

Co-Operative Farm Products Marketing

How It Is Done in Europe and May Be Done in America to the Profit of Both Farmer and Consumer

By MATTHEW S. DUDGEON.

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Inspection of a Danish Creamery.

WHY CO-OPERATION SOMETIMES FAILS

Copenhagen, Denmark.—Co-operation is not foolproof. Consequently it does not always succeed. Inexperience, incompetence, and dishonesty will wreck any private business and they will, of course, wreck any co-operative business. It is necessary, therefore, for enthusiasts to remember that there is no mystic virtue in co-operation which enables it to triumph at all times. Those of us who are trying to record what we have seen of co-operative business at home and in Europe, would not be treating the public fairly if we left the impression that there are no failures among co-operative enterprises.

Both at home and abroad there have been many failures. Certainly those interested are entitled to know as much about its failures as about its successes. They are entitled to know also what causes have led to co-operative failures.

Failures in America.
Many co-operative stores organized with much promise have failed. Generally speaking gross incompetence has wrecked them. They are like other mercantile establishments in that they demand, as a condition precedent to success, skilled management, good business methods, good accounting systems, and must be run with the same care and efficiency as any other mercantile establishment. As well as some special knowledge of the goods dealt in. If these qualities are absent failure is almost certain. The average co-operative store in America is organized in its management and its personnel by agreement to do all their trading at the lowest possible price. They patronize it when it is to their interest to do so. If the goods offered are poor, or if bad management, dishonesty, or price gouging, frequent minor mistakes occur, the members abandon the venture like a sinking ship.

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Co-operative Fruit Failures.
Seldom, too, have so-called American co-operative stores succeeded. In the cooperative in the true sense of the word. I have in mind one co-operative fruit marketing society which failed largely because it was organized on the joint stock basis and administered as are other non-co-operative corporations. A few of the larger shareholders controlled it. The majority were ignored. They became jealous and suspicious and accused those in control of dishonesty. Finally they demanded that the officers give a full report of all their financial transactions and that an auditing committee be appointed. The officers foolishly and arbitrarily refused to comply and even an audit unless they themselves selected the committee. Then these smaller stockholders demanded that the one man who had been appointed to audit the company be applied so that for the future they might protect their own interests. This also was denied them. The only course possible seemed to be to separate the larger and smaller stockholders withdrew, the larger stockholders buying out those who did not care to be in the concern. While the society did not fail from a financial standpoint, its record is of course to be

criticized as that of a co-operative concern which did not succeed in the best sense of the term.

The small shareholders of this society were dealers in various goods and they were not in a position to form a large business in a hotel. There seems to have been no one on the board of managers of any particular business. The society was organized in integrity was not present, for the cashier ended his year with forged and sent to prison. It was not surprising, therefore, that in December, 1911, the Nieder Maas Loans and Savings Bank was declared insolvent, the natural results of undue greed, of dishonesty, and of incompetence, and of dishonesty.

Co-operative Bank at Darmstadt.
More recently the co-operative agricultural bank at Darmstadt, Germany, in 1882, reached a point where it was unable to meet its obligations. Its situation was almost the same as that of the Nieder Maas Loans and Savings Bank. It was organized in integrity was not present, for the cashier ended his year with forged and sent to prison. It was not surprising, therefore, that in December, 1911, the Nieder Maas Loans and Savings Bank was declared insolvent, the natural results of undue greed, of dishonesty, and of incompetence, and of dishonesty.

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heard that there were great corners in the United States, and by buying and storing grain had made enormous fortunes. There was to be gold for everyone who would buy. A careful study of the situation revealed the absurdity of the situation. Those who controlled the warehouses could not control the exportation of grain. The general consensus of German opinion was that co-operation had contributed to the failure; first, state aid, which seldom really helps a co-operative society, ruined these projects by making them artificial; second, the members sought to make money out of the co-operative using them simply to prevent waste in shipping.

Bank at Nieder Maas.
In 1871, at a village of some 620 inhabitants local tradesmen formed a loan and savings bank. From the very first they forgot that co-operative credit was not to be a primary motive to lend money only to those local members who will use it for local purposes. They were too anxious to get rich quick. By a promise of exceedingly high rates of interest they attracted patrons from the most remote points until there was an overdraft in this little co-operative bank almost \$1,000,000. Such an amount of money was of course far in excess of any needs which the members themselves might have had. Borrowers. Consequently the bank began to do business with outsiders. Funds were so plentiful and the demands relatively so small that it granted to its debtors extensive credits. It became known that credit could easily be obtained at that village bank and speculators far and near flocked to it. It risked its money in financial schemes outside the limits of the village. It loaned to speculators who were dealers in vacant lots or other cities which had only speculative values. It went so far as to make loans upon second mortgages, and even on the basis of stock.

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OPENING FOR WOOLEN MILL IN NORTHEASTERN MICHIGAN

By H. J. DANIELS.

The sheep industry of northeastern Michigan has grown so fast in the last few years that it would seem a safe venture for business men to start a woolen mill in that part of the state. Now the wool sheared from the backs of thousands of sheep goes to the south and the mill owners who ship it to Chicago or other packing houses centers. This is a great revenue is lost to the state.

The sheep raising has become so extensive a factor in the development of the northeastern part of the state that the producers are beginning to wonder why some effort is not made to utilize the wool at home. Richard township, Ogemaw county, was once one of Michigan's most dense forests. With the disappearance of the timber came a great agricultural community, with sheep raising the leading industry. At last a section shipped proportionate amounts. Yet there are no mills in that part of the state where the need of co-operation between farmer and business men is more apparent every day there.

