

CLOVER LAND

What is the Best Way to Advance Clover-Land?

By Fred H. Begole

F. H. Begole, the apostle of commission government in the Upper Peninsula, is one of the best known and most successful of Marquette county business men. He came to the Upper Peninsula from Flint some thirty years ago, first locating in Baraga county, where he taught school, with newspaper work as a side issue. Shortly after his arrival in Baraga county, he went to Marquette, which has since been his home. He has been an extensive operator in timber and mineral lands, and has been successful to a degree with his various business enterprises. He is the general manager of the Lake Shore Engine Works, a director of the Marquette National Bank, and gives largely of his time to his ramified business interests. When commission government was first proposed in Marquette, he was not favorable to its adoption. He did not believe that it would work. Subsequent study of the question, however, led him to change his ideas, and when it was adopted he became a candidate for the office of mayor, that he might help make it work. He was elected by a decisive vote, and since has been the largest influence in framing the new government. He has been, in effect, a "full time" mayor, as he is at the mayor's office most of the working day most of the days of the month, and is always ready to respond to calls of duty. His method has been simple, if highly efficacious. He has sought to apply, and has almost uniformly done so, the same principles that are found to yield the best results in corporate management. Under his direction public business has been made pre-eminently a matter of business-like administration. His work, and that of his associates on the commission, has thoroughly convinced Marquette that the new form is the most useful form of municipal government.

POSSIBLY the greatest problem that concerns the enthusiastic boosters of Clover-Land, is "How to develop a sane co-operative spirit among the people of the Upper Peninsula of Michigan," which will lead to their own advancement and result in a rural community instead of a rural population.

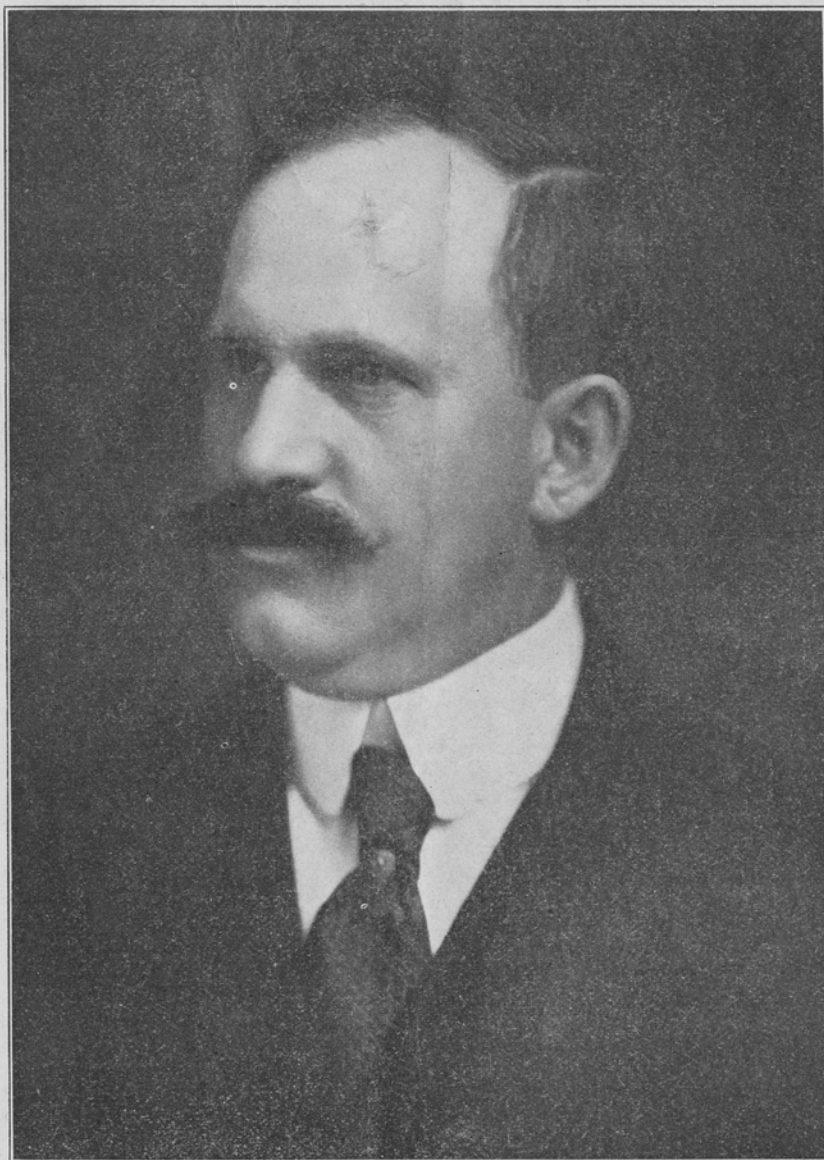
The granges are accomplishing much good among the farmers along this line. The trades unions are preaching the gospel of co-operation with marvelous success and benefit to their members. Fraternal societies recognize as a cardinal-tenet the get-together and stick-together principle, but in our farming districts, hamlets, villages and cities there is a woeful negligence on the part of the average citizen to comprehend that he has an individual responsibility in the material growth and civic progress of his own community. When it comes to correcting the glaring defects in our state, county, township and city governments the "Let George do it," spirit runs riot.

There must be an awakening. There must be a serious devotion to an ideal and that ideal the development and advancement of every individual, urban and rural community of Clover-Land by the individuals themselves.

The advancement of Clover-Land must have its beginning in a concerted loyalty to the things in our own neighborhood. Charity begins at home. So do other things. We cannot aspire to a better county or state government until we have corrected the evils that exist in the cities, counties and townships which are within our immediate reach.

