tee, and he says that he would just as soon see the butter go up as
the cheese or vice versa because it will be just a day or two and it
will all be straightened out, and we are in this game, whether we
are in the cheese business, butter business or milk business, and the
quicker we can put our shoulders to the wheel the sooner we will
reach our goal. If the producer can get more of his stuff used—
and there is no reason why the American public won't use the staff
of life—milk, I don't see why it wouldn't be a good thing.

I want to thank the committee for giving me the privilege of
presenting the case and as these committees come around, I trust
you will help them and do anything you can for them.

A VOICE: Don't you think we should advertise Wisconsin
products instead of Iowa?

MR LANDT: In this contract that is written there is going
to be spent in proportion to the way it is received, that is, if cheese
puts in $10,000 for example, there will be $10,000 spent for cheese
unless otherwise specified by the donator, and if the money is spent
for butter, it will be in proportion. This national set up will only
be a certain per cent of the money we take in, which will be put in
the national advertising or promotion. There will certainly be some-
thing done in your home state, but this is a national affair and
knowing Wisconsin cheese, from what I have seen and heard of
Wisconsin cheese, if they sell cheese it is going to help Wisconsin
cheese regardless.

In a national way we have got to get everybody in on this pro-
gram. Illinois, Michigan, California—they are all interested in it
and that is the reason we want to subscribe to a national program.

PRESIDENT WHITING: Our next speaker is Mr. Hicks, who
represents the Cheesemakers Mutual Insurance Company.

INSURANCE

By John Hicks

Mr. President and members of the association: I feel I am go-
ing to have you behind the eight ball, because somebody is going to
get $100 for listening to me, and you don’t know who it is going to
be—it might be you.

I am going to compliment you in the first place—I think you
all ought to be highly complimented and individually for the wisdom
you have shown in coming out to this convention and lending your
minds and your attention to the solving of the problems of the cheese
industry.
We are living in changing times. Things are changing all the time. Your industry has changed.

It was five years ago at Sheboygan when I first appeared on the program and at that time the Wisconsin Cheesemakers’ Association was organizing the Cheesemakers Mutual Fire Insurance Company. The only insurance that it was sought to write in the beginning was fire insurance and windstorm insurance. That has changed and developed to the point where now there are eight or ten different coverages.

This element of change has been going on in the industry whether you know it or not, even in respect to this one small angle of your business, of insurance. We had different demands for various coverages, such as a man would take a cargo of milk or cream and spill it or have a truck collision and be upset and thereby have a loss. We have various people who have asked for a form of coverage to cover that and we have done so. Our latest form of coverage is an electric coverage endorsement attached to the fire insurance policy. Nearly all the plants are now powered by electric motors and the larger plants especially have from several hundred to several thousand dollars invested in that equipment. In case your motor burns out, you normally have no insurance on it, so that we have taken advantage of that situation and developed a coverage where we will pay you even though a motor burns out.

Of course, that resolves itself into service. We have to come in and service your factory and be certain that you are fused properly, and be certain that the wires are of proper diameter, and then in case you have a loss of that nature that is covered.

All through the five years I have been associated with the industry there has been that relative change, and if you look through the whole universe you will find a change. Everybody has been out on a clear winter night and has seen the stars in the heavens, the north star which stays fixed, on the one side the Great Dipper and on the other Ursa Major, and all rotating in their regular orbit, but that north star appears to be permanent. In fact, it is so permanent that ships at sea steer by it. But find an astronomer with these big telescopes he peers through, and he will tell you the stars change. Some stars come and some go.

Next summer, if you haven’t done so, put your family in the car and drive westward. As you leave the lakes and rivers and forests of Wisconsin and get into the prairies of the west, you will wake up in the west and see that stone and rock and granite extending up so high that it is covered with snow all year around. You look at that great mass and you think there is permanence that has always been there and that will always be there, but talk to a geolo-
gist and he will tell you there was a time when that mountain was not there. Talk to a surveyor and let him measure that mountain from year to year and his records will show you that mountain changes.

