



# THE KANSAS UNION FARMER

Organization

Education

Co-operation



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## DISCUSSION TOPIC FOR FARMERS UNION LOCAL MEETINGS

Present First of Series of Topics in Accordance With Resolution Passed at Convention

### CROP INSURANCE

Holds The Center of Interest at Present Time in Agricultural World

In accordance with a resolution passed by the last State Farmers Union Convention at McPherson, we are below making the first suggestion of a discussion topic for our farmers Union local meetings. The topic we selected for this month is Crop Insurance. We selected this topic because of its prominent place in the public press and because it probably will be the basis of some farm legislation which will be passed during the coming session of congress.

We are giving as much authentic information as we possibly can gather with our limited time and preparation and the limited amount of space that we can spare for the development of the subject. The editor will appreciate it very much if locals using the subject for the discussion period at their meeting will send us a card stating that they discussed the subject so that we will know if the work we are doing is satisfactory and of real value to our membership. Constructive criticism is always welcome.

### CROP INSURANCE

#### Selections and Excerpts

From United States Department of Agriculture Bulletin No. 1043, Crop Insurance, Risks, Losses, and Principles of Protection, by V. N. Valgren, Associate Agricultural Economist, (1922).

**The Farmer's "Independence"**  
"The farmer is frequently spoken of as the most independent member of our organized society. Using the word 'independent' in its social significance, this characterization is essentially true. Certainly the land-owning farmer is less directly dependent than those who follow commercial or professional pursuits upon the good will of his fellow-men and under less obligation to cater to their whims or prejudices. But though the farmer enjoys a comparatively high degree of independence, in his social and business relations, his economic status to an unusual degree is directly dependent upon nature.

"The factory, the mill, the store, or the business, for a time at least, but little disturbed by adverse weather conditions or other natural agencies that endanger farm crops. Only when these conditions or agencies cause the failure of crops over wide areas are commercial and professional men affected severely. Assuming, however, that the farmer brings to his work reasonable effort and good judgment, favorable action of natural forces and agencies means a large harvest, while adverse action by one or more of them may nullify his best efforts. Excessive heat or rain may ruin his planted fields, his gardens, or his orchards, as may also the lack of heat or the coming of drought. His growing grain or fruit may be injured by plant diseases, devoured by insect or animal pests, or severely damaged by windstorms, frost or hail.

**Meaning of "Loss" or "Damage" in Connection with Growing Crops.**  
"Before attempting to make any statement concerning the importance or extent of loss or damage to farmers resulting from adverse natural conditions or agencies, the meaning of the words 'loss' or 'damage' when used in connection with crops must be determined. One simple illustration will assist in giving these terms a more definite meaning than the one often attached to them.

"As the natural hazards to crops are exceptionally high in certain types of farming, such as wheat production in the semiarid West, the next illustration may very properly be based on the type of farming. Let it be assumed that farmers X, Y, and Z are engaged during a given year in producing wheat by dry-farming methods in three semi-arid regions of the west, and that the average yield of wheat in each of these regions for the last 20 years has been 8 bushels an acre. Let it be assumed also that this average yield has, at the price received, given returns covering all proper charges against the production of an acre of wheat under the methods of tillage followed by these men. On each of the farms in question 35-bushel yields have been harvested. L having reaped a 35-bushel crop a year ago.

"In the territory where X operates, average conditions prevail throughout the year in question. X grows and actually reaps an 8-bushel crop. In Y's territory the season proves extremely adverse, a late spring frost followed by drought causing his crop to be a total failure. Finally, in the territory where Z is farming, climatic and other conditions prove highly favorable during the greater part of the season. Until within two weeks of harvest time, Z figures that he has a 35-bushel crop in prospect. At that time, however, a hailstorm passes over his farm and destroys 60 percent of his crop, resulting in an actual

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## FARM WOODS PROFITABLE TO COON CREEK FARMERS

Farm woodlands are not only helping to control soil erosion but are paying farmers on the Coon Creek, Wis., Soil Conservation Service project area good dividends, according to John Fry, of the Soil Conservation Service forestry staff.

Fry made a study of 118 farms within the area in the winter of 1934-35 and found that the average farm woodland produced more than 11,640 board feet of lumber, worth \$25 per thousand; 41 railway ties, worth 35 cents each; and 250 posts, worth 10 cents apiece.

Fry's survey showed that the average farm included in the study produced in 1 year woodland products valued at \$101.67. Approximately 85 percent of the woodland products, valued at more than \$87, were used on the farm and would have cost the farmer \$228 a year if he had bought them on the open market. Thus, the farmers averaged an annual saving of about \$141 apiece by utilizing woodland property.

## WHERE DO WE GO FROM HERE

Victor Hawkinson of Riley County Comments On Editorial

The following editorial quoted in part from the Capital of November 13, seems to admit that farm life is in the same position which it has held for several years.

"If the more capable and ambitious youth are to be retained on the farms to reproduce their kind and provide an increasing proportion of the nation's leaders, he says, there must be opportunity to support a family at acceptable standards of comfort. There must be something to sell in order to pay taxes and interest, and buy farm machinery, as well as clothes and books. Churches and schools and universities can only be maintained out of a surplus above that necessary for the essentials of life, and surplus seems to imply sale of products. 'The future welfare of the nation requires that farm life be made attractive to both capable and ambitious rural youth.'

Why must we continue year in and year out to read these well written, well intended "If" editorials—yes, why?

Why has not the remedy been forth coming? If the nations insurance, railroad or banking business were in such serious condition as is agriculture, it would be corrected within a week by executive order, and no foolin.

When the World War was on, our Randolph's war correspondent would send accounts to the Enterprise of the big conflict, which were written right under the concussion of the heavy guns. This humble column is being written today while important "gun" are firing both destructive and constructive volleys right in Washington where the "farm" and farm organizations are in conference with the President's agricultural committee.

Authentic reports of this meeting indicates that rural farm leaders were called to this conference at the expense of their respective farm organizations, and upon roll call find that the meeting is "packed" with Federal pay rollers thus, as can be expected, reports such as this come back to us.

"Edward E. O. Neal, president of the National Farm Bureau Federation made quite a speech on the merits of the old AAA and the necessity of a good price and a parity income. He claimed that no plan of crop insurance could be successful unless it was made a part of a general farm program which would assure the farmers parity income.

E. E. Kennedy, national secretary of the Farmers Union spoke at some length on the necessity of providing some program that would insure farmers cost of production for the products of their farm. He showed how every other industry includes insurance against practically all hazards of their business in the price which society pays for the product. He pointed out that the farmer on the same basis for the food it eats and the other farm products that it uses."

"Edward E. O. Neal offered a resolution seconded by M. W. Thatcher of the Farmers National Grain Corporation which in effect declared that in any farm program the consideration of price the farmer receives is of primary importance, and that therefore our present farm program should be so amended and amplified as to insure our farmers a parity of income with other classes of our citizens. That if a workable plan of crop insurance can be worked out it should be voluntary and that no farm plan is complete and can be successful if it does not provide for efficient distribution through cooperative channels. E. E. Kennedy moved that the words parity of income be changed to cost of production. After considerable debate the amendment was defeated and resolution was adopted as read. Mr. Kennedy had the resolution state that he did not vote on the resolution because he felt that without the words Cost of Production in place of the other reading it would not correctly express the farmers' needs."—K. F. U. Nov. 12, 1936.

