

NATION'S

CPYRGHT

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1955



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The Nation's AGRICULTURE

CPYRGHT

WHEELS THAT TURN

By CHARLES B. SHUMAN

President, American Farm Bureau Federation



YES, it takes money — invested capital—to make the wheels turn whether on the farm, in the factory or in any other business or profession. All three: labor, management and capital are essential ingredients in any modern business operation. However, labor and management can produce little

without capital funds to provide land, plant and equipment.

Modern day farmers and their families have a keen appreciation of the increased capital required by a mechanized agriculture. In addition, war generated inflation cut the value of money in half and necessitated a doubling of invested dollars in all businesses even when there was no growth or expansion.

What is the source of the flood of new dollars that has kept the wheels turning on farms and in factories? Some of it has come from estates and trusts. Corporation earnings and savings have contributed to the total. Government investments and credit guarantees have provided an increasing proportion of total capital funds.

However, the great bulk of invested funds comes from the savings of millions of laborers, small business men, farmers, office workers and professional people who either invest directly or purchase insurance policies for group investment.

If we are to have a healthy and gradually expanding economy consistent with our increasing population and our desire for greater opportunities, we must have a continuation of this flow of savings into agriculture, business and industry.

There are at least two great dangers that threaten to dry up the source of the capital that is our economic foundation. Further increases in taxes to support big government spending could destroy the

ability of business to pay a fair return on invested capital.

Present federal income tax rates certainly discourage the development of new business ventures. Capital, like labor, is entitled to a fair wage and big government is a real threat to the earnings of business that are essential to both groups.

Another serious threat to our supply of capital is the substitution of government funds for private investments. Many of those who advocate government ownership of electric power, transportation and other corporate businesses do not realize the deadening and dangerous effects of government monopoly.

Almost without exception, government ownership and operation of business results in higher costs (including taxes) to consumers and shortages of the product involved. Chicago's city owned transit system is costly and antiquated, the T.V.A. area has a serious power shortage, and the Commodity Credit Corporation storage costs are far higher than those of private firms.

Why is it that one of the main premises of a Socialistic system—government ownership, has been such a miserable failure?

In a free economic system the people invest their savings in those businesses, factories or farms that give promise or have demonstrated their ability to earn a return or wage for labor, management and capital.

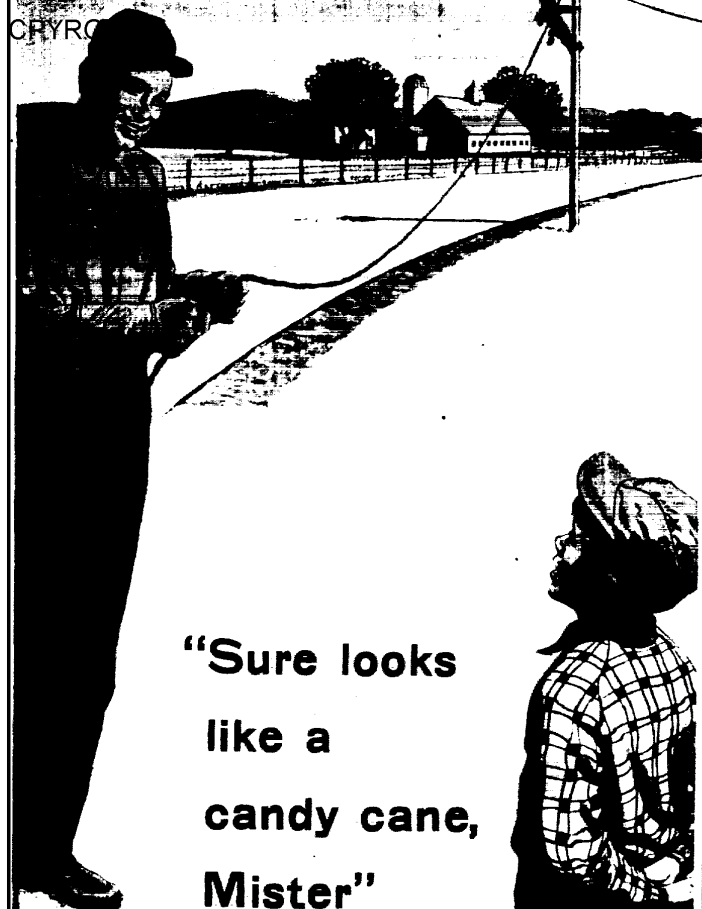
In contrast, a government owned business depends upon a political decision by Congress for capital funds. The voters do not always live where the capital needs are greatest, thus capital shortages almost always accompany public ownership.

Free enterprise, on the other hand, attracts capital by business success rather than "political pull."

Let us keep the wheels turning by encouraging individual savings and investment rather than government ownership.

JUNE, 1955

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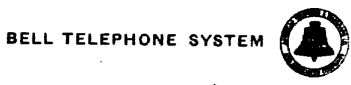
"Sure looks like a candy cane, Mister"

"It does look like a whopping candy cane, son, but it isn't. It's a new wire that's helping bring more telephone service to rural areas."

It's six pairs of brightly colored insulated wires wrapped around a steel supporting wire—that's what makes it look like striped candy. We can put it up more quickly than bare wires and six circuits go in at once. And that's the reason it's so useful.

Besides, it's a good deal easier to put on poles. It can be attached right to the pole or an existing crossarm with a bracket. With bare wires, we often had to put up another crossarm and sometimes replace the pole with a taller one to accommodate the new crossarm. Because the candy cane wire helps us save time and money, we are bringing more people better service a lot quicker.

As better equipment and better ways of doing things are created and proven, they are put into use. In this way telephone service in rural areas continues to improve and reach more homes.



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THE COVER—Bob Krieger, past president of the Berrien County Farm Bureau, and his son, Allan, seated on the tractor, typify the family operation setup found on many of the farms of the county. Farm Bureau members of Berrien County have demonstrated how farmers working together can build a live, active organization to serve agriculture and the community.

The Nation's AGRICULTURE

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Should We

Tax Farm Gasoline

For Highways?

DICK GOODDING of Ithaca, Nebraska, pays the federal government two cents on every one of the 1200 to 1500 gallons of gasoline he uses each year on his 160 acre farm. The two cent federal tax is used to finance highway construction. Like thousands of other farmers in the same boat, Dick thinks he ought to get his money back.

Most farmers think gasoline which is not used on highways ought not to be taxed for highway financing.

The justice of this opinion is recognized by 45 states which have exempted gasoline for non-highway uses from the state gasoline taxes. Vermont, Utah and Wyoming are the only states which do not refund state taxes on non-highway gasoline.

"As I see it," Dick Goodding says, "gasoline used on the farm is a power source. It doesn't seem logical to me that we should have to pay a highway use tax, which the two cent federal gasoline tax is, for the privilege of using tractors on our own land.

"It makes just as much sense to me to tax the electricity that is used to run the printing presses in newspapers or the power machinery in an automobile factory and apply the money on roads and highways."

GASOLINE USED on farms is a power source. It shouldn't be subject to a highway use tax, says Dick Goodding of Nebraska.

JUNE, 1955





ROBERT TROTTER (right) of Mississippi contributes \$5 a month during the land breaking season in federal "highway use" taxes on tractor gas.

the best news about U. S. baler twine is in here!