Self Knowledge Needed

As much as anything is needed community self knowledge. It was with shame at my own ignorance that I recently read an address before the Marquette Commercial Club given by its vice-president, telling of the industrial activities in my own town; it



Hon. Fred H. Begole, Mayor of Marquette

was with much the same feeling that I read in the first issue of "Clover-Land" an article by its editor describing the comparative magnitude of the Upper Peninsula of Michigan.

There is not a section in Clover-Land; there is not an urban or rural community in Clover-Land but can learn from its neighbors. It can learn two things: What to adopt and what to avoid. Why should a man buy experience and pay for it with his hard earned money, when some other man has bought it, paid for it and is willing to give his experience away? What is true of an individual is equally true of a community. Isn't that good common sense? Exactly!

Government in our cities under the obsolete Mayor-Council plan is simply the production of a faulty system. You can only correct it by destroying it. That is exactly what the Home Rule Bill does. It enables a city which adopts a new charter to make a clean break with the past. It permits the eliminating of ward boundaries. It makes possible the adoption of business methods in the conducting of a city's business, and which is of perhaps the greater interest to the average man, it gives the taxpayer a run

for the money that he pays in taxes.

The Galveston Idea

Galveston, Texas, is credited with originating the idea of Commission Government. The new Government in this case was a necessity, born of an accident. A tidal wave swept over the city of Galveston. Its local government in one hour became absolutely impotent. Its officers abandoned the city to its apparent fate. A few intrepid spirits, business men who would rather face death than ruin, gathered up the flying reins of government and assumed full control. The genesis of the commission is reasonably evident. It sprung from a common impulse that where there is anything special to be done we must have a committee. So these men in Galveston secured recognition and authorization for their acts by the legislature of the state of Texas. This was the beginning of Commission Government. Four hundred and fifty cities have adopted this idea, born of misfortune, and among them the City of Marquette, Michigan. It will be readily granted by students of Municipal Government that Marquette has made a conspicuous success with the new form. Marquette is contributing

to the advancement of Clover-Land. It is setting an example to other cities of the Upper Peninsula and is demonstrating to them what can be done in the way of securing for their people an efficient, representative and responsive city government, as opposed to the top-heavy, unrelated, non-co-operative, inefficient, unbusiness-like, and in some cases, corrupt systems of many other cities.

Heirloom of Feudalism

Every city has its good and bad, its right and wrong, its virtue and vice. Often the lines of demarcation are hard to distinguish, but sometimes evil stands out so plainly as to become obvious. Our commission found it so with the Justice of the Peace system, which is really an ancient heirloom of feudalism. There were four Justices in Marquette, all striving to make a living under the fee system. The system was obsolete, admittedly so by all jurists. There was nothing in the Home Rule Bill providing for anything in its place, so Senator Roberts was asked to introduce in the legislature a bill, which was passed, making it possible for any city which wished so to do to abolish the many justice system and in its place provide a Municipal Justice Court. At the last city election the people amended Marquette's City Charter so that we now have a Municipal Court with a Judge receiving a regular salary in place of fees. As soon as the terms of office of the present justices expire, this will be the only court inferior to the Circuit Court in the City of Marquette.

It is on the work of the farmers that the whole strength, health and existence of the United States depends. Yet, we have in Clover-Land, in many of our older settlements, a disease which can be justly called rural decay. One expects disease in old age, but not in youth and Clover-Land is youth. Political economists are giving much thought and devoting much study to the civic betterment of our urban communities. They are studying ways and means for making the life of the average man and woman of our cities more livable. Better sewer systems, the collection and disposal of garbage, the maintenance of full-time health officers, all contribute their share in establishing better standards of living. The ravages of disease is being stayed and human life placed upon a pedestal far above commercial supremacy. But pure milk, pure food and pure water are just as essential to the health and well being of the country-man as they are to a city-man, and yet it is a well known fact that the quality of these three necessities of life is much inferior in the country to what it is in the city. The reformers, the Jane Addams and Anthony Cumstocks, of rural life have not yet appeared.

Making Homes Attractive

True it is that Mr. Roosevelt when he was president appointed a commission to investigate into the conditions surrounding farm life with the avowed purpose of devising ways and means for keeping the boys and girls on the farm. This was to be accomplished.

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CLOVER LAND

Social Service Work a Great Credit to Clover-Land

By Roger M. Andrews



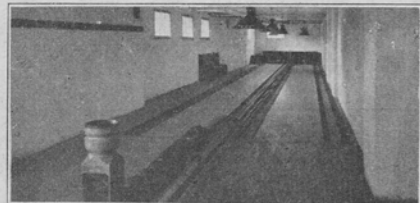
The Billiard Room



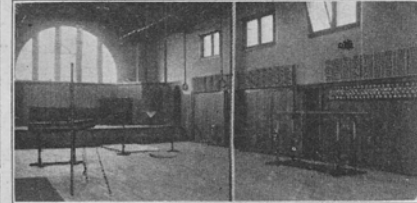
C. C. I. Club House at Gwinn



The Reading Room



The Bowling Alleys



The Gymnasium

The matter of workmen's compensation was first brought publicly to the attention of the people of Michigan by Mr. M. M. Duncan, general manager of the mining department of the Cleveland-Cliffs Iron company, who proposed a compensation law for the state in his presidential address at the annual meeting of the Lake Superior Mining Institute on Aug. 26, 1909, and Mr. W. P. Belden, chief attorney for the company, was appointed by the governor as a member of the commission which framed the present law, which went into effect on Sept. 1, 1912.