Planting More Fruit Trees.
Eu Claire will receive special attention this summer in the matter of increasing the number of its fruit trees. Thousands of trees will be set out in that section.

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eral hundred pear trees, which will make him the owner of one of the largest orchards in the state. H. H. Hogue, who lost 300 apple trees due to rabbits, is raising them. The use of tarred paper is of no use, according to H. H. Hogue, in case where the trees are of the low-branched variety, as his were, for these pests can jump into the branches and eat busy. Here, after he says, he will trust to his trusty gun to get rid of rabbits.

GOING ALFALFA MAD.
In the Grand Traverse country the farmers are going alfalfa mad, and are quite willing to take up with the newfangled notions of how to raise

PRODUCTIVE MICHIGAN WHEAT FARM

H. H. Church Farm, Vermontville.—Wheat on This Field Yielded 41½ Bushels to the Acre.

Forty-one and a half bushels of wheat to the acre on a Michigan farm in this day and age is "some" crop, and there are very few spots of Michigan agricultural territory that are performing that stunt. One place that does shell out the wheat in that very way is at Vermontville, in Eaton county. Last year on the H. H. Church

that crop "Prof. Alfalfa Potts," too had been spending considerable time around Traverse City and Northport, had to leave, but will return there soon. He was besieged every moment of time by farmers who were bringing bottles of earth from their alfalfa fields for acid tests. He found that many fields had become sour, because of the fact that the crops, especially upon old farms, had been so exhaustingly that much of the land had become sour. After Professor Potts pointed out to a few farmers that there was need of lime, he was overworked with the great number of men who came in for tests. It was the general impression of the fact that the ground is covered around Northport were not furnishing enough lime to keep the soil sweet, but his investi-

FINE POTATO CROPS IN MECOSTA COUNTY

A Fine Yield of Potatoes in Mecosta County.
Around Big Rapids, where the farmers have been working many years, farmers still get 200 and 250 bushels of potatoes to the acre—not all of them, but some of the best of them. In the new country farther to the north such a yield is not considered unusual, and can be secured by any farmer with the ability to work his land right, but in the old agricultural sections where the yield of the soil has been

WHAT A CANNERY MEANS.
What the near presence of a cannery means to a community may be understood when it is told that the Edmore and vicinity—Peas, 400 acres; corn, 500 acres; total, 1,150 acres.
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Protein for Turkeys.
Don't forget that turkeys should live mainly on protein. The run of the wheat, buckwheat and corn fields, by always kills many promising birds just when mother thinks her turkey troubles are about over.

Get Chicks to Rostering.
Get the chicks to roosting on low broad perches, then six weeks later make the business. As a result co-operation has suffered from ignorance and mismanagement.

gations showed conclusively that such was not the case. And such is likely to be the case all over the state where there has been work hard for years. For alfalfa, lime must be used to a great extent on all old land.

GREAT POTATO SECTION.
Col. W. G. Mott of Menominee, secretary of the Upper Peninsula Development bureau, believes that in time his part of the state will be well known for its potatoes as Kalama is for corn, California for oranges, Florida for grapefruit, Colorado for mushrooms, southwestern Michigan for peaches and Detroit for automobiles.

The potato is less aristocratic than some of the other products named, yet it appeals more to the hot and cold climates, and the latter are in the majority, the big consumers of the foodstuffs, and if the upper peninsula can sell them any considerable quantity of their potatoes into the upper

Reversed Shooting.
Smith and Jones were walking along the boulevard one afternoon when Brown was incidentally mentioned. "Speaking of Brown," thoughtfully remarked Jones, "I understand he is something of a shot."

"He is a wonder," was the prompt rejoinder of Smith. "We were out in a field practicing the other day when he hit the bull's-eye the first shot."

"Pine for Brown!" commentarily returned Jones. "Ticked him almost to death, I suppose?"

"Book for Brown!" answered Smith. "He had to pay for the bull's-eye."

Important to Mothers.
Examine carefully every bottle of CASTORIA, a safe and sure remedy for infants and children, and see that it bears the Signature of *Dr. J. C. Williams* In Use For Over 30 Years. Children Cry for Fletcher's Castoria

On Principle.
Stude—Don't you ever sweep under the carpet?
Yessuh; I always sweep everything under the carpet—Yale Record.

The Fighting Pair.
"Jinks says his voice is for war."
"His voice is right, but how about his arms?"

Art Supplication.
"Jim does some lat lying in his stories."
"Then why not cut him short?"

Clothes are expensive—rubbing wears them out quickly—stop rubbing—use RUB-N-MORE CARBO NAPHTHA SOAP. "Carbo" kills germs. Prevents sickness. "Naptha" cleans instantly. Saves clothes—saves money—saves you.

W. L. DOUGLAS SHOES
New! \$1.25 to \$2.50
Men's \$1.25 to \$2.50
Women's \$1.25 to \$2.50
Children's \$1.25 to \$2.50

VEEPIING BLACKS
ANY ROLL OF VEEPIING BLACKS
Cut Worm and Grub Destroyer
Save your plants by using this inexpensive Veepeing Black. It is a powerful and effective remedy for all worms and grubs. It is easy to use and does not harm the plants. It is a must for every gardener.

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