

24th Annual Convention Kansas Division Farmers Education and Co-Operative Union of America

President C. E. Huff called the meeting to order by declaring the 24th annual convention of the Kansas Farmers Union now in session.

The convention opened by the singing of America, with Ralph Chapman leading the singing.

Rev. M. Lee Sorey of the Central Christian church pronounced invocation.

Mayor Dakan, for the city of Parsons, welcomed the delegates.

Mr. L. E. Goodrich representing the organized labor groups of the city extended fraternal greetings, and Mr. Wm. Howe, secretary-treasurer of the Kansas Federation of Labor spoke for the state as a whole.

W. P. Lamberton responded to the greetings, appreciated expressions of fellowship and spirit of fraternity.

President Huff announced the appointment of the Credentials and election committee as follows:

Carl E. Clark, McPherson.
Wm. Lyons, Lyndon.
Chas. A. Broom, Salina.
Lee Greenwood, Norton.
John McDaniel, Edson.

James J. O'Shea, Roberts, Montana, National secretary-treasurer told of the splendid organization work being done in his section of the country and some of his own interesting experiences in co-operative marketing. His address was inspirational, instructive, and beneficial.

The meeting was declared adjourned until 1:15 p. m.

1:15 p. m.—
Vocal solo — Jay Richmond.
Carl Clark, chairman of the Credentials and Election committee presented their report as follows:

159 local unions.
22 county unions.
65 business associations.
245 recorded delegates.

And moved that the partial report be accepted.

T. R. Wells of Elmdale seconded the motion.

President Huff announced the appointment of the following committees:

Constitution—
C. B. Thow, Alma, chairman.
Geo. Peet, Mac, chairman.
David Thomas, Burns.
George Frank, Paola.
Anthony Kuhn, Victoria.

Resolution—
W. P. Lamberton, Fairview, chairman.

E. A. Crall, Erie.
A. J. Wempe, Frankfort.
Clifford Miller, Brewster.
C. C. Kilian, Green.

Legislation—
Cal Ward, one Star, chairman.
John Frost, Blue Rapids.
John Huber, Selden.
P. M. Giltner, Winfield.
W. J. Spence, St. John.

John Frost made the motion that we ask the committee to report as soon as possible and by Thursday afternoon if they can.

Motion seconded and carried.

Mr. Huff stated it would be the Chairmen's intention to hear these reports at the very first hour they were ready to report.

T. B. Dunn, secretary-manager of the Farmers Union Auditing association presented the report for that activity, showing their growth from 12 years ago and the benefits they as an auditing association have been able to secure for the Farmers Union Business associations.

Anton Peterson and H. E. Witham spoke briefly of their connections with the Auditing department.

Mr. Huff, before calling for the report of the Insurance Department spoke briefly.

"Probably for the first time since the practice of presenting activities to the various state-wide facts fairly; the man who is now and has been, since the organization of the Insurance companies their president is not present, except as he expressed to me Sunday night. He said for 15 years I have not missed a convention. I shall have hoped I could go this time. I shall be with you in spirit and thought although I cannot come. Some 10 days ago, after an extended examination in the hospital, Dr. said I may as well tell you there is nothing we can do for you; there is no let any doctor make you believe they can do anything for you. You have at most a few months to live and it may be only a matter of a few days. He said, for he has always faced facts fairly; C. E. Brasted never refused to face facts. I suppose that is as hard a thing as any man can hear but I appreciate your frankness in telling me. We have the report of that organization which more than all others has been closely under his supervision. I wanted and thought at this time that this statement ought to be made to this body as to the reason why Mr. Brasted is not with us in this meeting, and why the arrangement on the program cannot be better than it is.

Mr. C. Broom, secretary of the Farmers Union Mutual Insurance Companies came to the platform to give their report, and called for the members of the Board of Directors to take a place on the platform.

"As Mr. Huff has told you about Mr. Brasted's condition, it is a pre-

Are You Farmers Ready to Go? For Years We Have Talked About the Farm Problem, and Urged Congress to Give Us Some Relief. And Now We Have a Great Co-Operative Grain Company, Backed With All of the Power of Our Government

Offered By the Best Men in the Co-Operative Movement, Almost Unlimited Financial Backing, and All It Needs to Make It a Success, Is the Co-Operation of the Farmers Themselves—Join the Union

The board of managers of this new company are Mr. C. E. Huff, our own national president, Mr. J. J. Knight, Manager Equity Union Grain Company, Kansas City, and Mr. John Manley, Manager of the Oklahoma Wheat Pool. These names should inspire confidence in the minds of every farmer.