THE Cleveland-Cliffs Iron company now has part of the most comprehensive social service of any of the upper peninsula mining companies. The service, under the direction of W. H. Moulton, secretary of the pension department, embraces attention to housing, encouragement of vegetable and flower gardening by annual prizes, large subscriptions to Y. M. C. A. branches where they fulfill the purpose of workingmens clubs, erection of club buildings, maintenance of visiting nurses service, supplemented by rest homes to which women of miners' families who are tired out or convalescing from sickness are taken for vacations, and encouragement of vocational training among miners ambitious to advance in their chosen industry.

The Cleveland-Cliffs Iron company maintains at Gwinn a modernly appointed club house, whose facilities resemble those of a Y. M. C. A., which is a social center for the entire Swanzey range district. Not only is it open to men on the payment of nominal dues, but it also serves as a place for community gatherings of women and children. At Munising and at Ishpeming, where the company has large interests, it is a large contributor to the Y. M. C. A. branches, which serve practically the same purpose and in which workmen hold the larger share of the memberships.

Three Visiting Nurses

In 1908 the Cleveland-Cliffs company introduced the visiting nurse system, and now it has continually on its payroll three nurses, in the Ishpeming, Negaunee and Gwinn districts, respectively. The nurses are sent by the company physicians where their services may be urgently needed, and when they are not engaged on such duty they visit the homes of company employees

with instruction in sanitation and health hints, seeking to improve the standards of living where they are low. The Oliver Iron Mining company maintains similar service at Ishpeming, Negaunee and Iron Mountain and Ironwood and the Picklands-Mather company at Palatka, and in the Iron River district it is maintained by all companies jointly.

A development of this service are the rest cottages kept open during the summer at Ishpeming by the Cleveland-Cliffs and the Oliver company for the entertainment of tired out and convalescing women of the miners' families. These cottages are full throughout the summer season. Excellent attendance and food are provided, without charge, and in them many of the women who have been restored to health have enjoyed the

first vacations of their hardworking lives.

In the mines proper no phase of activity is just now commanding more attention than the work aimed to secure the best of sanitary conditions and the greatest safety of the workers. Sanitary inspection is continual and every practical device for improving working conditions is adopted. Safety first committees survey all the workings and machinery plants, and safeguards are adopted at once, following their recommendations. Supplementary to this effort is the development of the "first aid" teams, for which trained supervision is supplied and which are encouraged to a healthy rivalry by the holding of annual contests, for which liberal prizes are offered.

Men Appreciate It

Perhaps the most notable thing

about the ramified social work of the companies has been the tact with which it has been introduced, and it is to this that its happy effect in bringing the men and the employers closer together can be attributed. Largely as a result of this tact conditions on the iron ranges were never more settled than today. It has been years since there has been a serious labor disturbance, and now, with wages the highest they have ever been, there is not a cloud on the horizon.

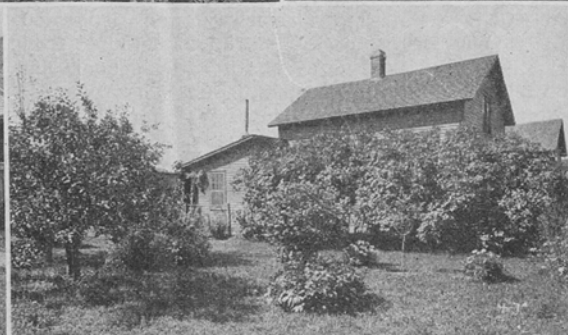
From the beginning the compensation law has had the hearty support of the mine operator. Every upper peninsula mining corporation of any importance went under the law immediately it became effective. Most of them carry their own risks, and in settlements with men who have claims under its terms their attitude has been most generous, as the few appeals in cases arising in the mines shows clearly.

All exterior evidence goes to show that the social work of the mine operators have been undertaken in a spirit of true humanitarianism. There is in support of this view, its tentative beginning and its gradual development. Also there is the unobtrusive way in which it has been carried on, and the lack of any assumption on the part of the operators that in undertaking it they are doing any more than their plain duty by the workers.

Community development is the most important factor in combating mail order competition. The first, the most necessary thing is to gain the confidence of the farmers. Get acquainted with them; go rustling among them; attend their meetings; boost their game; invite them to meet with your business men; consult them. Work with the farmers and they will

have confidence in you; get them to work with you and their trade will come flowing over your counters. Mail order competition cannot get a foothold in communities where people work together and trust one another.—G. M. Peterson, secretary Duluth Retail Grocers.

F. E. King has again been selected superintendent of schools at Escanaba. He is now serving his seventh year.



Some C. C. I. Prize-winning Flowers and Gardens

CLOVER LAND

THE PROPHECY OF 60 YEARS AGO AND ITS FULFILLMENT

Written by Robert Kelly in 1853

A CLIMATE of great salubrity is one of the blessings allotted to this region, and will be found an important circumstance in contributing to its development and prosperity. The soil is too sandy to exhale miasmatic vapors, and the odors of pine and hemlock scent the air. The atmosphere is charged with health-giving influences. One can inhale a much longer breath than in eastern atmosphere, without experiencing any painful sensation.