And here is the problem for us minority folks, the findings which these payrollers who are in the majority, will decide upon at this important Washington conference now in session, will be the BASE upon which our next congress will be put

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## ACTUAL NEED WILL DETERMINE GRANTS

RA Cannot Carry Full Load of Those Dropped From WPA

Actual need and eligibility will be determining factors in relief grants issued to farmers during the coming two months, it was announced Wednesday from regional headquarters of the Resettlement Administration, Lincoln, Nebraska.

Following closely the announcement that WPA was to drop approximately 50 percent of the workers from their payroll in the coming month, Regional Director Cal A. Ward of the Resettlement Administration said he wished to make clear the responsibility of his agency for care of farm families during the forthcoming eight week period.

"Resettlement is not financially able," said Mr. Ward, "to care for the entire load recently dropped from WPA payrolls because of inadequate funds. We will look very closely to the actual need of the individual family before accepting it for a monthly grant approximating \$20 per month. We are making an additional appropriation that is as far as our limited funds will go in monthly grants to applicants."

Mr. Ward said that included in those dropped from WPA payrolls were several thousand so-called farm laborers who had gained a minor portion of their incomes from farming and had been eligible to summer-time WPA project employment. Such workers are not now eligible for Resettlement grants, said Mr. Ward.

"We are trying to lay down a policy that will admit to our program only those who are actually gaining their livelihood from farming," the Regional Director said. "If we discharge this obligation, we must exclude those whose identity with farming is casual and secondary. This class whose status is in dispute are most likely to find future employment in industry, or should be cared for now by WPA or other relief agencies rather than by Resettlement grants."

The problem of caring for the multiplied thousands of needy farm families in North and South Dakota, Nebraska and Kansas during the severe winter months is one which is occupying the attention of all regional and state officials of the Resettlement Administration, Ward said. Impossibility of obtaining funds before any of the State Legislatures or Congress convenes creates a "bottleneck" until after the first of the year, it was pointed out.

"We are ready and anxious to see to it that no farm family in actual need suffers during that period," said Ward, "but we are necessarily restricted in our operations to the amount of money available. That is why our average monthly grant per farm family will be about \$20. It is hoped that after January 1st State Legislatures may see fit to appropriate supplemental funds to increase that monthly grant somewhat."

Meanwhile, County Resettlement Supervisors throughout the four state regions are concentrating on investigating eligibility of farm families dropped from WPA rolls who might or might not qualify for Resettlement Administration financial assistance.

## WHAT U. S. GRADES MEAN TO TURKEY CONSUMERS

Now that the holiday season is at hand an increasing proportion of the turkeys from American farmers are going to market with their grade certified by the Bureau of Agricultural Economics. Consumers are interested in knowing just what the various grades stand for.

The three top grades in the order of their quality requirements are U. S. Special, U. S. Prime, and U. S. Choice.

Not many turkeys of the U. S. Special grade reach the markets because of the very high requirements. Their scarcity results in a high price which is out of the reach of the average housewife.

Larger numbers of U. S. Prime turkeys reach the markets. Although not so near perfection as those for the Special grade, they must meet the specifications which require that the birds be "Young, self-meated, with well-finished breast, and with entire carcass well covered with fat; well bled, well dressed, with practically free of pinfeathers over remainder of carcass." Crop must be empty. Only very slight flesh or skin bruises, abrasions, or discolorations permitted, with breast practically free of such defects."

U. S. Choice turkeys are plentiful in the markets to meet the purse of the housewife with a more modest budget. The quality of this grade is just below that of Prime, the principal difference being that the breast may not be quite so well fleshed nor the carcass so well covered with fat. More skin abrasions or discolorations are permitted, but there can be no blemishes, or defects on any part of this grade.

Of the three grades the specifications are the same for both the male and female bird, except that in grading the male, allowance is made for fleshing conditions characteristic of its sex.

About 50 billion board feet of wood is used in the United States in an average year, enough to make a barrel walk 40 feet wide and an inch thick reaching from the earth to the moon.



ROBERT LIEURANCE

Robert Lieurance, who for a long time was associated with the Farmers Union Livestock Commission Co., died at his home in Kansas City, Kansas, Tuesday night, December 1, after a long illness. Funeral services were held at his old home, Neosho Falls, Kansas, at 2:30 p. m. Thursday, December 3. Interment was in the Neosho Falls cemetery.

Bob Lieurance, as he was called by his friends, was born in Neosho Falls, Kansas, in 1886. He lived on a farm there until he accepted a position with the Farmers Union Livestock Commission Co., at Kansas City in 1923. Mr. Lieurance was an extensive stock feeder and shipper, and for a time was manager of a Farmers Union Shipping Association at Neosho Falls. As a member of the Farmers Union, he traveled much in the country, soliciting business for his firm and as a side line talking Farmers Union to all with whom he came in contact. He shall be greatly missed, not only by his family and business associates, but also by the thousands of friends he has made in almost every part of Kansas.

Surviving are his widow, Mrs. Grace N. Lieurance, a son, Newton Lieurance, and two daughters, Miss Darline Lieurance, Rosebud, S. D., and Miss Roberta Lieurance of the home. He also leaves his parents, four brothers, a sister and three step-sisters.

## NOTED EDUCATOR HAS NEW SCHOOL

Dr. W. A. McKeever Has 950 Enrolled in Mature School

By W. A. McKeever

Editor's Note: Dr. McKeever was a professor in the state college at Manhattan 13 years and in the University of Kansas seven. He is the author of 15 or 20 books and has lectured widely on agriculture. A native son of Kansas pioneer of the fifties, he now resides in Oklahoma City.

In Oklahoma City I have a "School of Maturates," enrolling 950 men and women over 70, the oldest 112, and we have a very interesting class of how to get more out of their advanced years.

The first lesson is on the subject of diet. Aged people require a peculiar diet, else they become feeble and ill, from acidity. So teach them to eat wisely, to eat fruits, vegetables and their juices, with plenty of potatoes and other starch vegetables, but little of the animal products, and very moderate use of bread, cereals, meat, rye and oats products. And I allow them practically no white sugar, for white sugar destroys the bone and the body and blood of the necessary minerals and vitamins.

The next lesson is something to do—a hobby, like gardening for Grandpa, light work about the house for Grandma. Never reduce an aged person to idleness, unless you wish to destroy him. Some praiseworthy task of his own, something deserving notice and praise—that will stimulate the will to live. Take time to assist your aged one in this matter and arrange his work to fit his age and need.

Then, your aged parent must not lose the habit of getting out doors daily, rain or shine. Bundle him up in stormy weather and send him out for a hike, for exercise, fresh air, stimulation and more courage to go on with life. Discuss this walking stunt—where did he go and what did he see, whom did he meet on the way. Thus make this another vital matter for him.