As you buy U. S.-made baler twine this season, you will be paying about half as much as you did three years ago. You will be paying about 20 per cent less for it this year than you paid in 1954. While the price has been going down, quality has constantly been improved.

Lower fiber prices plus increased efficiency and improved production methods have made these achievements possible.

You will always get the best that modern manufacturing skills can produce—top performance, top strength and top dollar value. Equipment and mills are as modern as capital expenditures of some \$35,000,000 can make them. Result? You get twine made of genuine sisalana by the U. S. Cordage Industry for the lowest possible price consistent with the best possible performance in the field.

These and other facts and helpful hints are told in a new free booklet. A full-color motion picture is also available for showings at group meetings

CORDAGE INSTITUTE

350 Madison Avenue, New York 17, N. Y.

Mr. Goodding makes a practice of applying for the Nebraska gasoline tax refund on the gasoline he uses on his farm.

While the federal refund at two cents a gallon on 1200 to 1500 gallons wouldn't be a large sum, it would be enough to make it worth-while to apply, Dick thinks.

"It's a pretty good day when you can clear \$24 to \$30 on the farm," he points out.

Mr. Goodding is 35 years old and is serving his third term as president of the Saunders County Farm Bureau. He is a member of the board of directors of the Nebraska Farm Bureau Federation.

ANOTHER TYPICAL REACTION comes from Glenn McGrady, president of Maryland's Cecil County Farm Bureau, who operates a 248 acre farm.

"To carry on our farm operation," Mr. McGrady explains, "we used, in 1954, in three tractors approximately 1,500 gallons of gas.

"We feel that money collected as taxes on non-highway gasoline is not used accordingly . . . that money for highway construction should be gotten from a use tax."

The Nation's AGRICULTURE



GLENN McGRADY of Maryland pays the federal tax on 1500 gallons of gasoline used on his farm each year. He uses three tractors on 248 acres. Like many other farmers, he feels that farm-used gasoline should not be taxed for highway construction.

CONGRESS has established the principle that the federal gasoline tax is to provide revenue to build highways, and since it is recognized as a "use tax" Farm Bureau considers that it is inconsistent to collect the tax on gasoline used for non-highway purposes.

The major non-highway use for gasoline is on farms, where gasoline is a production supply just like farm machinery, insecticides, feed and fertilizer.

SENATOR FRANK CARLSON (R.) of Kansas, sponsor of one of four bills recently filed to exempt non-highway gas from the federal tax, declared in introducing his bill that "it would be just as illogical to tax fertilizer and to use the tax for building highways as it would be to tax gasoline used on the farm for this purpose."

In Senator Carlson's view, "it is plainly discriminatory to place on one class of citizens a tax for building highways that is not placed on other classes of citizens."

THIS IS also the opinion of Robert Trotter, president of the Hinds County Farm Bureau in Mississippi.

"I look at it two ways," Mr. Trotter says. "First, as a heavy user of gasoline on my farm and inasmuch as farmers' income is

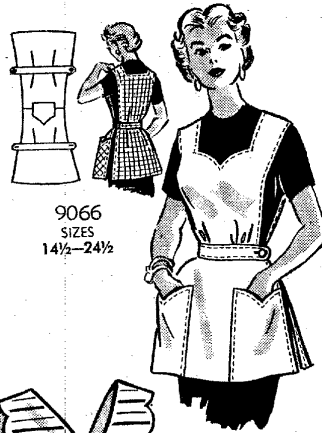
subject to so many gambles, I need to hold my production costs down—including this extra tax on gasoline. I am not for discrimination against the farmer when industry does not pay such taxes on their production power."

During the land breaking season Mr. Trotter figures he pays at least \$5 month for U. S. highway building when his tractors never leave the loamy soils of northwest Hinds county.

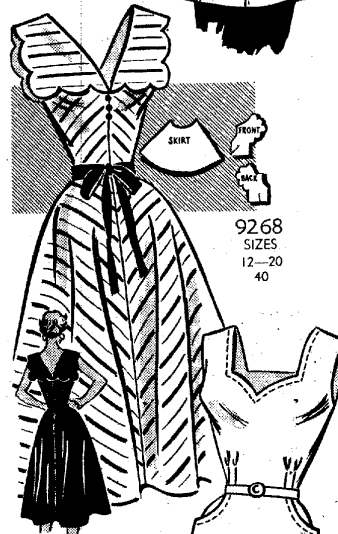
"I realize we must support our federal government through taxation from one source or the other," he says, but he adds that "Mississippi's ratio of federal money received to that paid has diminished greatly in recent years."

"**I THINK** our federal government should extend the same fair tax policy on gasoline for non-highway use as our state government already does. The state refunds us six out of seven cents tax per gallon."

Senator Carlson's proposal is that farmers should be allowed to apply for refunds of the federal tax on non-highway gasoline on the same forms they use to apply for state refunds. The state agencies administering the program would act as fiscal agents for the federal government in this connection.



9066
SIZES
14½-24½



9268
SIZES
12-20
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4773
SIZES
14½-24½

Three for Summer

9066—Half-Sizers! Wear this as an apron, sports jerkin, or terry-cloth beachcoat! It's perfectly proportioned for the shorter, fuller figure. Half Sizes 14½-24½. Size 16½ takes 2½ yards 35-inch fabric.

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You can see concrete results . . .

YOU'VE got to give folks work to do if you want to have a Farm Bureau that's going places.

At least this is the opinion of John Handy, president of the Berrien County Farm Bureau of Michigan.

And the formula seems to have worked for this Farm Bureau.

Its membership now stands at some 2,553 families. This means that about 25 of every 33 farmers in the county are Farm Bureau members.

But the membership figure isn't

the most important thing. It's the way members take part in Farm Bureau affairs.

"You have to make activity to keep a Farm Bureau alive," says Mr. Handy. "And to have activity, it takes young people in the organization.

"I don't want to take any credit away from the older folks, but it's important to get the young farm boys and girls interested in Farm Bureau."

And they do just that in Berrien county through the Junior Farm Bureau. Some 75 per cent

of the Board of Directors are former Junior Farm Bureau members.

THE AGRICULTURE of Berrien county also offers a good chance for young farmers to get started.

Two-thirds of the farm income of \$18,000,000 annually is from fruits, vegetables and horticulture specialties.

And fruit farming is a family-type operation. There's lots of work for everybody. During peak harvest time it is necessary of course to hire extra labor.

General farming, dairy, livestock and poultry account for the remaining third of the county's agricultural income.

Berrien is a triangular shaped county in the southwestern corner of the state bordering Lake Michigan. It's a beautiful spot to farm and live.

The largest farmers' wholesale fresh fruit market in the world opens at Benton Harbor with the strawberry crop in the spring and continues through the apple harvest in fall.

"Maybe another reason we have an active Farm Bureau is because fruit farming is an active business," Mr. Handy observed, "It's constantly changing, and you have to keep up on things."

MR. HANDY is a good example of the progressive fruit farmer of the county.

He has some 200 acres in cherries, peaches, pears, plums, asparagus and strawberries.

He's building his operation for his three sons, in the event they decide to farm. His one daughter, who is valedictorian of her high school graduating class.