Coming back to the higher form of things, that is animals—we are talking about inanimate things so far—years ago these western prairies were covered with buffalo. They are gone today.

People change. Your neighbor Bill Smith goes on a trip and when he comes back you say, “Bill, I am glad to see you, but how you have changed.” Those who keep abreast of the changes are going to continue and those who don’t are going to drop out.

Somebody has predicted that the 2,000 cheese factories in the state of Wisconsin are going to be reduced to 1,500 in the course of the next five or ten years. That is probably so. But I will lay you a long bet that most of those who are going to disappear are not those who are looking at me and listening to me, who are up on your toes and keeping abreast of the times, but those who do not come to the convention and take an interest in their problems—those are the people who will disappear.

Another universal principle that you find all through, and these things apply to you individually as well as anything else—is the matter of organization. Go back to our stars, you will find the stars in clusters, you will find the mountains in ranges, you will find the animals in herds, and you will find men in associations. That is what makes the Wisconsin Cheese Makers’ Association, is the handful who come out and support it.

As you came in, I think that you all received the program book. Here is a program book. In case you have one, I ask that you take it in your hands and see if you can tear it. See if you can tear that program book—you can’t do it. Open it in two and see if you can tear it. Try it. It tears but it tears hard. Open it into a quarter and try it; it tears easily. Take a page, a child can tear it. In the union of those pages that book has strength, and in the union of the members your association has strength, and in the union of you policyholders the Mutual Cheese Makers has strength.

I am going to compliment you once more. You are to be highly complimented on the Cheese Makers Mutual Fire Insurance Company. When we come into your factory and point out the hazard of that stack that is about to burn you down; if we show you that your stove in your curing room is hazardous—if we do find a penny behind your fuse, we keep it and put in a new 15 ampere fuse. We are not a company by ourselves, we are not on Wall street, and neither are you.
In the beginning the fire insurance company renewed most of its business with other companies so that we would not be hit by a strong loss, and as the years are going by, every year we cut down that reinsurance cost and gradually that money goes into our surplus.

Now I am going to ask you, you haven't done that with your casualty company. Why don't you put in your automobiles and your trucks and cars and insure them with the Cheese Makers Casualty Company—but you haven't done it, and instead of cutting down our reinsurance cost every year and developing a surplus, we have increased our reinsurance. You are now reinsured in a 12 million dollar company in New York City. We can't develop a surplus on that basis. We pay losses, yes and our cost is as low as any, but just to build up that company you have to put in your cars and your trucks and you should do so. It all comes down to the individual, the cooperation of the individual that has developed the fire insurance company.

This thing of individuality was impressed on me most strongly and I want you to listen to this because it is impressive. The first part of October I was in the eastern part of the country and my wife and I spent two days at the New York World's Fair. You have all seen the pictures of this pylon, the three-cornered building that extends 700 feet in the air and alongside of it is a sphere, the largest sphere that has ever been built by man, 200 feet in diameter. That is the center of the New York World's Fair. Down one way from that extends a body of water. It is a body of water extending with appropriate statues on each side with beautiful lights playing underneath the water for about half a mile. In the middle of that body of water it branches out and it is only about 75 feet or 100 feet wide as it leaves this pylon; and in the middle it branches out into a round pond of water about two or three hundred yards in diameter.