Friendly relations is another matter of serious import with the aged. They get the thought that they are not wanted, that they are in the way, and so become sensitive and drop out of the daily conversation. Give them their turn in the living room and at the table and make them feel that they rank with equal importance with the rest of the family. Teach them to get out among the neighbors and seek friendly relations, as a further means of rendering life long and happy.

Try to keep the mind of your aged parents off the past, so as to prevent their brooding, complaining and fault finding. To make this easy, introduce in their daily thought and conversation some reference to the present and its stirring events. Invite them to make cheerful, optimistic remarks about what is going on in the world. On the whole, the present age is never worse than the past. I am inclined to believe that it averages better.

Religion is one of the first essentials for the aged, and without it they are doomed soon to drop and wither away, from spiritual starvation.

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## NORGAARD TELLS OF SWEDEN'S COOPS

Approximately 4,000 Cooperatives Affiliated As One

By James C. Norgaard

**Part I. Consumer's Cooperation.**  
Sweden is a country a little larger than Nebraska and Kansas combined. It has 173,000 square miles and a population of six and a quarter million. The consumer cooperative societies, the Cooperative Union, in Sweden have a membership of 550,000 individual members or nearly 30 per cent of the total population, if you figure out there are four persons to the family. There are approximately 4,000 cooperative societies which are affiliated together in one Cooperative Union known as K. F. The largest of these societies is located in Stockholm. It has 75,000 members and operates 352 stores. It had a turnover of 52 million kronor in 1934. (A krona is about 26c.) The Cooperative Union owns several factories such as margarine factories, flour mills, shoe factories and rubber factories. They also have factories making cash registers, scales and meat cutting machines. Recently they have started a plant for the manufacture of artificial silk.

The history of the recent development of the distributive cooperative movement in Sweden is inseparable from the history of the efforts made by part of the population to oppose the monopolistic tendencies of certain large undertakings.

The consumer cooperative movement in Sweden is of comparatively recent date. It is true that isolated societies were formed as early as the sixties of last century, but it was not until the nineties that the number of societies became large enough for serious consideration of the question of creating a joint central organization. Such an organization, the Cooperative Union, was formed in 1899. It confined itself at first exclusively to propaganda and advisory work, but in 1904 it also engaged in wholesale trade. Its turnover in 1904 was 276,000 kronor. In the first year of the war its sales amounted to 9,899,000 kronor, in 1918 to 27,990,000 kronor, and in 1934 to 165,000,000 kronor. The cooperative Union began production on its own account in 1909, when it bought a margarine factory which was subsequently replaced by a more up to date plant at Norrköping. In 1922 it bought a large flour mill, and it has largely on fruits, vegetables and their juices, with plenty of potatoes and other starch vegetables, but little of the animal products, and very moderate use of bread, cereals, meat, rye and oats products. And I allow them practically no white sugar, for white sugar destroys the bone and the body and blood of the necessary minerals and vitamins.

In 1909 the Swedish Cooperative bought their first cooperative factory which was a margarine factory. Immediately the price of margarine went down 5 ore per pound all over the country which made a saving of over half a million kronor for the first year. As the cooperative margarine factory, which now is the largest and most modern factory in the country, got well under way the price dropped 20 ore. In other words the annual saving in margarine is more than 2 million kronor. The margarine trusts at that time had the country divided up into districts and had an iron clad agreement among the manufacturers that they were not allowed to sell outside of their districts and they were restricted to produce certain quantities in order to maintain a high price. This trust agreement was broken up by the Swedish Cooperatives.

A similar condition existed in the milling industry. In 1922 the Cooperative Union bought a flour mill in Stockholm which they rebuilt in 1923. The flour mill trusts who operated in Sweden prior to that time had similar trust agreements between the various flour mills to keep up the price of flour regardless of the price of grain and keep the profit made thereby. When the cooperatives got into the business they forced the reduction in the price of flour to correspond with the low price of home grown grain thus saving the consumer of flour tremendous sums. It may be mentioned that the margin between raw materials and flour was reduced from 7 1/2 kronor to 4 kronor per 100 kilo, a reduction of 3 1/2 kronor per 100 kilo. While this entire drop may not be entirely due to the cooperative efforts the largest part however is due to cooperative competition.

In 1926 the Swedish Cooperative Congress decided unanimously to try to break one of the strongest monopolistic combinations in the country, the so-called "rubber trust" making rubbers and rubber shoes for the Swedish. This combination was formed in 1911 by the four rubber companies operating in Sweden at that time. They held the price so high that they were entirely out of line with the cost of production of rubber shoes. When the cooperatives started their factory producing rubbers and rubber shoes the price on most rubbers dropped 2 kronor per pair and after they got into production the price on rubbers dropped from 8 1/2 kronor to 3 1/2 kronor or a saving of 5 kronor for each pair of rubbers.

In 1930 the Cooperative Union of Sweden together with Cooperative Wholesale Societies in Denmark, Finland, Norway and Sweden, formed the Nordic Cooperative Wholesale Societies (Norgaard).

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## NBC PLANS ELABORATE CHRISTMAS PROGRAMS

Christmas, 1936, will be observed over National Broadcasting Company networks in the most elaborate series of holiday radio programs ever arranged. The programs will begin with the singing of carols on Monday, December 14, and will culminate on Christmas with almost an entire day of broadcasting devoted to the commemoration of the birth of Christ.

Arrangements already have been completed for more than a score of the programs. Highlights of the schedule thus far include the first performance in America of Tschai-kowsky's Yuletide opietta, "The Snow Maiden," and an around-the-world broadcast from church choirs and choral groups singing "Holy Night." Each of these programs will be heard on Christmas Eve.

During the holiday season church choirs of all nationalities will be picked up from various parts of the country in presentations of Yule carols.

## FARMS INCREASE IN SIZE IN PAST YEARS

Nearly Half of All Farm Land Operated in Large Tracts

In 1935, 40 per cent of the farms in the United States operated less than 6 per cent of all farm land, whereas at the other end of the scale 4 per cent of the farms operated 40 per cent of all farm land, according to a study made by Farm Research, published in the December issue of Facts for Farmers.

Since 1900, the earliest date for which farm land operated by different size farms is available, concentration of farm land has steadily increased. The stratification of farm holdings has proceeded with farmers. Thus, while there were a million more farms in 1935 than in 1900, there were only 60,000 more farms with a size of 50-174 acres. There were nearly 450,000 more farms of under 50 acres in 1935 than in 1900. At the same time, farms of over 499 acres increased by more than 100,000 in the 35 years.

In spite of the fact that the major part of westward farm expansion took place after 1880, in 1935 about 40 per cent of all farms contained under 50 acres as compared with only 30 per cent in 1880. Concentration at the top can be seen most clearly from a comparison of the share of farm land operated by farms of large size. In 1900, 2 per cent of the farms in the United States contained over 499 acres. In that year, these farms operated 13 percent of the farm land or 5 times their numerical proportion. By 1935 farms of this size constituted 3 percent of all farms but they operated 40.2 per cent of all farm land, or 10 times their proportionate share of all farm land.