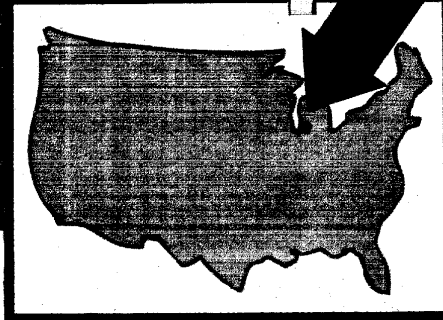
Mr. Handy had another observation that reveals the prestige of Farm Bureau in his county.

OLIVER RECTOR, insurance director, talks fruit prospects with Berrien County Farm Bureau President John Handy



WHEN FARMERS WORK TOGETHER

BERRIEN COUNTY
FARM BUREAU *Inc.*
INSURANCE OFFICE
← Youths Memorial Building



BERRIEN COUNTY is the home of the largest farmers' wholesale fresh fruit market located at Benton Harbor.

"You know," he said, "when someone gets married, the paper usually mentions their membership in Farm Bureau or Junior Farm Bureau. It's the same way when a person dies. The paper lists his Farm Bureau membership as part of the record of his accomplishments."

HARRY NYE, a past president of the Farm Bureau and the first county president of the Junior Farm Bureau, offers another idea about his organization.

"To me Farm Bureau offers a chance for a person to be what an American citizen should be. You'll

notice I said 'should be.' None of us are as good citizens as we should be.

"It's through Farm Bureau that we get our information and by getting together with our neighbors and talking things over, we are able to make better decisions.

"To me this is the biggest thing in Farm Bureau. And next to that I'd list the Junior Farm Bureau. That's where we get our new supply of leaders.

"We believe in giving the young farmers responsibility in Farm Bureau. A county president doesn't serve more than two three-year consecutive terms."

Mr. Nye is one of the best farmers in the county and he is developing a farming business that will furnish opportunities for his four sons.

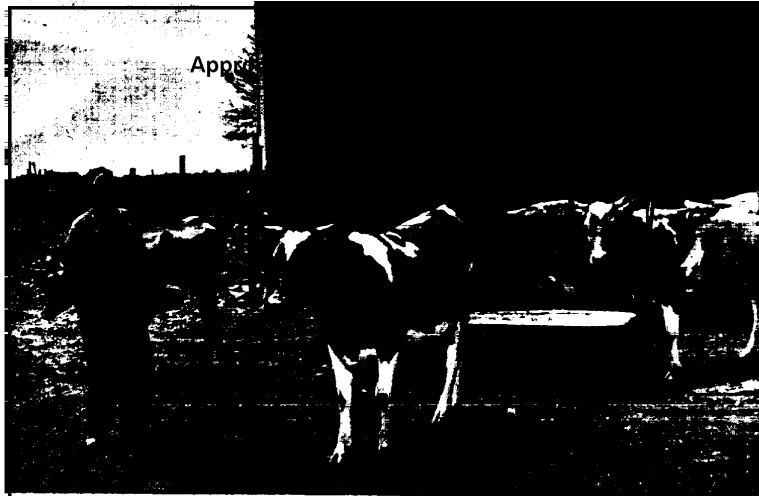
He operates about 300 acres, half of which is devoted to fruit and half to grain. He also is feeding about 99 Herefords. Mr. Nye is vice-president of the National Peach Council.

WHAT ARE the mechanics of the Berrien committee setup?

The county board of directors has 16 standing committees.

Each committee has up to 10 members. Only one per-





RUSSELL FILE is one of the pioneer leaders of the Berrien County Farm Bureau.

son serves on two committees.

Miss Barbra Foster, secretary and manager of the Farm Bureau office, reports that 475 of the membership of 2,500 have leadership responsibilities.

Here's a rundown on them:

12—board of directors

147—standing committees

266—community group officers

50—women's committee

The Berrien board has all the usual committees to serve the needs of the membership: building, women's activities, Junior Farm Bureau, resolutions and legislation, community Farm Bureaus, farm supplies, insurance, etc.

Then there are sub-committees. The market study committee has these sub-committees: dairy, fruit, grain, livestock, poultry, vegetables.

The sub-committee for fruits and vegetables, for example, meet several times a season with the Benton Harbor fresh fruit market board to suggest improvements in operations.

There are some 15 fruit or vegetable processing companies in the county. The committees meet with them individually to

discuss mutual problems of production, deliveries, inspection and the market.

BOB KRIEGER, another former county president, believes that the cooperatives also play a big part in keeping members active.

There are 12 farm cooperatives in the county, including the Berrien Farm Bureau Oil company.

These cooperatives support a 15-minute radio program at 12:15 noon over WHFB at Benton Harbor on Tuesdays and Thursdays. This radio program has been carried on for eight years by the public relations committee of the Farm Bureau.

AND IF you ever visit Berrien county, the first thing folks will boast about is the Youth Memorial Building at Berrien Springs.

Besides serving as an office for the Farm Bureau and Farm

Bureau Insurance Service, it is probably the best public relations project you can find in the country.

It was built by Farm Bureau and opened January 8, 1954.

In its first year the building accommodated 345 meetings of rural and urban groups with a total attendance of 1,500 persons.

There's some kind of a meeting going on every day in the building. They have family reunions, wedding receptions, farm groups, business associations, industrial schools, and county political conventions there.

The \$80,000 structure was built and equipped by funds raised by the Junior and Senior Farm Bureaus.

THE PROJECT began when the Junior Farm Bureau visioned a community center to memorialize rural youth of Berrien county in World War II.

The Youth Fair Grounds board promised a 99 year lease for the site.

The Junior Farm Bureau had scrap drives, minstrel shows, food sales, etc., to raise money for the building.

They rented acreage to produce corn and oats. One year the crop programs earned \$3,000.

When the Juniors had raised a substantial sum, individual members of the Farm Bureau loaned them enough to assure finishing the building. These individual loans ranged from \$100 to \$4,000.

County Agent Harry J. Lurkins gave the first \$100 when the project was first talked about.



WOMEN'S COMMITTEE of Berrien County Farm Bureau sponsors conference of rural and urban women.

Then the community pitched in to help.

A sand and gravel company offered to excavate for the basement and foundation footings. A monument maker gave the corner stone.

A door company said the building should have aluminum doors, and it would give them at cost.

"Now that the building is in operation," says Ray DeWitt, County Farm Bureau president during the construction days, "everyone is willing to have a hand in retiring the debt."

With the debt for the building and equipment presently at \$40,000, the Juniors have agreed to raise \$20,000 through projects.

The senior Farm Bureau has agreed to help with the other \$20,000 through community group projects or other means.

THE HEART of the Farm Bureau is in the community units.

There are presently 37 Community Farm Bureaus in which 1,564 members meet monthly to discuss a topic dealing with the state or national programs of Farm Bureau.

They meet to work on community projects, and for fellowship with their neighbors.

Community group recommendations on Farm Bureau policy are sent to the County Farm Bureau resolutions committee for consideration at the annual meeting in October.

Berrien Junior Farm Bureau is in its 19th year as a training organization for membership and leadership in Farm Bureau.

It has a membership of 273 young men and women whose average age is in the early twenties.

When they transfer to senior Farm Bureau membership, the Juniors soon become likely choices for committee appointments and other responsibilities.

