarn for all the socks you send them. (But if you prefer, you can buy your yarn from the company at wholesale price and sell the finished hose at your own price to local stores, neighbors, etc.) You can also knit sweaters and many other articles on the Home Profit Knitter, either for your own use or to sell.

There is an enormous demand for the fine quality of wool hose so easily knitted on the skillful little Home Profit Knitter, and the Home Profit Hosiery Company is ready to make guaranteed arrangements with spare time home workers anywhere. It doesn't matter where you live. You don't need to know anything whatever about knitting at the start—the simple and clear instruction book quickly shows you how. All you need is a Home Profit Knitter, a little spare time, and the willingness to use it. No matter what you need money for, it will pay you to send for free information about the Home Profit guaranteed plan. Simply tear out and mail the coupon—now, while it is in your mind. That takes only a minute, but it can easily make a difference of hundreds of dollars a year to you.

Home Profit Hosiery Co.
Dept. 301, 872 Hudson Ave., Rochester, N. Y.

HOME PROFIT HOSIERY CO., INC.
Dept. 301, 872 Hudson Ave., Rochester, N. Y.

Send me full information about making money at home in my spare time with the Home Profit Knitter. I am enclosing 2 cents postage to cover the cost of mailing, and I understand that I am not obligated in any way.

Name

Street

City State

(Write Name and Address Plainly)