Between 1930 and 1935 every section of the United States showed a sharpened concentration of land holdings. While the number of all farms increased 8 per cent, in this 5 year period, the number of farms of 10 times their proportionate share of all farm land. Many of these farmers were undoubtedly industrial refugees, called by the United States census part-time farmers, though they could find no industrial employment. Farms of 10-19 acres increased 22 per cent, in this 5 year period. The number of farms of between 20 and 99 acres only increased between 4 and 5 per cent. Very large farms increased at a much faster pace than farms of a middle acreage, but not as rapidly as the very small farms. In other words, farms at the two ends of the scale were increasing at the expense of the middle.

**Average Size of Large Farm Rises**  
Another significant feature of the changes in size of farms between 1930 and 1935 appears in the figures on total land in the various size groups. Between 1930 and 1935 the average size of small farms fell. The average size of middle-sized farms remained about the same, while the average size of the large farms increased considerably.

This general picture applies to all sections of the country. But since figures for the U. S. as a whole are a composite, "small," "middle size" and "large" farms have a different meaning in different sections of the country. Nevertheless, in 1930, a year for which the Census contains figures on size of farms by types of farming, farms of every type and in each section of the country showed stratification of land holdings.

Farm Research points out that it is necessary to use concentration of farm land holdings as an index of stratification of farmers rather than a more satisfactory criterion such as net farm income, because of gaps and blanks in Census data. While size of farm data are limited in significance they do bear some relation to farm income. In 1929, farms with the largest incomes were also farms with very large acreage. One tenth of 1 per cent of the farms in the United States had a gross value of production of \$80,000 or more. These farms operated 7 per cent of all land in farms, or 70 times their numerically proportionate share of all farm land.

Even from the crumpled figures on size of farms, Farm Research finds the most farmers are being forced down the economic ladder and that a small number of large operators are controlling a major portion of American agriculture. The figures are actually a considerable understatement of concentration. In 1935, 44

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## REPRESENTATIVES OF WHEAT FARMERS PASS RESOLUTIONS

Underlying Thought of All Resolutions Is To Protect The Income of the Producer

### A PERMANENT COMMITTEE

Fifteen Are Chosen From Wheat Producing Area To Further The Work The Group Has Started

Representatives of wheat producers concluded a two-day meeting at the Department of Agriculture today, after adopting resolutions, set forth in full below, bearing on governmental programs for wheat.

M. W. Thatcher presided at the final session of the conference when the report of a committee to draft a statement of the views of the group was approved full. Members of the sub-committee were:

M. W. Thatcher, chairman; J. Edward Anderson, Buffalo, Minn., secretary; Lyle L. Hague, Cherokee, Okla.; Howard I. Henry, Westphale, N. D.; C. E. Huff, Chicago, Ill.; Emil Lorick, Arlington, S. D.; H. A. Praeger, Clifton, Kansas; A. R. Shunway, Milton, Ore.; Fred Wallace, Lincoln, Neb.

The resolutions, presented to Secretary Wallace as chairman of the President's Committee on Crop Insurance, follow in full:

1. It is moved, seconded, and carried that we recommend to the general body that it resolve itself into a formal conference body to be known as the Wheat Conservation Conference, and that it solicit the participation of all interested agricultural groups.

2. It is moved, seconded, and carried that we recommend to the general body the adoption of board general principles which we may insist shall underlie any legislation proposed to or in Congress covering crop insurance or crop conservation for wheat; and the following be accepted as outlining such fundamental principles:

A—As an implement to establish farm programs, the President has created and directed a Crop Insurance Committee to study the farm problem, to consult with farmers and their representatives, and to report to him a program for legislative consideration which may provide increased assurance of:

A—Equality of social security for agriculture.

B—An ample supply of food and fiber to meet the full need of our nation.

C—Relief from the devastating influences of violent swings of farm prices resulting from abundance at one time and scarcity at another.

As a result of rugged agricultural individualism and an archaic system of distribution—society has suffered an irreparable loss, through a low standard of living for the farm family, and the erosion of farm land and the destruction of improvements. The social loss is incalculable.

Because of lack of plans, and plans declared unconstitutional, the taxpayers have been required to pay hundreds of millions of dollars into the Federal treasury to provide many types of agricultural relief to bankrupt farmers—subsidies in many forms. Some of these subsidies may be listed as including those for feed, seed, doles, made work, charity, and what not.

In lieu of the many subsidies presently being paid from the Federal treasury agriculture desires, as apparently the President also desires, that as soon as possible a business plan with a lesser annual cost to the taxpayers and with a fair deal to the farmer may be devised and applied as an implement to those farm programs now in effect.

The more important farm programs now available are:

—The Soil Conservation and Domestic Allotment Act—which provides income to participating farmers for agricultural conservation and for some degree of production control.

B—The Commodity Credit Corporation—which has the funds and the power to make loans upon stored agricultural commodities for the purpose of increasing farm income by attempting to create fair prices.

C—The impounding of 30 per cent of the customs receipts as financial assistance to the AAA for the provident distribution of burdensome surpluses of agricultural commodities.

All farmers producing wheat for sale have a common interest in one or all aspects of the new agricultural farm program here under consideration.

To protect the income of all wheat producers, we may contemplate the following important aspects:

1—Adjustment of production.

2—Ever-normal granary. Efficient warehousing of wheat premiums reserves and the storage of wheat for deferred sale—awaiting demand a fair price.

3—Reasonable loans against stored wheat upon a collateral basis and made in relation to a fair, rather than a speculative price.

4—Yield insurance upon a co-insurance basis.

5—Provident disposal of burdensome surpluses.

6—Requirement of adherence (excepting special cases) to the Agricultural Marketing Act.

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# THE KANSAS UNION FARMER

## KANSAS UNION FARMER EDITORIAL STAFF

John Vesceky ..... Editor  
Pauline Cowger ..... Associate Editor

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KANSAS FARMERS UNION—Salina, Kansas, Room 215, Farmers Union Ins. Co. Bldg., John Vesceky, President.

FARMERS UNION LIFE INSURANCE CO.—Room 200, Farmers Union Ins. Co. Bldg., Rex Lear, State Manager, Salina, Kansas.

THE KANSAS FARMERS UNION ROYALTY CO.—Room 219 Farmers Union Ins. Co. Building, Salina, Kansas. G. E. Creitz, State Manager.

## FARMERS UNION MANAGERIAL ASSOCIATION

C. B. Thowe.....President  
T. C. Belden.....Secretary



SALINA, KANSAS, THURSDAY, DECEMBER 10, 1936

# EDITORIAL

Zeb Lawter, State Secretary of the Oklahoma Farmers Union, says in this week's Oklahoma Union Farmer:

## Every Member Get a Member

If your nose is close to the grindstone rough  
And you keep it down there long enough,  
You will soon forget there are such things  
As a brook which bubbles and a bird which sings.  
Three things your whole world will compose  
Yourself, the stone and your darned old nose.

So brother-member of the Farmers' Union, let's pull our noses away from the grindstone, get out and get busy, for our slogan for the coming year is "Every Member of the Farmers' Union Get a New Member." Let us double our membership!