THE WOMEN'S Committee is important to the success of Berrien County Farm Bureau.

The committee is composed of a woman from each Community Group.

Many women work with the committee.

Some of the women's year around projects are the food service program of the Youth Memorial building, special dinners open to the public for the purpose of raising funds, the promotion of meetings of rural and urban women, and rural health programs.

ANOTHER SERVICE of the Berrien County Farm Bureau is found in the report of the Blue Cross committee.

It reports that all 37 Community Farm Bureau groups have a total of 1,190 families enrolled for the hospital-medical-surgical protection offered by Blue Cross-Blue Shield on the group plan through Community



Farm Bureaus in Michigan.

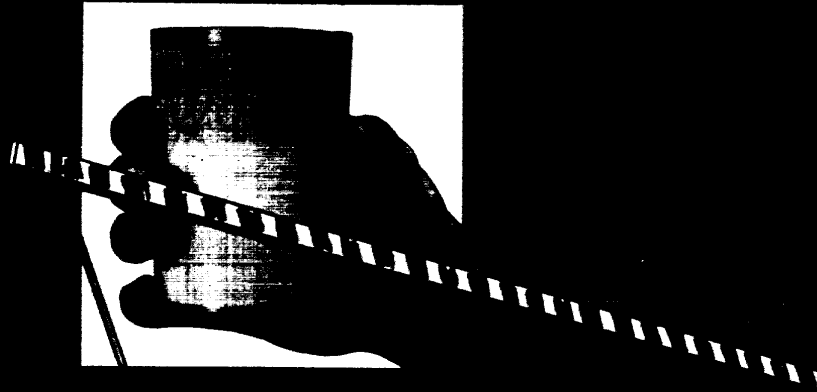
There are other things about Berrien that make it a closely knit community. Most of the farms are owner-operated and it's not unusual to find a third generation farming the family homestead.

Russell File, who has been active in the Farm Bureau for some 21 years, probably sums it up best when he says, "We didn't always agree among ourselves on everything, but once we had decided what was needed, we forgot our differences and all pitched in to work together."



HARRY NYE, former Berrien County Farm Bureau president, thins peach blossoms with a tool that he invented.

What Are The Road Blocks To Greater Milk Consumption?



Grover D. Turnbow, President, Foremost Dairies, San Francisco, California

In my estimation, the barriers are built, to a great extent, by the dairy industry itself. Consumption of milk can be increased and the barriers removed by the development of our present markets in the United States, and also the development of the large and extensive markets in foreign countries.

By-products should play an im-

portant part in increased consumption in the United States. One good method of increasing the consumption is by expanding the markets for cottage cheese. Today in California, cottage cheese consumption approaches 8-lbs. per capita, while in the United States as a whole, its consumption is less than 3-lbs. per capita. This, in part at least, is due to an elaborate system of dairy inspection which makes it difficult to ship ingredients from one part of the United States to another, so that they can

be used in the making of cottage cheese and other by-products. This condition *should be remedied.*

In many foreign countries today, dairy products are being used at a very low level. In my recent visit to the Far East and South East Asia, I could see where very large markets could be developed for American dairy products; if American industry is properly supported by our government and assistance given to a plan for developing these markets, a great deal of surplus dairy ingredients can be disposed of.

The Nation's AGRICULTURE

I keenly feel that the dairy industry itself should make every effort to develop both the domestic and foreign markets.

W. E. Winn, President, Pure Milk Association, Chicago, Illinois

It is charged that federal orders are lowering consumption of milk. This need not be true. Per capita use of milk in Chicago has risen annually since the inception of Order 41 and is now $\frac{1}{3}$ higher than the 1940 level.



A thorough study of the effect of federal orders and state control pricing of milk at farm and retail levels is very much in order. To any extent that these controls are a barrier to efficient distribution or limit the consumption of milk, they should be corrected.

Resistance to change is proving to be a barrier. With today's refrigeration in most homes, purchase of milk by the gallon, two or three days a week, is a convenience and a saving. In many markets and in some states, such purchases are either not available or are actually prohibited by law.

While the national consumption of fluid milk and cream was reduced from 399 pounds per capita in 1945 to 352 pounds in 1954, purchases in the Chicago market increased each year. Sales of milk in half gallons and gallons were rapidly increasing through this period. Store discounts were generally available.

For at least the first seven of these nine years, producer prices were the highest we ever received, and wages paid in the industry mounted steadily. Increased efficiency in merchandising made it possible to have higher sales, higher farm prices and higher wages all at the same time. There is still ample room for improvement.

Perhaps the most formidable barrier to sales of dairy products is the trend toward substitutes and imitations. Substitutes have

taken over half of our butter sales and are driving hard toward the ice cream and evaporated milk markets as well. Unless this trend can be stopped by more truth and fairness in advertising, and the creation of a better understanding on the part of the consumer of the value of genuine dairy products there will be no prosperity in the great midwest area of manufactured dairy products.

Milton Hult, President, National Dairy Council

Much has been written and said on this subject in recent months with particular emphasis being given to marketing obstacles of one sort or another.



I would choose to remain close to home in any such broad consideration as this — that is, I want to keep my comments within the frame of the Dairy Council program, as follows: (1) nutrition research; (2) consumer education; and (3) public relations.

One of the greatest obstacles to increased consumption of milk is, of course, lack of understanding or knowledge about the essentiality of milk and other dairy foods in the diet. National Dairy Council, through its educational and public relations techniques, has been "doing battle" against public indifference to milk for 40 years.

While much has been accomplished, still much remains to be done. An expanded Dairy Council program on the national level, together with a growing network of local Dairy Council programs in milk markets throughout the United States, will mean greatly stepped-up efforts to disseminate information about dairy foods.

More nutrition research, and more utilization of information coming from research provides the best means to remove the wall of ignorance that bars the way to increased consumption of dairy foods. Sound sales and promotional programs should be based on

such facts which only research can provide.

W. N. Waterstreet, President, The Borden Company, Chicago Milk Division

The current and projected birth rate and longer span of life in this country, offer boundless opportunities for increased milk consumption.



A major restraining "barrier" to such increased use appears to be the general lack of more adequate consumer appreciation of the outstanding nutritive values of milk, from youth to old age.

For babies and younger children, it could be said that today milk is the generally accepted basic food. But in the teen-age bracket, the spread of knowledge concerning the nutritional merits of milk must be intensified.

With more adults diet conscious, we must "sell" the results of research which prove that milk keeps one fit but does not fatten. Weight reduction, through diets with milk, is an accomplished fact. Research shows that milk makes you sleep better, eases nervous tension, ends calcium starvation and builds strength, not fat.

And with the life span increasingly prolonged, and more people in the older age brackets, we must have wider understanding of the fact that continuing scientific studies indicate that milk contributes mightily to the health and happiness of older folks.

Russell S. Waltz, president, National Milk Producers Federation; General Manager, United Dairy-men's Association, Seattle, Washington

There are no serious *physical* barriers to increased milk consumption. It is readily available in all parts of the country and it is extraordinarily low priced—both in relation to the price of all food and in rela-





THIS NEW IDEA ELEVATOR has inside width of 17 1/2 inches, takes regular or round bales, or big gulps of grains. Trunk is box-cripped and bridge-trussed for rigidity. Lengths 26 to 50 ft. Centrally fastened flights prevent tilting. Choice of tilt hopper or shovel-type. Power with gasoline engine, electric motor or PTO.