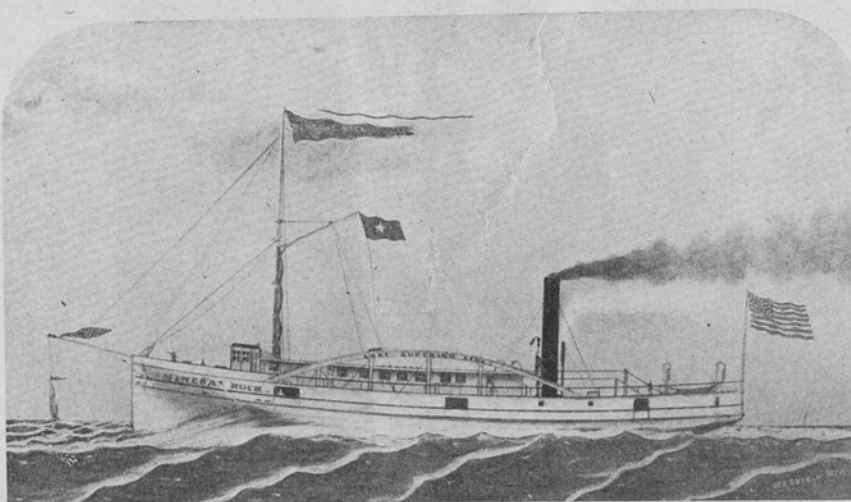
Marquette has become a great resort for consumptive invalids, and we were informed that every house in the place, affording accommodations for boarders, was occupied by ladies and gentlemen from the states "below." A small shanty upon the lake was pointed out to us as the Invalid House. I ventured to call, and found a club of four gentlemen, companions in disease, who had associated together in the erection of the shanty, attended to their own wants, and contributed according to their ability in supplying the table with fish and game.

It is said that many cures of consumption have been effected. A year's residence is recommended by physicians, the steady though severe winter climate being considered quite as favorable as the more agreeable climate of summer. Many of the settlers here are persons whose constitutions were broken down on the bottom lands of Ohio, and have taken a fresh lease of life by starting anew as pioneers in the wilderness. There is something peculiar about this region as to liability to take cold. Exposures to rain, or wet feet are not followed by the usual consequences. The winter traveler throws himself upon the snow at night with perfect impunity while the thermometer is below zero, and refreshes his wearied limbs upon the whitest and deepest of beds. It is a common saying that no one takes cold on Lake Superior; and yet it is not a dry meteorological district by any means — rather the reverse. Rain falls easily and copiously.

Pure Atmosphere

The purity of the atmosphere is surprising. There were times when we could discern distinctly from Marquette, the high land of Grand Island, forty miles distant. Beautiful mirages, too, with new headlands and forest-crowned islets, rise from the surface of the lake at times. And as for rainbows, if the one I saw is to be regarded as a specimen, this portion of the earth's atmosphere cannot be matched for its prismatic properties. One end of the arch rested upon the rock at the entrance of the harbor and the other end upon the lake opposite the mouth of Carp River, some two miles distant—and there it stood for an hour, like a door into the heavens, as Jean Paul finely calls the rainbow, painted with the brightest hues from angelic wings!

The soil throughout this region is light, especially on the borders of the lake. A few



The Marquette-Soo Boat In 1853.

miles back, particularly from Whitefish Point to Presque Isle, it is better and covered occasionally with valuable timber. Grass grows luxuriantly, and there are occasional natural meadows yielding heavy burdens of wild hay. Oats thrive well.

potatoes during the winter, is to leave them out in the field and dig them in the spring after the snow has disappeared. Snow falls usually about the middle of November, covering the unfrozen ground to the depth of four feet, and protecting everything be-

He Called it the "State of Superior" in 1853

"The Upper Peninsula should be the mineral state par excellence of our republic, leaving still to California her golden title. An appropriate designation for the new-found star would be "Superior."

Wheat can be grown in some localities. But the product for which the region is most famed is the potato. The lower country produces nothing to be compared with it in quality or flavor.

The general practice for preserving

neath it with its warm fleecy mantle. When winter retires, summer immediately enters, crowned with leaves and flowers, treading upon a grassy carpet, the green blades of which have been springing up through the melting snow. This peculiarity of the cli-

mate renders the wintering of stock a much less serious business than would be imagined, pasturage continuing as late in the fall and commencing as early in the spring as in the State of New York. There are, therefore, ample inducements for farmers to settle in the country, in as much as the mines afford an excellent market for everything that can be raised. All the provisions consumed by the miners are transported at great expense, and the cultivation of the land is requisite in order to furnish them with supplies, and reduce the enormous cost attending the employment of labor in this region at present.

Before the Soo Canal

The great drawback to the rapid development of the country has been its inaccessibility. This will be completely remedied during the season of navigation, when the Sault Canal shall be opened. In winter it is completely isolated. The mails, conveyed by a dog-train, go and return from the civilized world once a month during the long period of hybernation, Badenock, (Bay de Nocque) on Green Bay, being the point of communication. But a railroad is already talked of, and there is said to be a practicable route, leading direct to the copper country, and accommodating the intermediate district, that will establish an easy connection with Chicago.

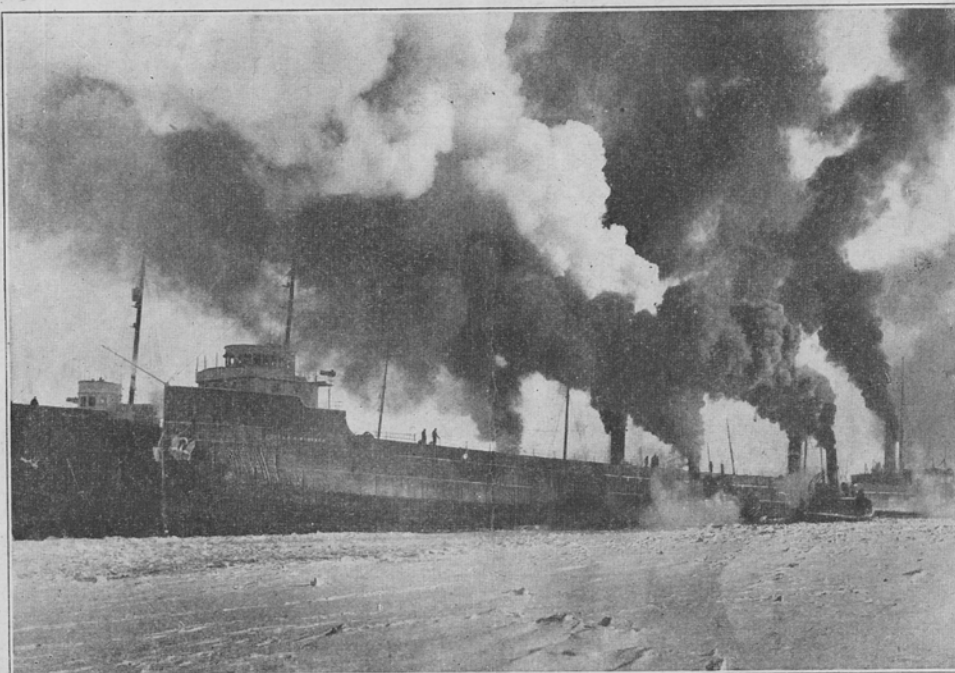
This mineral world is a region by itself, both as to its position and as to its interests. It does not seem to appertain naturally to any of the states near which it lies. The prosperous and beautiful state which lies clasped in the arms of so many lakes, to which the chief part of the mineral country is attached as a mere out-laying appendage, might consent to part with her copper colored daughter.