He also gives the following report from Okeene:

## Okeene Elevator First of Kind to Pay for 1937

The Farmers' Cooperative Elevator at Okeene was the first elevator association to pay membership dues for 1937, for all of its stockholders. S. H. Hendrickson, manager for many years, is also a member of the state executive committee of the union.

The check received was for 176 stockholders.

This cooperative at Okeene is one of the outstanding in the state, and has kept its identity with the Farmers Union for a long time.

Why would it not be a good plan for our business organizations to pay the Farmers Union dues for all their stockholders as did this Oklahoma elevator?

My own home local, Banner Local No. 995 Rush Co., reports fine results from the efforts of Vice President John Frost and the local leaders who took part in the membership drive there the past week. Brother Frost indicated equally as good results from his work in other Rush county communities. We are receiving far more calls for organizers than we have the men and funds to supply. I would request all local and county officers to push the good work on as long as the weather permits. If there ever was a time when the farmer needed a strong, militant farm organization that time is here now. So let us each crank up the old car, get a neighbor or two to go with us and do our bit to build the Farmers Union by asking our neighbors to join with us if not already members and to pay their 1937 dues if they already are members of the Union.

In this issue of the Union Farmer you will find a report of the Farm conference on Crop Insurance which met in Washington, D. C. on December 2nd. As I was not invited to the conference I did not attend and consequently had nothing to do with the shaping of the program, but in accordance with my statement of policy some time ago, I am willing and anxious to do all in my power to further any plan that promises to be to the interest of agriculture. As a member of the committee set up by the conference I expect to do all that I can to help formulate a helpful workable plan not only of crop insurance but also of fair price or income insurance if possible. The personnel of the committee is such that I have full faith that it will be a power, during the coming session of congress, in working for real farm legislation.

I received an inquiry from Manager Emel of the Brewster Cooperative Ass'n. as to what, if anything, the Kansas Farmers Union is doing to counteract the propaganda being put out by certain interests to repeal the tractor gas exemption clause in our gasoline tax law. I feel sure that many of our readers read the articles which appeared in the Union Farmer regarding this matter asking our members to talk to their candidates for legislative offices and impress on them the fairness and necessity of the exemption from taxation of gas used for non road purposes.

Mr. Emels' reminder is timely however because now we know who is going to represent us in the state legislature and every farmer whether he be a member of the Union or not should make it his business to let his representative or senator know that he expects him to vote against all efforts to take away the tax exemption on tractor gas.

Thursday afternoon, Dec. 3, I had the pleasure to address about 500 students of the Kansas State College, Manhattan, Kansas, in the Ag. Seminar. Dean L. E. Call of the School of Agriculture asked me to talk to them about the Farmers Union, its aims and purposes. I have seldom had as attentive an audience to talk to as were those young college students. Before I spoke they dispatched some other business which came before them with the efficient dispatch of veterans. I hope that my talk to them results in their further study of the need of organization among the farmers and especially of the need of farmers joining the Farmers Union and pushing forward its program of Education and Cooperation. I invite them to visit our meetings, take part in the discussions, so that they may be ready when the time comes to assume their proper share of the responsibilities in agriculture's struggle to better the conditions on our farms.

## REPRESENTATIVES OF WHEAT FARMERS PASS RESOLUTIONS

(Continued from page one)

cultural Conservation program and acceptance of yield insurance as part of the qualifications for eligibility to the benefit of the ever-normal granary fair loan program.

7.—The administrative expenses and warehousing costs with a very substantial portion of yield insurance costs to be borne by the Federal Government and distribution system of wheat has been effectuated which will permit the producer to manage and conduct his business and enjoy the degree of social security indicated by the President in his letter to the Crop Insurance Committee and his repeated statements to the electorate.

The temporary committee for this Wheat Conservation Conference has attempted to outline a most general five point program in an effort to meet what we believe to be the needs of wheat growers and within the general views expressed by the President as to the future step towards social security for the wheat farmer and a fair deal to consumers, as follows:

1.—Assumption of responsibility by the Federal Government to provide adequate capital to establish the program.

2.—Appropriation for acquisition and maintenance of warehousing facilities.

3.—The program to be administered by a corporation.

4.—Voluntary but capable of integration with other farm programs.

5.—Cover all unavoidable hazards.

(Signed) M. W. Thatcher, Chairman.

The group established a permanent committee of 15 persons representing wheat producing states and farm organizations to advance the program of the group contemplated under the resolutions.

This group was instructed to make a report by January 15. Members of this committee follow: M. W. Thatcher, Chairman.

Pacific Northwest—A. R. Shumway, Milton, Ore.

Montana—Leo Doheny, Brady, North Dakota—C. C. Talbott, Jamestown.

South Dakota—Emil Loriks, Arlington.

Minnesota—J. Edward Anderson, Buffalo.

Nebraska—John F. Cordeau, McCook.

Kansas—E. G. Tharp, Comanche, Oklahoma—Lyle Hague, Cherokee.

Texas—L. T. Mayhugh, Amarillo.

The Grange—C. C. Cogswell, Kansas.

The Farm Bureau—Dr. O. O. Wolf, Kansas.

The Farmers Union—John Vesceky, Kansas.

Equity Union—Leroy Melton, Illinois.

Farmers National Grain Corporation—M. W. Thatcher, Washington, D. C., and C. E. Huff, Chicago.

## CONTRASTS IN FARM MACHINERY REVEAL PROGRESS IN EUROPE

Agricultural power and equipment now in use in European countries present many interesting contrasts between the new and old, although rapid progress has been made since the World War. R. B. Gray of U. S. Department of Agriculture told members of the American Society of Agricultural Engineers at their Chicago meeting December 1.

Gray was stationed in Europe from 1910 to 1920 as a representative of an American exporter of tractors and farm machinery and returned there last summer as a representative of the U. S. Department of Agriculture to observe progress made by foreign countries. He is now chief of the Division of Mechanical Equipment in the Bureau of Agricultural Engineering.

"It is true," Gray declared "that in some countries small grain still is cut with hand sickles but combines, both large and small, also are at work. Oxen still pull plows of wood; others metal shod, but rubber-tired tractors pulling steel plows are in common use."

Power trends in Europe, Gray observed, are the same as in the United States. European farmers are getting away from the cumbersome pre-war tractor and are using the small machine built along automobile lines.

Because of the high price of fuel, diesel power is the most popular in most European countries. In England, Germany, Sweden, France and Italy are increasing the use of tractors. Only in Denmark, where the farms are too small for tractor use, is the trend not noticeable.

The American plow, although used considerably, is not in general favor in Europe, Gray said. This is partly because the European farmer wishes to throw all furrows one way which requires a reversible plow. He also wants a narrow and deeper furrow.

In Germany, Gray pointed out, considerable study has been given to soil

conditions and it has been found that crop yields can be increased if the porosity of the soil can be increased. Scientists there are experimenting with the use of electric current in decreasing the draft of the plow. Some tests have shown a 20 per cent draft reduction between a standard single-furrow plow and one with the moldboard carrying 75 to 100 watts of direct current.