Pays for itself in one or two seasons!

New Idea elevator breaks bottlenecks caused by inefficient elevating equipment

On many farms expensive machines too often lie idle in the fields, while inefficient elevating equipment slows down crop-handling at loft or crib.

Replace outmoded elevating methods with a portable, many-purpose New Idea elevator, and break this harvest-time bottleneck. A New Idea will handle round or square bales, ear corn or small grains and deposit them in bin or loft as fast as a man can unload.

In a single harvest season, many farmers have found, a New Idea elevator will pay for itself in saved time and labor alone. It lifts tons of materials directly and quickly with very little effort by the operator. Its life-time, heavy duty construction is assurance against costly breakdowns and repairs.

See it at your New Idea dealer's. Have him demonstrate the New Idea elevator best suited to your farming operation and your buildings. Ask him for the location of nearby farms where you can see it in action. Our guess is that, once you've examined a New Idea, you'll never be satisfied with any other!

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- | | |
|---|---|
| <input type="checkbox"/> Elevator | <input type="checkbox"/> "New Ideas for Handling Hay" |
| <input type="checkbox"/> Wagon & Wagon box | <input type="checkbox"/> I am a student |
| <input type="checkbox"/> Mowers | <input type="checkbox"/> I farm _____ acres |
| <input type="checkbox"/> Side-rake & Tedder | |

NAME _____
ADDRESS _____
COUNTY & STATE _____

tion to the upward swing of prices in general.

Thus a quart of milk is 26 per cent cheaper today in relation to all food than pre-Pearl Harbor. An hour's take-home pay will buy twice as much milk today as 30 years ago.

We do have too many *psychological* barriers to increased milk consumption in the form of articles or statements to the effect that it is too expensive, that physical barriers interfere with its availability at reasonable prices, or that dairy products are pricing themselves out of the market.

As producers, we should do everything possible to give the public the true story of the goodness of milk, the effectiveness of our quality supervision, and the food bargain it affords.

O. H. Hoffman, Jr., General Manager, Inter-State Milk Producers' Cooperative, Philadelphia, Pa.

In periods of excessive production, it seems one of the inevitable traits of most of those of us who are in the milk industry, and some who are not, is to start blaming one another for all of our difficulties, rather than honestly and quietly examining real causes of our troubles and doing what we can about them.



And so now, at such a time, the midwestern dairymen loudly damn us in the east as the villains in the piece. We easterners, in turn, damn them for trying to steal our markets. And even neighboring cooperatives declare that, but for the ruinous marketing systems in next-door sheds, all would be sweetness and light.

Not to be outdone by all our din, the dealers stir up their own, and each crowd yells that, were the other eliminated and all the milk moved on the wagon or through the store, the surplus problem would be solved.

With all this noisy interfamily howl, small wonder that, throughout the land, the professors-in-milk, each from his own Olympus, chime in. And finally the farm journals, our promotional agen-

NEW TOWELS—12 for \$1.29



Assorted colors. Quantity purchase of slightly irregular stock from large mill. Terrific values—you've got to see to believe. Money back guarantee. ORDER NOW!

Limit 3 doz. per customer. Please add 21c per dozen for postage and handling (total \$1.50 each doz.) Send cash, check or money order (sorry, no C.O.D.'s) to:

GENERAL STORES, Dept. XNA-6
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If you have trouble with plates that slip, rock, cause sore gums—try **Brimms Plasti-Liner**. One application makes plates fit snugly without powder or paste, because **Brimms Plasti-Liner** hardens permanently to your plate. Relines and retits loose plates in a way no powder or paste can do. Even on old rubber plates you get good results six months to a year or longer. **YOU CAN EAT ANYTHING!** Simply lay soft strip of **Plasti-Liner** on troublesome upper or lower. Bite and it molds perfectly. Easy to use, tasteless, odorless, harmless to you and your plates. Removable as directed. Money back if not completely satisfied. Ask your druggist!

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RATS kill 'em with warfarin



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If you are on the Kitchen Committee of some Church, Lodge, Club, School, etc., in your town you will be interested in this modern Folding Banquet Table. Write for Catalog and special discounts to institutions and organizations.

MONROE CO. 24 CHURCH ST. COLFAX IOWA

cies and even some of our dignified national farm organizations spread forth their views of what is wrong with milk.

And now, inevitably, there is a story spread across the country, in one of the national weeklies, that will do more to injure sales than all of us can repair with all of our promotional work, in months.

To my way of thinking, there is no greater barrier to increased consumption than the noise of our own in-the-family rows.

The Nation's AGRICULTURE

LET'S DO IT AGAIN

DAIRY farmers faced a serious problem a year ago.

Production was outrunning consumption and government-held stocks of dairy products were piling up.

The picture is brighter today.

Per capita consumption of fluid milk, butter and cheese increased in 1954 over 1953. Milk production in March was lower than a year earlier for the fourth consecutive month.

Production seems to be leveling off, and surpluses have already been reduced substantially.

A leveling off of production together with a substantial increase in consumption is all the dairy industry needs to get out of the woods.

Acting on this conviction, the Board of Directors of the American Farm Bureau Federation has authorized a continuation of the dairy sales promotional activities inaugurated with the national Farm Bureau contest last year.

This year Farm Bureau members will be encouraged to continue their dairy sales promotional activities through a new contest which is somewhat different from the one held last year.

The 1955 program will take the form of recognition of the activities of every state which develops and carries out substantial, effective and widespread sales promotional projects.

Materials and techniques successfully used by last year's winning states will be made available to all state Farm Bureaus, and all will have an equal opportunity to show what farmers and their families can do to step up consumption of milk and dairy products.

Today's situation is a challenge. There is ample evidence that the suggestions contained in AFBF's national program for the dairy industry are obtaining results.

Last year's Farm Bureau dairy promotion program was something of an experiment. Today we know we have a successful approach.

Skilled Hands

at work for the dairy farmers of America

Many hands, skilled in special fields, work with your American Dairy Association toward a common goal: increased use of dairy products. Skilled researchers learn what people think about your products. Skilled advertising craftsmen create selling appeals that send housewives shopping for your products. Skilled merchandising men work for better store displays and sales of your prod-

ucts. Skilled public relations people build a continually favorable attitude and interest in your products.

Through the American Dairy Association program, supported by dairy farmers who invest 2¢ per hundred-weight of milk or ½¢ per pound of butterfat marketed, this total sales effort designed to sell more dairy foods to more Americans is moving ahead.



1. RESEARCH—Here is a housewife being asked about her buying habits and uses for dairy foods. The skilled interviewer is from a research organization employed by American Dairy Association. Digging out the reasons people buy and use dairy foods is the first step in developing persuasive selling messages for radio, TV and print advertising.



2. MERCHANDISING—Good merchandising brings the product and the customer together at the point of sale. Hands skilled in retail selling are developing new ways to move more dairy foods out of the dairy case into the family kitchen. This has made your grocer's dairy department space the most profitable in his store.