The City of the Rapids might at the same time drop its long, unpronounceable baptismal name, and assume also the good and well-sounding name, "Superior."

FREE FARE TO THE SOO

The hustling business men of Sault Ste. Marie are planning a four days' automobile and industrial exhibit to be held April 5, 6, 7 and 8. They have made arrangements with the railroad for a special two-cent fare, and the merchants are offering a four per cent discount on everything bought in the Soo stores during that time up to the amount paid by visitors for their railroad tickets. This automobile and industrial show is the first ever held in the Upper Peninsula, and elaborate preparations are being made to make it a great success. There will be special displays in all the stores, a wonderful automobile show at the Armory, free moving pictures and band music, and many other big features. The managers extend a cordial invitation to all the people of Clover-Land to visit the Soo in April.

Marquette county nimrods, farmers and trappers got \$2,500 for bounties offered by the state for the killing of bounty animals.



A Fleet of Marquette Ore Carriers Today.

CLOVER LAND

The Pride of Clover-Land--The Marquette Normal School

By Helen Herscheid '14

Far on Superior's northern strand,
Stands the pride of Clover-Land;
A school progressive, forceful, true—
Northern Normal—here's to you.

"We are today at the threshold of a prosperity which will be the marvel of generations yet to come." These are the words of Roger M. Andrews used in speaking to the loyal citizens of Clover-Land. Sixteen years ago this same spirit filled the hearts of the Marquette people. "Let us have a Normal School," said they. "Removed as we are from Ypsilanti, why not have an equally good school and convenient for the Upper Peninsula?" Their dream has come true; for today situated on the northern edge of Marquette on a highland overlooking beautiful Lake Superior stands one of the finest institutions in the Upper Peninsula—the Northern State Normal School.

'Brave men built its firm foundations;
'True souls labor in it yet;
Honor to them! Honor ever!
'We shall ne'er their worth forget."

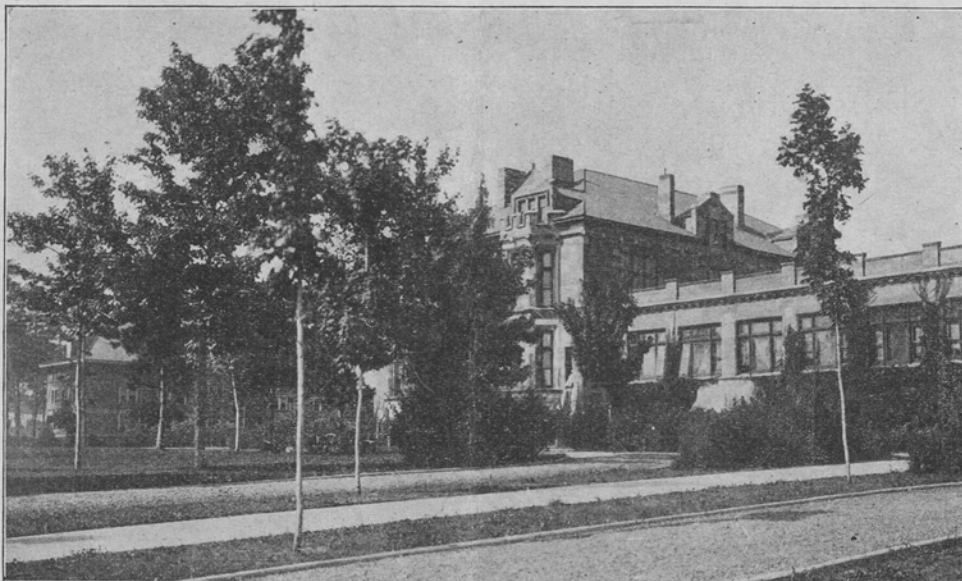
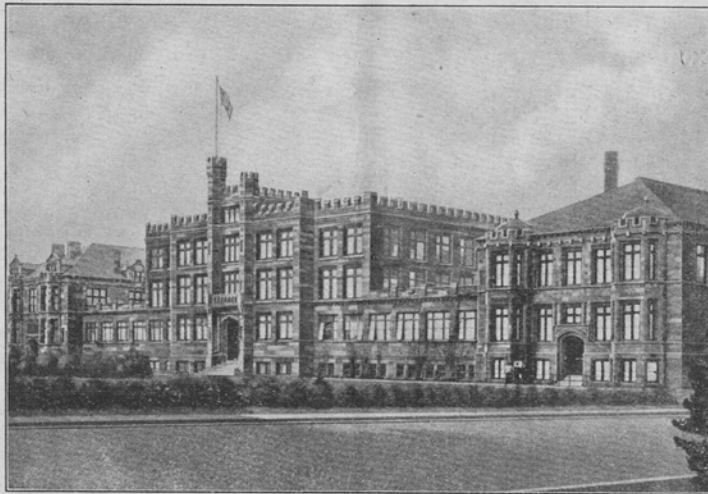
On the nineteenth of September, 1889, the first session of the Northern State Normal School was opened—recitations being conducted in the city hall at Marquette. The next year the Longyear Hall of Pedagogy was completed. This building was destroyed by fire in December, 1905, but has since been replaced by a modern fire-proof structure which was completed in 1907. The Peter White Science Hall, built in June, 1902, contained laboratories and recitation rooms. The school prospered to such an extent that more room was necessary. In 1915, the erection of the new building connecting the Longyear Hall and the Peter White Science Hall, making one large building with a facade of over three hundred feet, met the demand. It contains the largest gymnasium in the Upper Peninsula, an auditorium large enough to hold over two thousand people, a library of twenty thousand volumes, containing the Moses Coit Tyler library of four thousand volumes, presented by citizens of Marquette, several administration offices, fifteen new class rooms and a beautiful stairway around which all are grouped. The general architecture of the buildings is in the Tudor style. The most modern methods of heating, lighting and ventilation are used. Some one has described it all by saying: "It is vigor, simplicity, strength, elegance, immensity, and refinement in one happy harmony." On the grounds, also, is the dormitory, presented at a cost of \$25,000 by Messrs. Longyear and Ayer, which is an ideal students' home.