Another European innovation Gray described is a hay drier used in Sweden and England. The Swedish drier consists of several zigzag shafts about 18 inches wide, 10 feet long and 15 to 20 feet high. There is a five-foot space at the bottom into which air is blown after being heated to 120 degrees Fahrenheit by a large automobile type radiator. Hay is fed into the shafts and the hot air passes upward and out. A spiked drum at the bottom, which is rotated by hand, aids in pulling the dried hay out of the shaft. Such equipment does away with the problem of curing hay in a wet climate. Wood, cheap in Sweden, is used as fuel.

Methods of cutting hay vary considerably throughout the continent, Gray said. In some German localities a common method is to use a scythe and in summer cut only enough each day for livestock requirements. Some mowers are used, however.

In England, American methods have been copied to a large extent. Mowers, buck rakes and balers are in use. Freese, a second-hand car has a push rake mounted in front, which Gray says, makes a cheap and effective outfit.

Most European farmers use commercial fertilizers, distributed with drills and special spreaders, although many of the crops are planted by hand. So far, little has been done about placing the fertilizer for most effective results.

Manure is hoarded on most farms in the old country where it is hauled to the fields, dumped in piles and spread by hand. Several American type manure spreaders are in use.

Liquid manure is much used in some regions, Gray reported. He saw a unique, gray repulsive liquid manure tank in use on a German farm. The liquid was loaded by means of a vacuum produced through an explosion of gasoline in a secondary tank. The explosion caused a sudden outrush of liquid through a large valve which was quickly after the explosion. The resulting vacuum drew the liquid from the pit into the tank through two pieces of hose fitted with check valves.

The tanks could be filled about three-fourths full from each explosion. This outfit could be used also in removing water from a well.

Gray observed that farms in the old country are conspicuously free of broken down and worn-out machinery. Either the machines are traded in on new machinery before they fall to pieces, he said, or they are sold as junk when they wear out. At any rate the farmyard is not cluttered with old machinery as is often the case in the United States.

## KNOW YOUR KANSAS

Oddities in the history of Kansas gleaned from the files of the American Guide, Federal Writers Project, Works Progress Administration, Topeka, Kansas.

EL DORADO—Mrs. Al C. Spain, of Eldorado, collects pitchers. She has more than 2,000, representing every state in the Union and nearly every country in the world.

GREENSBURG—What is reputed to be the deepest hand dug well in the world is in Greensburg at the corner of Iowa and Sycamore streets.

CHAPMAN—Indian Hill, just west of Chapman, was an Indian ceremonial burial ground long before the white man came. It is now the site of a Methodist cemetery.

HASKELL COUNTY—Early pioneers in Haskell County were sometimes forced to get their water for household use from sloughs. They settled and purified it with burnt cans, a secret learned from the Indians.

BROWN COUNTY—Two Indian reservations—the Iowa, Sac, and Fox in the north and the Kickapoo in the southwest are in Brown County.

CUNNINGHAM—Was platted in the form of a "plus" sign. It has a population of 500 persons.

IOLA—Five miles south of Iola stood Stony Lonesome schoolhouse where General Fred Funston taught when he was but a youth. Ruins of the old building have been preserved as a monument to the famous general's contribution to the history of Allen County.

MARION—The Marion County poor farm is self-supporting. Not only does it pay the cost of maintaining the plant and residents, but it pays into the county treasury an average of \$200 a year.

# Neighborhood Notes

## VICE PRESIDENT FROST TO SPEAK AT PLEASANT VALLEY MEETING

Pleasant Valley Local 652 in Douglas county will hold their regular meeting on Friday evening, December 11. The meeting will be called to order at 7:30 p. m. at the Pleasant Valley school house.

Our state vice president, Mr. John Frost, of Blue Rapids, will give the principal address of the evening. Mr. Frost has had some experience in membership work, and will give us some good ideas of how to put on a membership drive in this community. We are planning a membership campaign in the near future, and definite plans will be made at this meeting.

Refreshments will be served at the close of the meeting. Let every Farmers Union member be present at the meeting and bring along some of our rights. I again ask all the members to attend the meetings regular and help discuss things and work for what we are rightfully entitled to.

A. L. Holcom.

## DOUGLAS COUNTY MEETING SATURDAY

The Douglas County Farmers Union will hold its fourth quarterly meeting at Lone Star on Saturday, December 12.

The meeting will be called to order at eleven o'clock and committees will be appointed, and other business transacted.

Basket dinner at noon. The Lone Star local 1882 will furnish the dinner, and are only asking the ladies to bring the dessert. This local knows what is good to eat, and will have plenty for every one.

After dinner, we will listen to our vice president, Mr. John Frost, of Blue Rapids, who will be the principal speaker.

This is the regular annual meeting, and there will be election of officers for the coming year. It is important that all the locals in the county send their representatives. Every member of the Farmers Union is welcome. We expect a big crowd.

L. M. Williams, County Secretary.

## CENTER HILL UNION NOTES

The Center Hill local 1147 met at the school house Tuesday evening for their regular meeting. The meeting was called to order by the vice president, Miss Elmer Fritz in the absence of the president.

The following program was given: Reading—Little Peter Parley

Vocal Solos—Mrs. Elmer Fritz

Reading—Holiday Gifts

Vocal Solo—The Bogger Bear

Reading—Annette Potts

The secretary then read the minutes of the last meeting which were approved as read.

The election of officers were next in order. The following were elected:

President, O. A. Swanson; vice-president, R. N. Samuelson; secretary, Elmer Lundberg; doorkeeper, Elmer Johnson; lecturer or organizer, Mrs. V. E. Hawkins; reporter, Verne Anderson.

Program committee—Mrs. M. E. Isaacson, Dorelle Samuelson, and Mrs. Elmer Fritz.

Resolution committee—V. E. Hawkins, Merle Isaacson and Harry Toburen.

Committee on Good of the Order—Alfred Dettmer, Mrs. R. N. Samuelson, Mrs. Elmer Lundberg.

The resolution committee offered the following resolutions:

We the Center Hill Farmers Union 1147 (Riley County), feel proud of the fact that our National Farmers Union organization in recent convention at Des Moines saw fit to select our John Vesceky of Kansas as the office of National Vice President.

The secretary and treasurer gave his report for the year, which was accepted.

Mr. Swanson then gave a very interesting talk on the coming year's work.

Every one help and make 1937 an encouraging year in Farmers Union work.

Yours truly,

Verne Anderson, Reporter.

## ALMA UNION EATS AND TALKS

Early in the evening, November 17 found a group of over two hundred gathered in Wertzberger hall at Alma to enjoy a program, visit and eat.

The stockholders and their families from the various locals in the Alma trade territory were present in such numbers that it was easier to say who was missing than name the crowd.

Herman Ringel served the hot dogs and ham sandwiches with the expertness of a dining car chef. Mrs. Gus Heder and Mrs. Ringel served doughnuts and coffee to the long line that filed by the serving counters and for all who wanted to go back.

It was not late when the gathering broke up, but it was getting early.

A Stockholder.