3. ADVERTISING—Walt Disney's skilled hands produce the Disneyland TV show, one of the "top ten" TV programs in the nation. This adds real power to American Dairy Association's well balanced sales program. Through Disneyland, tested sales messages on milk and other dairy products reach 40,000,000 people weekly... at a cost of 1/10 cent per person reached.



4. PUBLIC RELATIONS—Milk was spotlighted on every TV and radio network and in practically all newspapers as a result of Eleanor Maley's flight to Paris to present a gift of milk to Premier Mendes-France. Creating a continuing public interest in dairy foods and dairying—America's most progressive industry—is a job being done by skilled public relations people.

The Dairy Farmers' Own
AMERICAN DAIRY ASSOCIATION
sells more dairy foods to more Americans
 20 North Wacker Drive, Chicago 6, Illinois



You never
 outgrow
 your need
 for milk



FEEED dealers financed ninety per cent of the broiler production in this country last year.

Why, you may ask, didn't commercial banks, government credit agencies and other financial institutions lend money to broiler producers just as they did to other farmers?

This is a long story that begins with the interesting fact that broiler credit is different.

In what way is it different?

A rural banker in the heart of a highly specialized broiler area in the South puts it this way:

"Broiler credit is an odd kind of an animal. There is nothing like it. Poultry collateral is not as good as dairy or cattle collateral

Production involves some special and unique credit problems

CPYRGHT

since an entire flock may be wiped out by disease which rarely happens with other types of livestock.

"Poultry equipment deteriorates fast. Most poultry farms have a high proportion of investment in buildings. Then, too, it is hard to sell a poultry farm to someone who wants to use it for other purposes.

"Risks are great. Disease, small profits per unit, violent price fluctuations and the highly competitive nature of the business all make broiler financing hazardous.

"Most broiler credit is of very short duration. You know it takes less than ninety days from start to finish to feed out a lot of broilers.

"At the usual rates of interest and handling charges, banks do not make enough to cover the cost of investigating the borrower, processing the loan and providing the kind of supervision supplied by feed dealers."

SOME COMMERCIAL banks lend money to experienced broiler producers who have good collateral, but most of them prefer to lend to feed dealers and others who, in turn, finance individual grower operations.

Government credit agencies encounter the same difficulties in making broiler loans that have been outlined by our banker friend from the South.

Feed dealers, hatcherymen and poultry processors discovered very early in the history of the broiler industry that they would have to furnish credit and assume a part of the risk of production if they were to be successful in encouraging farmers to grow broilers in large numbers.

Since this was one way to increase feed and chick sales and to enlarge the volume of business in processing plants, it was not long until large amounts of dealer credit began to flow into this new fast-growing industry.

THERE ARE many systems of financing broiler production but nearly all of them involve a contract, either oral or written, between the producer and the financing agency.

A quick look at a few of the many contract forms in general use may help us to understand some of the problems that arise out of this novel method of extending credit and sharing risks.

In most contracts, the dealer furnishes feed, chicks, medicine and supplies. The grower furnishes labor, houses, equipment, fuel and litter. The dealer often has title to the broilers and the grower cannot sell or otherwise dispose of them without the consent of the dealer. The responsibility for marketing is usually in the hands of the dealer.

The open account method describes itself. Here, the producer furnishes feed, chicks and often supplies on credit. When the broilers are sold, the dealer deducts the outstanding credit and the grower receives the remainder. If there is a deficit, the dealer carries it on his books until paid or written off.

Under the flat fee plan, the producer is paid a certain amount per bird or per pound of broiler sold. The dealer absorbs all losses, and either retains all profits remaining after the grower has been

paid, or splits the remainder in some manner with the grower.

The share plan usually provides that the producer receives seventy-five to ninety per cent of the amount remaining after all items supplied by the dealer are paid for. The dealer is usually responsible for all losses, although in some cases, losses may be divided.

The feed conversion contract has been developed to provide an incentive for the grower to do a good job of managing production. It is designed to benefit those who keep mortality low and feed efficiency high throughout the growing period.

ALL OF THESE contract forms have their advantages and disadvantages but a big question in the minds of many poultrymen concerns the whole general pattern of dealer financing. Is it good? Is it bad? Can it be improved?

The Poultry Advisory Committee of the American Farm Bureau Federation raised these questions at the September meeting last year and recommended to the American Farm Bureau Federation Board that a study of poultry producer financing contracts be made.

In making this study, we discovered good and bad features in the present system.

On the plus side, it is agreed that the industry could not have grown very fast without it. It has helped the industry grow from 43 million birds in 1935 to over a billion last year.

True, there were many other factors involved. Improved feeding efficiency, better marketing and shortages and high prices of

BROILER FINANCING IS DIFFERENT

red meats during the war were all important.

But in the final analysis, it appears that dealer financing played a major role in the phenomenal expansion which has taken place in the last twenty years.

Some results have been unfavorable.

Over-expansion has been encouraged by many contracts which guaranteed producers against cash losses.

Many contracts have encouraged wasteful production practices and discouraged quality marketings. Others have added to the cost of broiler production through high mark-ups for chicks, feed and other items supplied.

Financing, too, has resulted in less flexibility in production.

At one time, teachers of agricultural economics used the broiler industry as a classical example of one that adjusted production to market demands very quickly. Today, financing has become what some call the "built in feature" of the industry. Emphasis is on continuous mass production in order to keep a fairly constant volume of chick and feed sales and a continuous supply of broilers for processing.

Since many contracts guarantee a producer against loss, he is inclined to continue producing as long as his financiers are willing to furnish the feed and the chicks. Many of those engaged in financing broiler operations prefer to continue producing in order to average prices for the year. They don't try to predict and make changes accordingly.

SINCE BROILER PRODUCTION involves a great deal of risk and a large amount of capital, it appears that considerable financing is going to continue to be neces-

sary in the future. A consideration of the following points may help to avoid some of the many mistakes made in broiler financing in the past.

1. Emphasize cash plans first. The efficient producer should try to operate on a cash basis, or use his collateral to borrow from the bank at 6 per cent. A number of studies showed that cash producers paid from 1/2 to 2 cents less per chick and \$1.00 to \$3.00 less per ton of feed than those who used other plans.

Little savings, during these times of close margins, can be the difference between profit and loss. Remember, a difference of 10 cents in the price charged for a bag of feed usually means about three-tenths of a cent a pound in the cost of production, or about \$25 on a brood of 3,000 broilers.

Cash producers usually make more money than those using other plans, especially when their efficiency is high and the market is good.

Everyone is in the business to make money. If a grower can make it for someone else, he can make it for himself.

2. Use more bank credit. J. D. Sykes, vice-president of Ralston Purina Company, writes in the "Broiler World", May, 1954, "An arrangement which involves producer, feed dealer and banker is proving most desirable."

If growers are to assume all the risk, can they get all the credit that is needed?

Since banks and Production Credit Associations probably will continue to finance relatively few growers, as their loans must be confined to those not only able to absorb, but willing to assume the losses that often result from broiler operations, it is necessary to look beyond these sources of credit.

3. One feed official stated it pointedly when he said, "If we are going to be bankers, we had better start acting like bankers."

The suppliers need a practical code of ethics and then they need to follow it religiously.

The feed industry must decide to sell feed instead of loose credit. The success of this voluntary educational program will depend upon what top management decides.