National Association of Commissioners Pledge Their Support to Farm Board

The Federal Farm Board held an informal conference Wednesday, October 30, 1929, with members of the National Association of Commissioners, Secretaries and Departments of Agriculture who were in Washington for their Twelfth Annual Meeting. The visiting state officials were reformed in a general way of the Farm Board's policies and their services will be needed and are desired in carrying out the program. In response members of the association pledged fullest co-operation with the Farm Board and later in the day at the closing session of their convention adopted resolutions containing the following:

"For the past ten years agriculture has occupied an uncertain and difficult position. The deflation period following the war has weighed heavily on the country, and has produced widespread hardship. It is generally recognized that an agricultural problem exists. Many proposals have been made for the solution of this problem and for the placing of agriculture on a more stable and profitable basis. Congress in extra session has created a farm board with broad powers and large resources, with which to perfect a marketing system, which is designed to place the products of the farm on the markets of the world in an orderly manner. Co-operative institutions are taking up the new life. All indications point to a more favorable position for agriculture in the future.

"We express appreciation of the efforts which have been made to bring justice to agriculture. In particular, we heartily support the Federal Farm Board in its program for more orderly marketing of farm products.

"I have been in my hands. I have had to dicker with some folks. I am naturally agreeable constituted and I had not been my 21 years of married life would have induced me to adjust myself to opinions of others. I like to agree with people. I am sorry that I have ever had in my mind to stand in disagreement but if anyone will show me how any organization can be conducted on the basis of every one's opinion without regard to rules and principles I will be glad to learn about it. I believe I have been fair to every member of the Kansas Farmers Union and if in any instance I have been unfair or ungenerous I want to apologize and I want to ask your forgiveness for a thing which I assure you was unintentional on my part.

"This has been a trying year. I have mentioned some of the matters that are personal. Some of the difficulties to the overlapping claims upon the time of those in charge of the office affairs.

"I have been asked to say something about what I have been doing but I do not think I shall undertake to do so. I think you are more or less familiar with it. I hope it has a very considerable value. I have been in their estimates in the Farmers Union has been done this year. Other farm organizations several instances have been given to express my appreciation for well done the entire co-operative movement. I have been asked to say something about the things the Farmers Union has done this year of 1929 have been hard.

"Now, one or two side lines. Senator Brookhart was attacking the farm bill and criticizing it in particular in regard to co-operatives and the threat it carried against them. Senator McNary asked if the Senator from Iowa would yield. Senator McNary said I should like to point out to the Senator from Iowa that the provision in the bill which is no objection to it, and there has been a change in the bill under the new arrangement made that made it better bill. I did not know that change had been made. Senator McNary said he had made that change and he had been in the bill under the new arrangement made that made it better bill. I did not know that change had been made. Senator McNary said he had made that change and he had been in the bill under the new arrangement made that made it better bill. I did not know that change had been made.

"I wish now that I could help. Casting about for some one to fill the place, the Board of Directors of the Farmers Union hit upon A. M. McNary who was a persistent member of the board. All of you know hundreds of members have come into the Farmers Union. The vigorous programs of expansion that are under way, you have appreciated the fine arrangement that has been laid and ground through his work. I hope to carry that change through this convention will not wait for the resolutions committee this afternoon but we will send a telegram to your friend and my friend saying something about this first session remembering his work and our appreciation for it and with a sense of disappointment at his inability to be here, and greetings may go from this convention to his home.

"Someone was kind enough to say we appreciate the way the paper has been conducted. I am awfully glad to know that. For the most part we are divided into two classes. The classification is not a fixed one. We feel from one class to another. The fellows who agree and keep still. I know it has not been up to the standard it should have held. I know it has not satisfied me but I was under the circumstance to have been impossible for it to have been better. I might cite you to the material for the last issue. We had been in session with the farm board and everybody else in the world and all through the day and if you can think of a more nerve racking or wearing thing than to face proposals that have in them the destiny of the co-operative movement, I don't know what it is.