## JOHN FROST IN RUSH CO.

Rush county has opened up a membership campaign on Nov. 30th with the help of Mr. Frost. Five meetings were scheduled over the county through the week as follows:

Monday, Nov. 30th with Banner Local No. 995 at Timken; Tuesday, Dec. 1st at Leibelthol; Wednesday, Dec. 2nd at Loretto; Thursday, Dec. 3 at McCracken; and Friday, Dec. 4th at La Crosse courtroom with Brother Frost as main speaker at all of these meetings. The program of the opening meeting in Banner Local No. 995 at Timken was as follows:

The house was called to order by the president, Wm. B. Romeiser and Brother Frost was introduced to

about 60 people and the county Farmers Union officers were also present. Mr. Frost held a short educational program and contest among those present. Then Mr. Frost took a short time to prepare himself for the main speaking and during this time our county president, Mr. Plus Moeder, gave a short talk.

Mr. Romeiser, our president and newly elected representative for Rush county also gave us a good talk and then Joseph Oborny, delegate to the state convention, was called to make a report of the state meeting. After this report Brother Frost began to reveal some real facts to those present which I hope they all took to their hearts sincerely. Mr. Frost spoke for about one hour and after the program a lunch of waffles and coffee was served. The next day we made a drive with the following:

Mr. Frost, Mr. Romeiser and our Farmers Union store manager, Mr. Jos. Vondracek and myself, to see what we can find for more members. The weather was unpleasant but we rounded up 13 new members. This may sound unlucky but we do not expect to stop with this number. We will go after that many more. On Tuesday, Mr. Frost held another good meeting at Leibelthol but I will not go any further with this report as I do not wish to take the privilege from their members of reporting it.

Here I wish to thank all those who have joined us to be with us and help us solve our problems and fight for our rights. I again ask all the members to attend the meetings regular and help discuss things and work for what we are rightfully entitled to.

With best wishes to all,

Joseph F. Oborny, Secretary.

## FARMERS TO GET POWER AT NEAR COST OF PRODUCTION

Having just attended a tri-county meeting at Solomon, Kansas at which Mr. J. Warren Pyles of Washington, D. C. explained the Rural Electrification Administration to about 400 farmers from the three counties, Otawa, Dickinson and Saline, our state president, Mr. John Vesceky, has requested that I write up the meeting for the benefit of our Union members over the state.

In my opinion this program bids fair to become the greatest cooperative venture in the United States. The cooperation of the Federal Government through the R. E. A. and the farmers of the nation desiring electrification of their farms at a minimum cost for service.

Farmers desiring this service, will organize several townships, or possibly counties, under the cooperative plan, one man, one vote, and under the Kansas Cooperative Corporation Laws, elect their own directors and run the organization under the supervision of the Federal Government.

The Government will loan the finances for building the lines, wiring the houses and providing the meters and will supervise the construction of the system, the loan to be repaid on a twenty year amortization plan bearing three per cent interest. Even for service will be about 10¢ per KWH for the first 50 KWH, 4¢ for the next 50 and 2¢ for all over. After the loan is paid off the rate will be reduced to a flat charge of about 2¢ per KWH.

At the end of each year, the cooperative, having paid the interest and the amortization due, paid for power consumed, paid incidental expenses, set aside a fund for depreciation, etc. would rebate the balance of the net profits to the consumers in proportion as they had consumed, thus securing power at near the cost of production. The Government having secured reasonable wholesale rates from lowest bidder desiring to furnish power to the system. Should none be available at a fair price the Government will undertake to furnish the power.

Owing to possible legal complications farmers now receiving service from existing power lines would be unable to connect with the proposed cooperative system.

Those having Delco light systems, it is claimed, would save about half the cost of power by connecting with the cooperative system.

Farmers living more than 500 feet from a highway would need to pay about 7 cents per extra foot of line.

When asked at the meeting if they favored the project apparently every hand in the hall was raised.

Volunteers were called for to canvass the various townships of the three counties for the purpose of securing, on forms furnished by the Government, the necessary data looking toward the completion of the project. A larger group of enthusiastic volunteers responded indicating very strongly that the project will go over in a big way.

I have given this report as I understand it but would suggest that you who are interested in rural electrification in other counties may get information by writing Mr. Morris L. Cooke, Rural Electrification Administration, Washington, D. C.

M. L. Amos.

## RESOLUTION OF SYMPATHY

Sumner County

Whereas: The Almighty Creator has seen fit in His Infinite Wisdom to remove from the family circle of

one of our members the grandfather, William Burrows, and the son, Wilbur Leon; we, the members of Redman Local No. 1624, convey to Mr. E. N. Burrows and family our sincerest sympathy in this time of their sorrow.

Signed:

John P. McCormick,  
Joe Erwin.

## REPORT FROM ANDERSON COUNTY

Anderson County Farmers Union met at Bellevue schoolhouse, Thursday night, December 3. Because we had to compete with three other meetings, the attendance was not as large as it would have been otherwise.

Meeting opened by singing F. U. songs. Report of State Convention given by delegate F. C. Gerstenberger, member of State Board, gave a splendid address. Albert Vesceky who travels for the F. U. Jobbing Association, made a fine talk.

Election of officers resulted as follows:

President, Rolland Chandler; vice-president, Ross Williams; secretary, treasurer, Francis Kelley; conductor, Over Harrison; doorkeeper, S. S. Irwin; executive committee, Raymond Donald, H. B. Whitaker, W. W. Griffith.

The next meeting will be held in the daytime in Colony, the last of February or first of March. We hope to get some of the



## Junior and Juvenile Department

Juniors from 16 to 21

Juvéniles from 6 to 16

### JUNIOR LETTER

By Aunt Patience

Dear Juniors:

I know you are all going to enjoy the letter from Esther Ekblad this week, telling of her trip to the National Convention at Des Moines. She is asking some rather pertinent questions and I hope each of you, to yourself and in your Junior groups will consider and answer them.

We have not heard from the other two Juniors from Kansas who went to the convention, but no doubt they will send in their reports by next week.

We are indebted to Mrs. Frank Root of Nemaha county, who is one of the active Junior workers up there, for the playlet "The Federal Reserve Bank"—which was published in last week's issue of the paper. Mrs. Root tells us that their group acted this play, and that it was quite successful.

Then, we have a letter telling us of how they are working up the Junior activities. The suggestion, which seems to have been working, and I believe it would be a good idea to give it a try in your locality.

What is the purpose of Christmas giving? Can you think of anything in our modern lives that might interfere with the carrying out of this purpose? What motives animated the Three Wise Men as they brought their gifts to Christ? What were they expecting in return, if anything? Is it possible for us to separate thoughts of giving from thoughts of receiving?

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### "THE SPIRIT OF CHRISTMAS"

(Short One-act Play)  
Written by Rita Devine

Characters:

Henry and Molly Jones: an average middle-aged couple. Fairly well dressed.

Gladys and Freddy Jones: Young son and daughter. High school age. Scene: Living room of average home . . . supposedly city home.

Time: THE PRESENT.  
(Curtain finds all characters seated on stage.)

(Freddy reading, Gladys writing, Henry Jones reading the newspaper, and Molly Jones is sewing. None of them are very much interested in their occupation.)