4. When financing is necessary, provide arrangements which give incentives to growers to improve their efficiency by stressing the level of mortality, daily rate of gain, feed-conversion and quality of birds produced.

5. Improve market information and encourage producers, suppliers and others to use this information in making their production and marketing plans.

6. Encourage the preparation of different contract forms that producers can use with confidence. This could be a joint project of the farm management and poultry people in the Land Grant Colleges.

INCREASING POPULATION, improved feeds, better management and more efficient marketing and distribution all favor the future growth of the poultry industry.

These favorable factors could easily be overcome by a continuation of unsound financing in the broiler and turkey industries and by a further extension of these undesirable methods to egg production enterprises.

There is a future but it must be more orderly. It must be based on sound financing, careful planning and balancing of supply and demand through prices in the market place.

THE story of the Nile is a fabulous fairy tale about a silver ribbon which ran through the desert turning it into a blessed evergreen valley.

For more than sixty centuries, the Nile has been the "river of life" for Egypt's farms. It has watered the arid desert lands to produce wheat, corn, rice, fruits and vegetables and today's largest cash crop, cotton.

Now, seventy-five per cent of the people derive their living from farming, which requires space. Yet there are only 6,000,000 acres under cultivation, because Egyptian lands are fertile only a few miles on either side of her "greatest gift," the Nile, and in the Delta at the mouth of the river.

Annually, the Nile leaves its banks and spreads its life giving waters over the land.

The overflowing marks the beginning of the Festival of the Flood of the Nile. As part of this celebration the farmers symbolically offer their loveliest maiden as a token tribute sacrifice to the river.

The two other main Festivals are the May Wheat and Corn Harvest Festival and the late August or early September Cotton Harvest Festival, which coincides with the Nile celebration.

THE EARLY history of Egyptian farming is inscribed on the walls of the pyramids, tombs and temples as it existed, from about 3,500 years before Christ.

These inscriptions describe crops, agricultural implements, the animals used for power and give advice regarding crop rotation, seasons of planting and harvesting and irrigation methods. Until recent years the Egyptian farmers' lives have altered little in 6,000 years.

The fundamental problem for agriculture, although it is the basis of Egypt's economy, with hundreds of the reasons capital investment has been the fact that 75 per cent of Egypt's land

area is either uninhabitable, or thus far unreclaimed desert.

This has meant that the nation's 22,000,000 people have been crowded into 13,500 square miles or about the same size as the combined areas of the states of Massachusetts and Connecticut.

THE DISTRIBUTION of this limited acreage has been fantastically out of balance because of the archaic feudalistic system which has prevailed for so many thousands of years.

Even in 1952, 70 per cent of the 2,600,000 land owners or 1,800,000 land owners, held an average of less than one half acre each, compared with an average of 65 acres in the United States. It was obviously impossible for these impoverished farmers to improve their status.

In September, 1952, an agrarian reform law was passed to adjust the distribution of land.

The law provided that no land owner may own more than 200 acres of land for farming purposes and that every land holder must directly farm the land himself or rent it to a tenant farmer under conditions stipulated in the law which provides for a fair formula.

Minimum wage scales were established for agricultural workers and cooperatives were encouraged. The government did not confiscate the land but purchased it at fair rates from those who held the huge acreages. In time this new policy should produce a more stable situation and greatly increase production.

THE NEW agricultural policies are also devoted to an expansion of the available land, the breeding of hybrid varieties of wheat, corn, rice and cotton, the reforestation of large areas, the combating of livestock diseases and encourage-

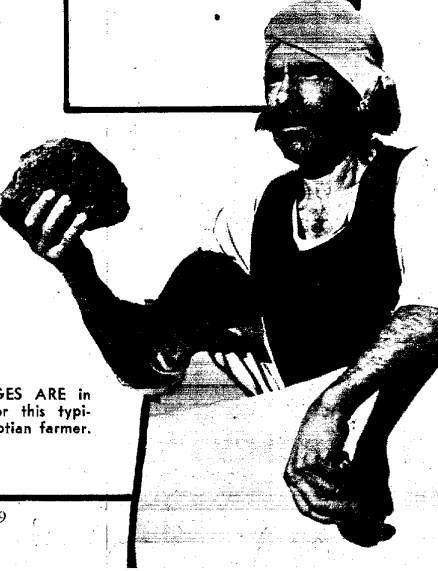
ment of animal raising by small holders.

For the individual farming family the government is assisting in the settlement of these new development projects and encouraging new methods through agricultural education.

In the last few years, what historians some day may call the modern awakening of Egypt has begun, and this has brought new hope to the farmer.



New
Developments
for
Egypt's
Farmers



CHANGES ARE in store for this typical Egyptian farmer.

Let's Take a Trip to

the **MEDITERRANEAN**



Courtesy British Travel Association

By Jack Wiersma

NOW is the time that many of you are considering your winter vacation plans. Some of you probably are planning a visit to the Mediterranean area including the Holy Land.



The traditional means of travel has been aboard one of the many cruise ships that each winter season ply from one sunny port to another. These ships are generally very comfortable, the food is excellent and usually one finds quite a congenial group aboard.

Often however, the traveler returns feeling vaguely disturbed by the question, "What have I seen . . . ?" Certainly, plenty of the blue Mediterranean for he has sailed by a great number of islands and visited the ports of many countries, but is this enough?

For this traveler and all those under 80 who grow restless with shuffleboard, deck tennis and being tucked in a deck-chair for days on end, the air cruise has opened up a new concept in Mediterranean travel. There are two basic types.

First of all the air cruise, which in my opinion is the most comprehensive. A typical itinerary would start in New York and proceed through Rome, Cairo, Beirut, Da-

mascus, Jerusalem, Tel Aviv, Nazareth, Haifa, Istanbul and Athens, with a possible extension to Paris or London before returning to New York.

The second type is the combination air-sea cruise which involves air travel to and from a Mediterranean port and then round the Mediterranean by ship. This air-sea cruise combination at least avoids the many extra days of cruising across the Atlantic which in the winter season can be unpleasant, as well as rather dull when you consider the total

number of days spent at sea.

The highlights of a typical Mediterranean air cruise begin with the traveler's arrival in Rome, in ancient days the capital of the Mediterranean. Roman legions have occupied and governed almost every country which you will visit throughout the rest of the itinerary and in a sense Rome is still the "gateway" to the Mediterranean.

Then on to sunny Cairo, capital of Egypt, where ample time should be provided for visits to

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Jack Wiersma
American Farmers Tours
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Instead/also rush the following information on:

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the archeological treasure-houses of this modern city; Giza and the pyramid tombs of the great kings can be seen, with time to wander at leisure through the oriental bazaars, swim at the Gezira Sporting Club and take afternoon tea at Groppi's.

COPYRIGHT

From Cairo another flight will speed you to the bustling city of Beirut in the Lebanon. Inland from here Baalbek ("City of the Sun") is but a short drive.

Through the fragrant cedars of Lebanon into Syria, the traveler drives to the desert city of Damascus, said to be the oldest living city in the world.

Your best guide-book is the Bible, which mentions many of the prominent places which you will see in this area. The traveler will visit in Damascus the "Street Called Straight," to which the Apostle Paul was sent after his conversion on the Damascus Road (Acts 9:11).