"I have done the best I could possibly do with every phase of the job

Summary of Address of Clyde M. Reed of Kansas, at Mid-day Luncheon Club, Springfield Illinois

Governor Reed said in part:

"The unity of the Middle West in its political expression is the outstanding circumstance of current politics. It is not a partisan expression at all. The great agricultural states are fighting with their backs to the wall for the very existence of their great industry—agriculture, whose life blood is being drained for the benefit of the industrial sections of the country. With exceptions so few as to be notable, Democrats, regular Republicans and Republicans not so regular from this section have united to stay the march of industrialism to an even greater preponderance, already overwhelming, as against the traditionally basic business of the nation and preeminently the great business of the states affected.

"It is no fancied fear that disturbs the peace of this region which contains the most intelligent and once the most prosperous agricultural population on the globe. Cold, hard facts, unpleasant to contemplate and distasteful to talk about, portray the situation. I find no satisfaction in painting this picture, but truth and justice to the region of which I have been a part all of my life points a plain duty. Let me briefly sketch a few high lights on the economic history of the last nine years:

Inflation incident to the World War period reached its peak in 1920; deflation began in May of that year; in the 18 months following, property and commodity valuations suffered the greatest shrinkage in history. The bottom was reached about November 1921; from the low point of that period agriculture improved somewhat, but industry has marched forward in an almost unbroken progress to what is so frequently termed 'the great prosperity of the world has ever known.' People who use that phrase and many, including some who should know better, use it recklessly as embracing the count as a whole. Let me analyze the actual situation. A considerable portion of our wealth and practically all of our fluid capital is carried in the form of bank deposits. Just before leaving Kansas to speak to you upon this occasion, I asked the Bank Commissioner of my State to give me a brief summary of the situation in the country, as a whole, and in the eight principal farming states, which have no large cities, and whose business and wealth depend most largely upon agriculture. I present the result of this report, prepared by the Banking Department of Kansas herewith:

COMPARISON OF BANK DEPOSITS INCLUDING STATE AND NATIONAL BANKS AND TRUST COMPANIES DEPOSITS

Name	1920	1929	Increase or Decrease of Deposits	Percent
U. S. ...	\$37,683,563,000	\$58,610,000,000	Inc. \$20,926,437,000	55.5%
FARM STATES:				
Kansas	467,464,000	448,805,000	Dec. \$18,659,000	Dec. 2.3%
Missouri	395,013,000	384,670,000	Dec. \$10,343,000	Dec. 2.6%
Nebraska	490,066,000	469,252,000	Dec. \$20,814,000	Dec. 4.2%
Colorado	306,979,000	278,446,000	Dec. \$28,533,000	Dec. 9.2%
Nebraska	505,181,000	431,600,000	Dec. \$73,581,000	Dec. 14.4%
Iowa	1,003,787,000	859,693,000	Dec. \$144,094,000	Dec. 14.4%
South Dakota	63,969,000	154,151,000	Dec. \$90,182,000	Dec. 41.5%
N. Dakota	201,633,000	103,899,000	Dec. \$97,734,000	Dec. 48.4%
Totals	\$3,624,032,000	\$3,128,516,000	Dec. \$495,516,000	Dec. 13.6%

* Does not include Trust Companies.
** Exclusive of Kansas City, St. Joseph and St. Louis.

From this table it will be seen that from 1920 to 1929, the bank deposits of the United States as a whole increased 55.5 per cent; in the same time, the bank deposits of the farm states decreased as follows: Kansas 2.3 per cent; Missouri 2.6 per cent; Nebraska 4.2 per cent; Colorado 9.2 per cent; Nebraska 14.4 per cent; Iowa 14.4 per cent; South Dakota 41.5 per cent; North Dakota 48.4 per cent.

Taking these states as a whole, bank deposits decreased 13.6 per cent, while the bank deposits of the entire country increased more than one-half. In some of these states bank deposits are actually less than they were in 1921, which has generally been considered the worst year in the history of American agriculture, certainly the worst time in the present century.