Marquette's Advantage.

Putting aside the fact that the student has every advantage possible as far as first-class buildings are concerned, let us consider some other advantages which the city of Marquette affords, and, since it is one of the best cities of Clover-Land, every one knows that Marquette has many advantages for the ambitious teacher. Because of its scenic features, Marquette has been called "The Queen City of the Northwest." The climate is healthful, and pure



Miss Helen Herscheid.



drinking water is provided from Lake Superior. Industries, such as lumbering and iron mining, can be studied first hand and, because of Marquette's being a county seat, the students of civics are afforded rare opportunities to observe the workings of our government. The United States Federal Court holds sessions in the city twice each year.

Excellent rooms and board may be obtained in the dormitory, but students preferring homes with private families find that nowhere in the country can you find a more hospitable, happy folk to live with than right in Marquette.

The purpose of the Northern State Normal school is to train students who expect to teach in our public school system and to further the training of those now teaching who desire better equipment for their professional duties. The individual needs of the pupil are taken into consideration by the teachers whose influence is intimate and vigorous. They help the pupils in their efforts to acquire knowledge, join in their social life, and lend the necessary guiding hand to every student—they are the student's friends. For the past eleven years, James H. B. Kaye has held the responsible position of President of this institution. No wonder harmony reigns throughout! One cannot see him without feeling the better for it and, becoming acquainted with him, the student feels more like saying with Emerson "Write it on your heart that every day is the best day of the year." He has the splendid co-operation of a faculty of thirty members—an increase of twenty-six instructors since the founding of the school. The purpose of the administration is to maintain the strongest possible corps of professors revealing the fact that N. S. N. knows that an example of efficient teaching is one of the best things that can be offered to any student of a Normal School.

Many Courses Offered

The following courses are offered:
1. The General Life Certificate Course.
2. The Specializing Life Certificate Course in: (a) Course for Superintendents and Principals; (b) Art; (c) Home Economics; (d) Kindergarten; (e) Music. 3. The Graded School Certificate Course. 4. The Rural School Certificate Course. 5. The High School and Normal preparatory Course. 6. County Institute Courses.

Since the first graduation, 1,151 life certificates, 496 graded school certificates, and 56 rural school certificates have been granted by the school.

In the fall of 1911, the Student Girls' League was organized for the purpose of aiding new students. The "first days" at the Northern Normal need not cause the new student any worry. The League Girls meet the incoming trains, see to your boarding houses, assist you in enrolling and finding your class rooms. Parties and other

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From Messenger Boy to President of a \$75,000,000 Bank

By Roger M. Andrews

A CLOVER-LAND boy, nineteen years of age, started to work as a messenger for the Marquette County Savings Bank.

He was some messenger boy.

Whatever his hand found to do, he did it a little bit better than he was paid to do.

He studied the next highest rung of the ladder instead of watching the clock.

He determined to be a banker and he studied hard, worked hard, played enough and sawed wood.

In fifteen years he was elected president of the First National Bank of Marquette.

And the next year, taking his mid-western experience and his boyhood rules of life with him, he went to New York, the Mecca towards which all American financiers turn mentally or physically, and did what couldn't be done.

If that brief story of a Clover-Land boy, born and brought up in Marquette, isn't inspiration to every red blooded Clover-Land youth today then he does not belong to the Clover-Land army of opportunity.

Louis G. Kaufman of Marquette and New York, president of the First National Bank of Marquette, with deposits of over two million dollars, and president of the Chatham and Phenix National Bank of New York, with resources over seventy-five million dollars, is the boy who started as a messenger twenty years ago.

His college was the Marquette County Savings Bank, his foundation of education the Marquette public schools, and his real equipment a character clean and wholesome, a nature generous and manly, and a determination to win on the level and on the square.

Mr. Kaufman studied the general business of banking while he was actively engaged in Marquette. He believed he saw an eastern opportunity in connection with the old established Chatham National Bank. He acquired a considerable amount of its stock and, in 1910, became its president. One year later he consolidated the Chatham and the Phenix National Banks, and in 1912 he put through a move which made the oldest New York bankers sit up and take notice. National banks are not permitted to establish branches, but state banks becoming nationalized may maintain their business, as a national bank,



Louis G. Kaufman of Marquette

with the branches they had established and maintained as a state bank before becoming nationalized.