On the drive from Damascus to Jerusalem, the traveler will pass Mount Hermon, believed by many Bible scholars to be the scene of the Transfiguration of Christ (Matthew 17), through Bashan, the land of King Og of the Bible (Numbers 21:33), and then Jerusalem with the Mount of Olives, the Garden of Gethsemane, the Way of the Cross, the Pool of Bethesda, the Church of the Holy Sepulchre, the surroundings of the Temple Area where Solomon's Temple stood 3,000 years ago and the Jewish Wailing Wall.

Nearby, a high point for the traveler is Bethlehem and the Church of the Nativity, the oldest Christian church in the world.

From the Holy Land the traveler will fly to Istanbul on the waters of the Bosphorus.

Relics of another civilization are but hours away. Athens, reached after a short flight over the jewel-like isles of Greece, is the gateway to another era. Rising over modern Athens stands the Acropolis, mute testimonial to the grandeur of Greece's Golden Years.



Raglan Castle in Wales

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PRIVATE MONEY

in Loan Program

THE use of private money in place of public funds is rapidly expanding in the agricultural lending programs that are under the direction of the Farmers Home Administration.

Nearly all of the soil and water conservation loans and more than half of the farm ownership loans are being made from funds advanced by banks, insurance companies and other private lenders. Repayment of these loans is guaranteed by the government.

The scope of the insured loan program was greatly enlarged last September when the new soil and water conservation loan program was launched. Insured loans closed since that time plus those now being processed total \$34,473,000.

Previous to this year the highest volume of lending under the insured farm loan program was in fiscal 1951 when loans totaling \$17,596,000 were insured during the entire fiscal year.

AMPLE FUNDS are available to handle the estimated requirements for the next few months. In the past 7 months more than 260 private lenders have committed approximately \$72,000,000 to the Farmers Home Administration for use in the insured loan program.

This increased participation by private lenders in the agricultural credit field is a move strongly supported by the American Farm Bureau Federation.

An expanded insured loan program serves the credit needs of a larger group of farmers. In addition, every dollar of private funds that is advanced lessens the need for borrowing from the U. S. Treasury.

Two types of loans are made from insured funds — soil and water conservation and farm ownership.

SOIL AND WATER conservation loans may be used for the construction and repair of terraces, dikes, ponds, tanks, cisterns, wells, pipelines, pumping and irrigation equipment, ditches and canals for irrigation and drainage, erosion

control structures, brush removal, establishment or improvement of permanent pasture.

The loans may be made to individuals or associations. The limit on individual loans is \$25,000, on association loans, \$250,000. Individuals loans to date average \$5,400.

The loans are repayable over a number of years. The lender receives 3½ per cent interest and the borrower pays an additional 1 per cent to the government as an insurance charge.

FARM OWNERSHIP loans are used to develop or enlarge small farms into economic units and to finance, on family-type farms, the construction and repair of farm houses and other essential farm buildings.

These loans are also used by tenants to purchase farms of their own. Loans of this type are repayable over periods up to 40 years.

An insured farm ownership loan cannot exceed 90 per cent of the fair and reasonable value of the farm. Nor can the loan exceed the average value of the family-type farms in the county.

The interest rate and insurance charge is the same as for soil and water conservation loans.

INSURED LOANS, like direct loans, are made and serviced through the network of 1,500 county offices of the Farmers Home Administration that serve the agricultural areas in the continental United States, Alaska, Hawaii, Puerto Rico and the Virgin Islands.

Like all loans made by the agency, insured loans are made only to farmers and ranchers who are unable to obtain adequate credit from other sources.

As soon as a borrower reaches a point where he can qualify for a regular private credit, he is required to refinance his insured loan.

The county committees of the Farmers Home Administration pass on all applicants for loans. Only established farmers and ranchers are eligible for Farmers

The Nation's AGRICULTURE

Home Administration credit.

However, young veterans who want to get started in farming on their own and who have adequate training and experience may qualify.

Loans are available only for the improvement, operation and purchase of farms that have adequate land resources to enable the farm family to pay its debts and have a reasonably good standard of living.

To the extent necessary technical assistance in developing efficient farming methods accompanies the loans.

IN ADDITION to the insured loans, a number of other credit services are available from the Farmers Home Administration.

Production and subsistence loans are made for the purchase of equipment and basic livestock and for fertilizer, feed, seed and other farm operating expenses.

EMERGENCY LOANS are also made by the Farmers Home Administration.

These loans are made in designated areas when drought, freezing conditions or some other natural disaster, or local economic conditions, have brought about a need for special credit.

In the same general category as the emergency loans are the special livestock loans which for the past two years have enabled cattlemen to buy feed and pay other expenses of maintaining normal operations.

At the present time emergency loans are available in 1,500 counties in 35 States. The livestock loans are available throughout the nation.

The most recent example of the use of emergency loans followed the frost damage to orchards and crops in the Southern States during the last few days in March.

Hundreds of farmers who lost everything they had planted plus most of their fruit, used emergency loans to replant crops and resume operations.



The Secret of Uncle Sam's Expand-able Arteries

The larger part, by far, of the great lifestream of goods that helps keep you and your country strong and vigorous flows through the nation's vital arteries of transportation — the railroads. And this is done with unique economy in manpower, fuel, and other materials.

Perhaps the most remarkable characteristic of these rail arteries is their inherent ability to expand their capacity more readily and with greater economy than any other form of transportation — particularly in times of national emergency. The secret, of course, lies in putting more tons in the cars and more cars in the trains.

But if the nation is to have the full benefit of these advantages, the railroads should have greater freedom to adjust their rates and services promptly — greater freedom to compete with other forms of transportation on an equal basis.

Association of American Railroads

Transportation Building
Washington 6, D. C.

National Farm Safety Week
is July 24-30.

"Your Safety is in Your Hands."



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—they're **Tricycles**
—and they're **FORDS**



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NEW! High Crop Clearance, with Safety



NEW! Tailored Traction with exclusive Vari-Weight System



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You have perhaps wondered what would happen if Ford engineering skill and long experience went all out to build really new, really better tricycle tractors. Now you can find out!

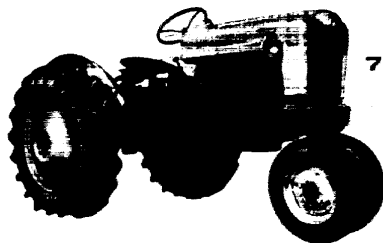
Here, for the first time, are tricycle tractors built by Ford... in two power series. Both fitted for 4-row and 2-row front-mounted cultivators and planters and for 1-row and 2-row mounted corn pickers and harvesters. One series with full 3-plow power, the other with full 2-plow power.

A new combination of high crop clearance and low driver seat makes

these tractors the safest as well as the *easiest handling* tricycles you ever saw. There's an ingenious Vari-Weight System of wheel and front-end weights available to give you true "Tailored Traction."

Enough other great features to fill a book! And this book is waiting for you at your nearby Ford Tractor and Implement Dealer's. Drop in, ask for it and have a good look at Ford's new Tricycle Tractors soon.

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Full 2-Plow Power

Ford Farming
GETS MORE DONE... AT LOWER COST

The Nation's AGRICULTURE