Now mind you, individuals from all over the world are attending this fair and you have probably the most cosmopolitan crowd that you will find any place in the world. People from every state in the union, people from every country in the world and every nationality and every creed and every race are there. At this point where this body of water expands and forms this round pond in the center, there is a fountain and they have that water under control and so they can shoot it in the air and as it hits the air it drops back into this pond in a spray or mist and then they have different colors of light playing on that, and from the very depth of this water in some way, I don't understand, they have a way of shooting fire works up through that mist and spray. They go up to the extent of some hundred feet and burst and these sparkling fire works
drop down and make a beautiful sight, and on top of that they have organ music—a symphony of organ music coming out from the depth of that pond. As that organ strikes a deep bass tone there is a beautiful red color thrown on this spray. It varies, and the sound and these colors are synchronized in such a way that as the colors change up to a light blue it follows the crescendo of the organ until it gets up into the high brilliant tones, and when there is a perfect chord played on the organ you have a perfect color of lights. It makes you believe you are in fairyland, but it is there. There are at least 20, 30 thousand people standing around watching this. It last a half hour and during all of this each of these three fountains are thrown on in full blast, first one a solid red color, the second one a solid white color and the third one a solid blue color, making three colors of our flag, and simultaneously with that out of the depth of the pond comes these beautiful tones of the organ playing our national anthem, the Star Spangled Banner. I tell you, that is impressive, and a wave of patriotism seeps over that crowd. Every man I saw stood at attention with his hat off until that national anthem was finished and a fervor of enthusiasm swept through there. I thought to myself, thank God I am an American citizen and that we have a country left in the world where we can think as we please and act as we please and do as we please without some damned communist or Nazi telling us we can't. That individual is the backbone of the country; that individual is the backbone of the state, and you individuals are the backbone of the cheese industry.

That individualism, as long as it exists in this country, I have no fear for the future of the country and I have no fear for the cheese industry.

Please think a minute, it was Robert Fulton who developed the steam engine and not a scientific society. It was Lindbergh who flew the Atlantic and not an aeronautic committee. It was Henry Ford who applied mass production and not his board of directors. And let me impress this on you, it is you, the individual who makes the cheese industry; it is the members who make the association, and it is the policyholders who make the Cheese Makers Mutual.

I have enjoyed talking to you.

PRESIDENT WHITING: Thank you, Mr. Hicks. I am pleased to announce that we have with us Mr. W. F. Jackson, Chicago, president of the National Cheese Institute. I would like to ask Mr. Jackson if he will stand up for a moment at this time.

We now have the awarding of the five dollar door prize money by the Northern Produce Company of Manitowoc.

In behalf of the officers and directors I want to thank you for
this fine assemblage this afternoon, and I hope you will all be here tomorrow.

(Thereupon the door prize was awarded and the meeting adjourned to tomorrow morning, November 17th, 1939.)

THIRD SESSION

November 17th, 1939

PRESIDENT WHITING: Ladies and gentlemen, we will call this meeting to order. We are again glad to have some nice weather this morning, and as I look over the assemblage I see there are a few missing this morning but I think they will be here. I think everyone had a good time but probably some of them overslept a little bit.

For our first speaker this morning on our program I am going to call on Mr. C. H. Wilson, Chicago, “Necessity of Cleaning Milking Machines After Each Operation.”

ADDRESS

By Mr. C. H. Wilson

Mr. Chairman, ladies and gentlemen: When Mr. Scott and Mr. Galyen, both of Missouri, came up to this platform yesterday, I was reminded of the several years I spent in Missouri back in the twenties. While travelling through a small Missouri town one day, I learned that a cheese factory had been opened up there. I was really lonesome for something to remind me of my home state, Wisconsin, so I went over to it. The door of the factory was open and I walked in.

Yes, there were the old familiar sights. There was a weighing scale, a big receiving tank, a vat, table, and press with the previous day’s cheese on it, and the cheesemaker was there. too, wearing one of those long aprons that all cheesemakers seem to wear. He hadn’t seen me come in because he was busy with his long-handled wooden rack stirring up the curdled milk. The steam going into the tub of water was making more noise than a motorcycle or couple of model T Fords. Finally he looked up and he saw me, and I shouted above the noise “Vie Gehts, Landsmann.” A look of happiness came over his face and he said, “Ziehmlich Guht; wie gehts mit Dier.”

As I suspected, he came from Wisconsin to start that new factory in Missouri and for a couple of hours we found plenty to talk