All right.

Mr. Kaufman carried through his consolidation plans as a state bank. With infinite care in making a selection of only strong institutions, at favorable points in Greater New York, he formed his group of banks and branches, until he had, operating as state banks, the Chatham, the Phenix, the Century, the Jefferson, the Nati-

onal Reserve and the Mutual Alliance Trust Banks of New York. With their business, he had twelve banks in all.

There-upon he sought and obtained from the government his national bank charter, permitting him to maintain this vast institution combining, while continuing, twelve branch banks. The Chatham and Phenix was the first New York national bank to obtain this privilege from Uncle Sam.

A Michigan man had accomplished what could not be done.

His brilliant coup had increased the resources of his bank, in less than six years, from ten million dollars to seventy five million dollars.

The messenger boy had delivered his message.

Yet Mr. Kaufman is only forty one years old, twenty years younger than the bank of which he is the president, and he has only begun to make his mark in the eastern financial world.

He is still a loyal Wolverine. His maternal ancestors, the Graveraets, were among the early Dutch settlers in Michigan who did so much towards building the foundations of this state. His father, Samuel Kaufman, was a German pioneer, whose children do him honor. Louis Kaufman's connection with the industrial advancement of Marquette has been as close as with its financial progress, and this connection he maintains in spite of his removal to a larger field. He is president of the First National, a director of the Marquette County Savings and an officer of many of Marquette's most successful business concerns.

Mr. Kaufman is an ex-president of the Michigan Bankers Association, and actively connected with the American Bankers Association as a member of its Executive Council.

But he's a Clover-Land boy just the same, an honor to Marquette and an inspiration to us all.

Louis G. Kaufman is a self-made man. His father was engaged for a number of years in conducting a men's furnishing store, and was a man of only moderate means, but the success which has come to all his sons speaks well for the fundamental training and the sterling qualities inculcated by their father.

Mr. Kaufman was married in 1900 to Miss Marie Julia Young, daughter of the late Otto Young, one of the most successful of Chicago's merchants. Mr. and Mrs. Kaufman have six children, and fortunate indeed are the friends who have an opportunity to know something of the ideal home-life of the Kaufman family.

In the automobile world, Mr. Kaufman has taken an active part, both as an organizer and a financier. He has been the financial factor of the General Motors company and the Chevrolet company. He is also a director of the Erie Railroad and identified with a score of clubs, bankers' associations and chambers of commerce in New York, Detroit and other cities.

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the cost of membership an investment instead of a donation.

The name should be one that would give prestige. Such names as Boosters' Clubs, Committee of Twenty-One, Live Wire Advancement Clubs, etc., should never be used. The dignified title is Chamber of Commerce or Board of Trade.

Frequent meetings should be held and outside speakers invited to speak on topics of great interest. The lunch feature or an occasional smoker is advisable and there should be at least three of these events each year.

Call meetings at such time when

something of vital importance is to be brought up. Ninety-nine out of one hundred of the organizations that fail, fail through lack of interest at meetings. Inactive committeemen should be replaced by men who will become active.

Problems Are Solved

Such problems as streets and alleys, better lighting, adequate sewerage, parks and playgrounds, health and sanitation, city beautiful, insurance, taxation, etc., are handled with surprising speed and accuracy.

The following campaigns should be conducted: Clean up; city garden; fly and rat extermination; health;

dress up; fire prevention; pay up; thrift; Christmas savings; municipal Christmas tree; etc.

The organization should perpetually conduct a "buy at home" campaign, community loyalty campaign, also a few exhibits, principally among these to be a "made in your city" exhibit.

In every town you will find the knocker. There is only one successful method known to rid the community of this, worst of all, pest. "Put him to work."

In the state of Michigan, many cities are very actively engaged, with the help of organization building companies, and are building substantial or-

ganizations with large membership and sufficient income. Grand Haven, Muskegon, Benton Harbor, St. Joseph, Traverse City and Manistee were organized last year.

Adrian, Three Rivers, Coldwater, Ludington, Manistique, Cadillac and others will be organized this year.

*Mr. Wagner is a member of the Standard Service Company of Chicago, Ill. He is a civic-commercial organization builder and counselor.

Ishpeming still reigns supreme so far as ski riders and tournaments are concerned. One of the greatest meets was held this winter.

Preparedness for Automobile Owners Is an Accomplished Fact in the Unprecedented Successful Launching of the National Automobile Owners' Inter-Insurance Association

of Gladstone, Michigan

OVER \$2,000,000 INDEMNITY

was written in a little more than two months.

A stupendous undertaking accomplished in a brief space of time. Of course, some "tall hustling" was done, but the real thing that "turned the trick" was undoubtedly

**THE POPULARITY OF THE PLAN.
ITS FAIRNESS FROM START TO FINISH.**

WITNESS:

No membership fee is charged.
We aim to eliminate moral hazards.
It is not a "mutual assessment" proposition.
It is a strictly limited liability plan.
Like a bank, premiums are credited to individual accounts.
Necessary running expenses and losses are paid.
Salaried officials and stockholders are eliminated.
Then surplus earnings pro rate back to the members.
Thus each member pays only his just share for protection.
This fair treatment has won and will continue to win success.

EVERY AUTOMOBILE OWNER

will appreciate the fact that "preparedness and protection" for him is assured when he secures a policy with us written only on the Inter-Insurance plan.

We write:

**PUBLIC LIABILITY PROPERTY DAMAGE
COLLISION, FIRE or THEFT**

BE A BOOSTER:

Every member of this Association should be a "booster" for it, realizing that this is his Association, that he is a vital, integral part of one of the greatest business organizations in or out of CLOVER-LAND. Help it to grow by preaching its gospel of FAIRNESS to every automobile owner you meet.

