



Mr. Farmer: "Which route do your supplies follow?"

Farmers Equity Union, and the Farm Bureau Federation—the purchasing of supplies cooperatively has become one of the major activities in which Wisconsin farmers have united for joint action. The dollar volume of the business of the purchasing associations is surpassed only by that of the dairy co-ops. By cooperative purchasing farmers are saving many thousands of dollars annually.

Co-ops Provide Farm Business Services

Wisconsin farmers have joined in cooperative action not only to market their products and purchase agricultural and household supplies, but also to provide essential farm business services. They have formed mutual insurance, telephone, and irrigation companies. An extensive cooperative rural electrification program is under way. Providing cooperatively the facilities of frozen-food lockers is a service which is relatively new.

In the livestock field farmers have organized about four or five cooperative artificial inseminating associations. The variety of needs that may be met through cooperative action is demonstrated by the fact that a cooperative burial association is operating in Marathon County, with headquarters at Spencer.

Since as early as 1860 groups of Wisconsin farmers have taken cooperative action to protect themselves against property losses from the hazards of fire and lightning. In that year two farmers' mutual fire insurance companies were formed—in Manitowoc County, the Mutual Farmers Insurance Co.; and in Kenosha County the Bristol Mutual Insurance Co. There are almost 200 companies now operating, the services of at least one company being available in almost every county. The membership was approximately 240,000 in 1936. Insurance in force at the close of 1937, the latest year for which this information is available, amounted to more than \$1,150,000,000. The bulk of this insurance was on farms, but some on urban properties.

The cost of this mutual protection is exceptionally low in the Badger State. Only a few other States equal or excel Wisconsin in this respect. In 1937 the cost for losses per \$100 of insurance amounted to 14.5 cents, and for operating expenses, 4.2 cents; making a total of only 18.7 cents. The Wisconsin companies paid approximately \$1,660,000 for losses in that year.

In addition to these farm fire insurance mutuals Wisconsin has 13 farm mutual windstorm insurance companies, some of which also write insurance against loss by hail on growing

crops. Most of these mutuals limit themselves to designated groups of counties, but a few operate on a State-wide basis. Their combined insurance in force exceeds \$400,000,000.

Farmers Operate Telephone and Irrigation Mutuals

For many years Wisconsin farmers have taken cooperative action in establishing and maintaining mutual telephone companies. At the close of 1939, there were 569 telephone companies in Wisconsin with annual incomes from assessments or fixed charges of less than \$3,000, most of these being farmers' mutual companies. Data assembled for the Farm Credit Administration by the Bureau of the Census in 1937 indicated that almost 90 percent of these farmers' mutuals were service line companies. Such companies as a rule are relatively small and generally do not operate switchboards of their own.

In the mutual companies which are commonly referred to as service line companies each farmer, as a rule, owns his telephone and keeps it in repair. He may provide the telephone poles on his property. It is customary for the subscribers to pay the actual cost of the service. Operating arrangements vary, depending on local conditions and requirements.

The operating companies are formed in communities where there are more subscribers and it is feasible for a farmers' mutual to install and operate a switchboard in a central office. Arrangements are usually made with a larger company for the construction and maintenance of lines. Some of these mutuals establish definite rates based on the cost of the service.

To produce good cranberry crops, an ample water supply is essential. In order to provide this, 15 Wisconsin cranberry producers in 1933 formed the Cranmoor Cooperative Co. at Wisconsin Rapids. A canal system was built from the Wisconsin River to the cranberry marshes, which are located about 12 to 15 miles away. In time of drought or low-water supply, an adequate supply of water can be brought to the cranberry bogs. Each co-op member holds stock in proportion to the acreage of cranberry planting that he owns and which is served with water by the company. These growers are using cooperative organization both to produce better crops by means of irrigation, and also to sell their cranberries to the best advantage through the marketing services of the Wisconsin Cranberry Sales Co.

Power Program Adopted

Even before the rural electrification program was inaugurated in May 1935, 39,206 Wisconsin farms, 1 in every 5, had electric service, an average almost twice that of the entire country. At that time the State ranked eighteenth in the Union in this respect. Quick to grasp the opportunities of the R. E. A. program, one Wisconsin community secured an allotment as early as May 1936, setting the pace which at the close of the fiscal year 1939 had brought electricity to another 17 percent of Wisconsin's farms. This lifted the State to seventeenth place.

By June 30, 1940, the Rural Electrification Administration had approved loans for 27 Wisconsin cooperatives and 1 municipality, and provided for 2 generating plants, including, at Chippewa Falls, the largest operating