It may be said with correctness that bank deposits are only one indication of business conditions. I concede that, but every other business index points in the same direction. I quote from the CONFERENCE BOARD BULLETIN, of June 15, 1928, published monthly by the National Industrial Conference Board, one of the recognized conservative authorities of the country on economic conditions. That bulletin shows the estimated wealth of the United States in 1912 and 1927. The figures of the first named year being those of the official census, and of 1927 being the estimate of the Board. The wealth of the nation as a whole in 1927 was \$186,300,000,000, an increase in this 15 year period of 80.44 per cent. Now let us take the percentage increases of wealth in industrial states as compared with the agricultural states, comprising the region which I am discussing. The growth of wealth in representative industrial states in this fifteen years is as follows: Connecticut, 137.59 per cent; Michigan, 128.95 per cent; New Hampshire

We Left a Good Impression

Parsons, Kansas, November 12, 1929.

Mr. C. E. Huff, President,
Farmers Educational & Co-Op. Union,
Salina, Kansas.
My Dear Mr. Huff:

I want to convey to you, and to your Association through you, my appreciation of the courtesy and consideration shown while guests of my house, during your recent Convention in this city.

It has never been our good fortune, at any time, to entertain so large a number of such quiet, well behaved guests, as those who comprised the delegates to your Convention.

At any time in the future, I shall be delighted to have your patronage, either as an Association, or individually.

With kindest personal regards to both Mrs. Huff and yourself, I am

Very sincerely,
MRS. A. T. FARRISS, Proprietress.

Mrs. A. T. F.

(Continued on page four)

HONOR ROLL

Below is the honor roll up to date. member paid up for the year. There are 208 locals that have every have farmers union locals and 61 of these have honor roll locals. You can see by looking over the list the counties that have the greatest number. There are a few that would not need to work very hard to get all their members paid.

The honor roll is made up of locals that have all the members paid for this year that paid last year. Counting out the ones who drop out, or die or move away.

LOGAN COUNTY	1286
LINCOLN COUNTY	454
LYON COUNTY	579
Bushong	1075
Allen	1325
Admire	
MPHERSON COUNTY	330
Smoky Valley	380
Smoky Hill	1567
South Diamond	
MIAMI COUNTY	1677
Indianapolis	1679
Union Valley	1725
Spring Valley	1725
Jingo	1810
Rock Creek	
MARSHALL COUNTY	796
Blanchville	809
Hopewell	853
Dow	853
St. Bridget	1071
Barrett	1224
Sunrise	1541
Sumnerfield	
MITCHELL COUNTY	302
Carr Creek	480
Flum Creek	468
Bunker Hill	540
Hillside	540
Prarie Gem	1316
Ashvale	676
District No. 3	
Fairview	
MONTGOMERY COUNTY	2017
La Fontaine	
MARION COUNTY	1466
East Creek	899
NEKEHA COUNTY	899
Prarie Grove	914
Dureka	914
Korber	1253
Eagle Star	1253
Kelley	1377
Sunny Knoll	1377
NORTON COUNTY	705
Champion Hill	1023
Almo	1023
Pleasant Valley	1329
Zion	
OSAGE COUNTY	1412
Union	
OSBORN COUNTY	287
Mayflower	732
Pleasant Vale	775
Victor	
OTTAWA COUNTY	108
Grover	108
Meville	463
Sand Creek	
PHILLIPS COUNTY	610
North Star	634
Erstine	876
Crystal	
POTTAWATOMIE COUNTY	1222
Bluff Creek	1222
Pleasant View	1243
REPUBLIC COUNTY	2114
Moore	
RICE COUNTY	1563
Pleasant Hill	1563
CHASE COUNTY	1380
Rock Creek	1380
Pleasant Hill	1380
Baldwin Creek	1380
Center Hill	1380
Fairview	1380
Lee	1380
Walsburg	1380
ROOKS COUNTY	438
West Cornish	438
MT. VERNON	438
Independence	773
Illinois	804
Sand Creek	804
Pleasant Hill	804
Star	804
Lone Star	804
Sunflower	1217
RUSSELL COUNTY	250
Pioneer	250
Pleasant Valley	250
Pleasant Hill	250
Three Corners	250
SUNFLOWER COUNTY	1978
Bavaria	2133
Rural Star	2133
SEDGWICK COUNTY	1875
Greenwich	
SCOTT COUNTY	1526
Pleasant Valley	1526
Lone Prairie	1544
Pence	2117
Beaver Plains	
SHAWNEE COUNTY	1815
Sunbeam	1845
Pauline	1845
Elevation	1845
SHERIDAN COUNTY	871
Beehive	871
Enterprise	871
SMITH COUNTY	1185
Oak Creek	1185
Twelve Mile	2002
THOMAS COUNTY	1083
Lone Willow	1083
Sunflower	1083
Green Plains	1083
Prairie Bell	1083
TREGO COUNTY	679
Silver Lake	

Summary of Reed Address

(Continued from page one)

increase of about 32 per cent, but in 1927 the income of agriculture was only 78 per cent of the income of agriculture in 1919; in other words, while the national income was increasing substantially one-third, the income of agriculture had decreased nearly one-fourth.