GET AN ESTIMATE:

Every owner of an automobile should provide himself with adequate protection as a business proposition. If not already a member of this high-class Inter-Insurance Association, you should become one without delay. Let us have the description of your car on the coupon below, and we will cheerfully furnish you with the insurance cost and a list of some of our members in your vicinity with whom you can consult regarding our plan.

(Coupon to be filled out and mailed to us)

Trade Name of Car	Model (Year)	Factory Number	Type—Touring or otherwise	No. of Cylinders	Horsepower

If your car is not operated during the winter months, state what period it is used.

Name

Address

(Continued from page 6)

plished by making the homes more attractive and by making the business of farming itself more interesting. To what purpose and with what results these efforts have met with success may be readily seen by a careful study of the last census reports. These reports show that the population of the cities is increasing almost twice as fast as that of the rural districts.

Society, like everything else, is governed by natural laws. Like an unobstructed river it will most surely follow the lines of least resistance. People congregate in the cities as the result of personal preference. They feel they have only one life to live. The opportunities to live that life to its fullest measure, to gain the greatest amount of enjoyment, to secure for their children the best educational, church and library privileges seems to them to lie with the urban community.

This movement that I have described to you must be combatted. It is rendering the proposition of organizing rural communities exceedingly interesting, sometimes extremely difficult.

Agriculture a Business

The fact that a man lives on a farm should not indicate that his social needs differ greatly from those of a city dweller. Yet we are so apt to treat agriculture as if it was an economic problem, whereas we should consider it not so much a business, as a life. It has only been within the last few years there has been such a thing as a rural community in Clover-Land.

A community is an association of people having common interests and ideals. They must be bound together by certain rules and laws. The district school and an occasional co-operative cheese factory exemplifies about all of the co-operation that has so far shown itself among the farmers of Clover-Land outside of their granges' activities.

The ancient clans of Scotland were a better illustration of idealistic rural communities, than exist today on the Upper Peninsula of Michigan. These Scottish clans were bound together by an intense interest for self-preservation and property protection. This was the prime object and necessity the cause of their existence. Their chiefs were Czars whose government was absolute and often ruthless, but in a primitive way, there was an organized community and stagnation and decay were not in evidence.

Co-operation Needed

The farmers of Clover-Land need co-operation. They are buying what they buy at retail prices, and selling what they sell at wholesale prices. They need co-operative stores and creameries. They need co-operation in selling their logs, ties, bark and pulp-wood. They need co-operation in buying their farm and logging tools. They need more of a get-together spirit. They need to drop the individualistic life and adopt a community life. Co-operative community life is the panacea for rural decay and stagnation. All this will tend to advance Clover-Land.

When farmers join together and act together they will accomplish things which are not possible to individuals.

The people of Clover-Land must get right back to the old Scottish conception of citizenship as illustrated by their clans in which the success of the individual depended on and was merged in the success of the community in which he lived.

Any progressiveness displayed by the people of Clover-Land that does not go right out into the back townships and deal with the fortunes of the men who are clearing up land and

making new homes for themselves is a false progressiveness. Our conception of what must be done to advance and improve our part of the state of Michigan must, if it be of the high order that entitles it to respect, include or perhaps I should say begin with the man who is clearing by his own efforts a forty acre tract on which to raise clover. One of the best instrumentalities for advancing Clover-Land is the agricultural agents that are being employed by some of our counties. They are agricultural efficiency experts. They are graduates of the Agricultural College. They are rural economists. They are the farmers' visiting nurse. With their magnetic powers they should be able to accomplish much toward bringing the farmers of Clover-Land into rural co-operative communities instead of as they now exist, simply a rural population.

FRED H. BEGOLE.

Contractor Will Milford of Calumet has begun the work of remodeling the Gately-Wiggins store on Sixth street and a large force of carpenters are engaged in extensively altering the interior of the building. The plans include a modern copper front, additional windows along the south side of the block, a shipping room in the rear and a rearrangement of the display rooms on the second floor. The alterations will be completed, it is expected, by March 15. A contract to install an electric plant has been awarded to the Hosking Electric company, but this work will not begin until later. The Peninsula Heating and Plumbing company has been awarded a contract to install a new heating and plumbing system.

* * *

The immediate erection of a new penstock, seven and one-half feet in diameter, to run parallel to the present penstock from the city's power dam in Dead River to the power house and which will provide the plant with about 50 per cent more horsepower, has been approved by the Marquette city commission. The penstock will be constructed of fir staves bound with iron and will be built on a concrete foundation. The material will be ordered at once and bids will be asked for the construction. The cost will be about \$50,000.

* * *

George Petrie, a graduate of the Michigan Agricultural college with the class of 1914, has been appointed horticulturist for Clover-Land. He will be located with W. F. Raven, field agent for the Upper Peninsula. All fruit growers will be now able to secure information on the latest methods used in their line of activity. J. Wade Weston, potato expert, who has been in Clover-Land for two years, will also return for another season much to the satisfaction of the tuber growers here.

* * *

They are booming things in Ishpeming if the activity of the Advancement association there can be taken as a criterion. The club had a meeting recently with President J. L. Bradford presiding. During the meeting several committees were appointed to look up the following matters: Aid the cotton glove factory to increase so as to be able to care for the growing trade; investigate agricultural conditions, and probe into labor employment problems. The association went on record in favor of boosting local made goods.

* * *

Calumet sportsmen are planning on conducting a "wild life" exhibit in the early future.

Hides

Give Us a Chance to
Figure With You

Wool

Schram Hide House

Escanaba, Michigan

Representing

Charles Friend & Co., Inc.
Chicago, Ill.

Furs

Tallow