I state the case in another way. I am now quoting from an article prepared by Henry C. Taylor, one of the foremost economists of the country from "The Journal of Land and Farm Management," May, 1927. In that article Dr. Taylor analyzes the total income of the United States and the share of agriculture therein. Taking for example 1919, there were in that year substantially 30 per cent of the people of the country engaged in agriculture, and in that year 30 per cent of the people received 20.8 per cent of the national income. That was obviously not the share on a numerically proportionate basis, but was regarded as satisfactory, and 1919 was a good year for American agriculture. As a matter of fact, agriculture has never shaped in the national income in proportion to the number of people engaged in that industry. Then came deflation beginning in 1920. In 1921 there were still 30 per cent of the people of the country engaged in agriculture but in that year 30 per cent received 10.7 per cent of the national income. In other words, in two years the share of agriculture in the national income had been cut squarely in two. Since 1921 the national income has steadily increased while the income of agriculture after 1922 has been practically stationary. In the last eight years there has been a net loss of population from the farms amounting to about three million people. In the same time the cities have grown, not only to the extent of the loss from the farms, but have had increases in population from other sources. At the

present time, probably somewhere around 24 to 25 per cent of the population of the country is engaged in agriculture. Definite figures are not available, but all estimates place the share of agriculture in the national income in 1927 and 1928 as being less than 10 per cent. Thus we have a situation where for eight consecutive years the greatest single industry in the country employing from 25 to 30 per cent of the total population has not received as much as 11 per cent of the national income in any one year, and in the last two years their share has been less than 10 per cent. This tremendous disparity in the reward of labor in industry and labor and management on the farm explains

the desperate straits in which agriculture finds itself and accounts for the drawing together of the people in the middle west regardless of political lines in sheer self-defense.

Last year, both major political parties declared that the "farm problem" was the most serious economic condition to be met by legislation and governmental aid. Both candidates for President of the major parties ran on a platform that promised relief. The successful candidate, the present President of the United States, made good on the promise of his party and called a special session of Congress to deal with the problem. It made a start by passing a law creating the "Farm Board" with ample financial support to encourage cooperative marketing, and the Board has the courage to carry out the intent of the law, to stabilize prices on farm products. We had to make a start somewhere, and a start has been made. I believe the Farm Board should have the full support of the country in its efforts to grapple with this problem, though I am one of those who believe that an adequate solution will require measures much more far-reaching than

FARM BOARD APPROVES THE NORTH PACIFIC GRAIN GROWERS

The grain marketing plan of the new million-dollar North Pacific Grain Growers Co-operative Association has been approved by the Federal Farm Board and is looked upon as a model set-up for other grain co-operatives that are to be affiliated with the Farmers National Grain Corporation recently established under the direction of the Board. The Pacific Northwest growers association is the outgrowth of a movement started among grain producers of Washington, Oregon, Idaho, and western Montana several weeks ago.

At the request of the growers' organization committee, headed by O. J. Wilmer, Rosalia, Washington, the Federal Farm Board undertook several weeks ago to render assistance in planning an organization set up in that area which would serve as an effective marketing agency. From the beginning, the plan has been developed to fit in with the Farmers National Grain Corporation and at the same time meet the approval of the grain producers in that area. The Board assigned W. A. Schoenfeld, recently appointed northwest representative of the Board, to make a statistical survey of grain production and marketing in that area. Mr. Schoenfeld was assisted by George O. Gatlin, extension specialist in cooperative marketing. When this survey had been completed, the board, at the request of the organization committee, assigned W. J. Kuhrt, grain marketing specialist of the Board, to assist in drawing up the plans of organization. These plans were presented to the organization committee of the North Pacific Grain Growers Co-operative Association at its meeting held at Walla Walla, Washington, on October 30. At this meeting the articles of incorporation were adopted and prepared for filing, subject to the approval of the Federal Farm Board. After reviewing the Northwest men's proposal, the Board has given its approval of the plan of organization and operation. Some of the most important features of the plan are as follows:

The plan calls for a co-operative stock corporation organized under the laws of Delaware. It will have an authorized capital stock of \$1,000,000 consisting of 60,000 shares at \$20.00 per share. Stock in the corporation may be sold only to local co-operative elevator, warehouse, or other grain handling associations on the basis of the average volume of the board of directors of the North Pacific Grain Growers Co-operative Association in localities not served by a co-operative may subscribe to the stock directly for the capital stock of the corporation. The local association will be direct stock subscriptions will be transferred to the local association as soon as one affiliated with the regional organization is formed. Each share of stock will have one vote. Then the regional association will subscribe for its pro rata share of the capital stock of the Farmers National Grain Corporation, the big central grain corporation with headquarters in Chicago, and will be entitled to nominate and elect directors to serve on the National Board. Where farm-owned warehouse or elevator associations exist and are not organized co-operatively, assistance will be given to put them in shape to affiliate so they will become eligible to subscribe for stock in the regional association.

Where no farm-owned local association exists, a new local organization will be formed by all interested farmers in the community. This association will be a co-operative stock concern, which will be responsible for the pro rata share of the capital of the regional association. The local association will be responsible for the location of the warehouse of the grain of its members, either through building or leasing of privately-owned facilities or by contracting with private agencies for the handling and warehousing of the grain until physical facilities may be acquired.

As soon as practicable after organization of the regional association, attempt will be made through the local

associations to obtain as many signers as possible to the standard marketing contract between the grower and his local association, requiring delivery of the grain to the local association on a triple-option basis. These options are: (1) Sale upon day's price prevailing at time of delivery, (2) deferred sale with storage privileges with a definite time limit, and (3) Seasonal pooling basis. The contract will operate for an indefinite period, but provides for a two week annual withdrawal period. The contract will also be drawn up between each local association and the regional organization requiring delivery of all grain received and a contractual arrangement effected between the regional and the Farmers National Grain Corporation covering the handling and sale of all grain by the latter.

In operation the plan contemplates that contract signers will deliver their grain to the local warehouse facilities provided by the local association. Such grain will be handled upon three bases, depending upon the local association method chosen by the growers at the time of delivery. If the grower elects to sell on the day's basis, or deferred basis, he will receive the day's local market price. If any storage is used the seasonal pool, he elects to hold the grain until he will receive, when such pools are closed, the average pool price for the grain delivered less a fixed local handling charge plus other marketing expenses.

24th Annual F. U. Convention

(Continued from page one)

since the ground dried enough from Noah's experience so we could settle in Kansas. I love the relationships that are in it. I remember all the contacts. I have tried to make here. I am going to be one of you in Kansas Farmers Union. The Kansas Farmers Union is going to be one in the Farmers Union states. It is going to hold the rather proud position it has held in the states. We have never had, in my judgment, a finer future than it is today. The doors are open to us as they are open to very few organizations in this country. The opportunity is ours. I am sure together we are going to put this thing through in the Kansas Farmers Union and more universally back of the membership throughout the state than has been true at any time during our past history, and shoulder to shoulder and side by side we are going in this day in which the future of organized agriculture is in the making. History moves by periods. We have upon the loom of the immediate

present the material and pattern of a long line of weaving and I know we are going to make that pattern such as looking back on we are going to be proud. We will make it out of such material as honesty of purpose, manly character, height of vision, well speech. I am going to be one of you in Kansas Farmers Union. The Kansas Farmers Union is going to be one in the Farmers Union states. It is going to hold the rather proud position it has held in the states. We have never had, in my judgment, a finer future than it is today. The doors are open to us as they are open to very few organizations in this country. The opportunity is ours. I am sure together we are going to put this thing through in the Kansas Farmers Union and more universally back of the membership throughout the state than has been true at any time during our past history, and shoulder to shoulder and side by side we are going in this day in which the future of organized agriculture is in the making. History moves by periods. We have upon the loom of the immediate

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FOR SKIN IRRITATIONS

Arnold Kersten, Secy.

Men or Women WANTED

We want one Farmers Union member at each town to represent us. Write today to Rex Lear, State Manager.

Farmers Union Mutual Life Insurance Co., Salina, Kans.

Price List of Local Supplies

Application cards	20 for 5c
Credentialed blanks	10 for 5c
Dimit blanks	15 for 10c
Constitutions	5c
Local Sec'y's Receipt Books	25c
Secretary's Minute Books	50c
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Cash Meet Accompany Order	This is Necessary to Save Expense in Postage and Labor.
WRITE A. M. Kinney, Box 51, Salina, Kansas.	

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Business Manuals, now used instead of Ritual, each5c
Farmers' Union Song Books 50c
Farmers' Union Watch Fobs 50c
Ladies Auxiliary Pins50c

If You Need a Car

of Flour or Feed why not get in on the present low prices. We believe it would also pay you to book a car or two for deferred shipment. Write us or Washburn-Crosby Co. direct, for information regarding bookings.

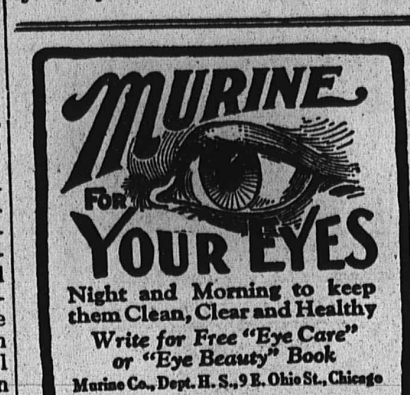
A great many of you should be ready for a car of Oyster Shell, Tanlage, Cottonseed Products, Concentrate, Meat Scraps, Coal and Lined Meal. We can always meet FAIR COMPETITION. Prices on Kansas Coal are much lower now than we have ever had at this time of the season. Don't wait until the prices advance but get your order in NOW.

No doubt a number of Farmers Union Elevator and Store Managers, as well as Feeders will attend The American Royal Show this coming week in Kansas City. We would like very much to have you visit the display booth of Washburn-Crosby Company in The American Royal Bldg., and come up to 1147 Board of Trade Bldg. for a visit with us.

THE FARMERS UNION LOBBING ASSN.

1147 Board of Trade Bldg.
Kansas City, Mo.

AND SO ON—
"Why didn't you shave?"
"I did."
"When?"
"Just after you said you were nearly ready."



The public is anxious to pay better prices for BETTER eggs and butter. The place to begin improving quality is on the farm. If you are interested in building your own industry, write us for suggestions.

Farmers Union Co-Operative Creamery Association

KANSAS CITY, MO.

The Life Insurance Department of the Farmers Union will hold meetings at the following places. Promptly ten A. M.

Iola, Kansas, Kelley Hotel, Monday, Nov. 18th
Wakeney, Kansas, Tuesday, Nov. 26
Holton, Kansas, City Hotel, Tuesday, Dec. 3

The presence of all representatives holding contracts in surrounding counties is requested. All bona fide Farmers Union Members who are interested in the advancement of the Life Insurance program are cordially invited.

Farmers Union Mutual Life Ins. Co.

Rex Lear, State Mgr.

Salina, Kansas

(Continued next week)

Gasoline Market

The following prices were furnished by the Union Oil Co., North Kansas City and are for goods f. o. b. Tulsa, Oklahoma.

Gasoline	c Per Gallon
58-60 U. S. Motor	7 1-3
60-62, 400	7 1-2
Ful-O-Pep (anti knock)	10 1-4

Kerosene:	
41-43	4 3-4
42-44	5 3-8

Would You Co-Operate

if you know that by so doing you would receive additional benefits from raising and selling live stock.

?

Your only way to co-operate and receive additional profits is to ship to YOUR OWN CO-OPERATIVE FIRM.

Since 1921 this firm has paid back to farmers throughout Kansas and in other states the amount of

\$135,579.83

in patronage and stock dividends. This has all gone back to farmers who believe in and practice co-operation. They ship to their own firm. More dividends are coming. If you're not in on this, GET IN

Farmers Union Livestock Commission Company

Stock Yards

Kansas City, Mo.

Co-Operation Pays

TRY INSURING IN THE COMPANY SPONSORED BY YOUR OWN ORGANIZATION

SAFE, SANE SENSIBLE SERVICE AT LOWEST POSSIBLE COST

FARMERS UNION MUTUAL INSURANCE COMPANIES

Fire, Lightning, Wind and Hail

SALINA - - - KANSAS