Molly: Henry, do you think it is absolutely necessary for the children to have their party in the Blue Room of the Ritz hotel. You know we can't really afford it.

Henry: (looking up from newspaper) I know Molly, but everyone of any importance has his parties in the Blue Room, I s'pose . . . Still with the large home that we have here it does seem a little foolish.

Freddy: Come on . . . Don't be like that, Dad. Where's your Christmas Spirit?

Gladys: Disgustedly! Mother, why did you have to mention it? We go over this same argument each time. I thought it was finally decided that during my Senior year we could have a Christmas Vacation Party . . . with cocktails and everything . . . and now at the last minute . . .

Molly: Gladys, dear, I'm not trying to spoil your fun. Your happiness and Freddy's have been all your Dad and I have been concerned about every since you were born. But I still say, that you could have a better Christmas party at your own home and in a different manner.

Gladys: But, Mother, what else is there to do at parties?

Henry: Remember the parties we used to have out to the ranch, Molly? None better! We went out to the hills and cut our own Christmas tree, decorated the house with pine branches and holly wreaths . . . and a sprig of mistletoe. Everyone went to church on Christmas morning. The jingle of sleigh bells and the crunching of crisp snow as the runners of the sleigh cut through are things I'll never forget. Singing, and cheery greetings that came from the heart were called out on those frosty mornings as everyone gathered at the little old church. Those days we celebrated Christmas because it was the birthday of the Prince of Peace . . . not because it was a vacation from school and holiday of national importance.

Freddy: I remember too, Dad. When I was a little boy we used to go out to Grand-dad's Christmas tree every year. Boy, those turkey dinners! And in the afternoons all we went out skating, skating, or tobogganing, while Grand-dad entertained us kids . . . Remember, Gladys? He used to pull up the big armchair to the fireplace, and we'd pop corn, and crack nuts while he told us stories. Real Christmas stories too, about Mary, and Joseph, and the Three Wise Men! We haven't thought about those kind of Christmas for a long time, have we?

Gladys: Freddy, I've got an idea! Freddy: What, again? Mother, isn't that the second one she's had this year? We ought to do something about it.

Gladys: Stop trying to be funny, Freddy. The idea is this . . . why can't we surprise Grand-dad and all go out to the ranch for Christmas? We could help them with the preparation of the dinner . . . help with the decorating of the house, and the preparation of the dinner . . . go skiing and sliding . . . play games and dance in the evening . . . (excitedly) Why can't we, Dad?

Henry: You would make the old folks happier by doing that than anything else you could possibly do, kids. How would the rest of your crowd take to the idea of a country holiday, though?

Freddy: I'll bet they'd go for it in a big way! Gee, brainless, you do have some ideas once in a while!

Molly: Nothing would please me more than to spend a Christmas where we grew up. Henry, the reason we gave up the idea of a home Christmas, children, was because we thought it wasn't done any more . . . and we wanted you and Freddy to be in all the social events possible while you were growing up.

Gladys: Yes, but Mother, we never really get much fun out of parties like these. All the time we have to answer our questions. It doesn't take long to discover during such a discussion that all of us have similar problems, but that many of them must be solved in different ways.

Conventions bring us in touch with what others are doing, but what good does that do unless we make something happen at home? What are we going to do in Kansas this year? Are we willing to throw in some hard work and really make the Junior Movement in Kansas felt by the rest of our state convention next year?

We Juniors who have parents well rooted in the Farmers Union have a definite responsibility; we must needs be the ones to face all sorts of difficulties in getting other young folks interested in Junior classes. It is important that we tackle this job our future may depend upon it. If we can now through discussion groups learn to think, isn't there a possibility that we'll be better prepared to make the reins from our parents when the time came for us to do so?

"The Cooperative Movement" is the study topic for this year. Cooperation is a way of life; let us give it careful study. There are many books and pamphlets on cooperation that we should have as reference material for this study, and I am sure that if you will write to Miss Cowger, she will help you secure them. Also, be sure to order the Program Service, you will find it helpful.

Sincerely,  
Esther Ekblad.

Molly: (Thoughtfully) Henry, our own children have shown us the true Spirit of Christmas. Will there be time to send some gifts to the O'Malley children before we leave? The family needs help so badly . . . What we would have spent for the party in the Blue Room will bring them so much happiness. That's it, Henry . . . happiness . . . peace . . . good will . . . the TRUE Spirit of Christmas. (Curtain)

Gladys: O. K., Dad, come on, Freddy . . . (Freddy and Gladys start off stage together, Gladys's voice is heard) Won't it be wonderful, Freddy?

Molly: Gladys, dear, I'm not trying to spoil your fun. Your happiness and Freddy's have been all your Dad and I have been concerned about every since you were born. But I still say, that you could have a better Christmas party at your own home and in a different manner.

Gladys: But, Mother, what else is there to do at parties?

Henry: Remember the parties we used to have out to the ranch, Molly? None better! We went out to the hills and cut our own Christmas tree, decorated the house with pine branches and holly wreaths . . . and a sprig of mistletoe. Everyone went to church on Christmas morning. The jingle of sleigh bells and the crunching of crisp snow as the runners of the sleigh cut through are things I'll never forget. Singing, and cheery greetings that came from the heart were called out on those frosty mornings as everyone gathered at the little old church. Those days we celebrated Christmas because it was the birthday of the Prince of Peace . . . not because it was a vacation from school and holiday of national importance.

Freddy: I remember too, Dad. When I was a little boy we used to go out to Grand-dad's Christmas tree every year. Boy, those turkey dinners! And in the afternoons all we went out skating, skating, or tobogganing, while Grand-dad entertained us kids . . . Remember, Gladys? He used to pull up the big armchair to the fireplace, and we'd pop corn, and crack nuts while he told us stories. Real Christmas stories too, about Mary, and Joseph, and the Three Wise Men! We haven't thought about those kind of Christmas for a long time, have we?

Gladys: Freddy, I've got an idea! Freddy: What, again? Mother, isn't that the second one she's had this year? We ought to do something about it.

Gladys: Stop trying to be funny, Freddy. The idea is this . . . why can't we surprise Grand-dad and all go out to the ranch for Christmas? We could help them with the preparation of the dinner . . . help with the decorating of the house, and the preparation of the dinner . . . go skiing and sliding . . . play games and dance in the evening . . . (excitedly) Why can't we, Dad?

Henry: You would make the old folks happier by doing that than anything else you could possibly do, kids. How would the rest of your crowd take to the idea of a country holiday, though?

Freddy: I'll bet they'd go for it in a big way! Gee, brainless, you do have some ideas once in a while!

Molly: Nothing would please me more than to spend a Christmas where we grew up. Henry, the reason we gave up the idea of a home Christmas, children, was because we thought it wasn't done any more . . . and we wanted you and Freddy to be in all the social events possible while you were growing up.

### MOONLIGHT TREE AS A DECORATION



This Moonlight Tree, in either a formal or informal room, adds a certain touch and, best of all, is easy to make. Cellophane in a light blue shade is used to cover the silver leaves on both sides, the mullage being put on the leaf and not the covering material. Cut 50 dozen leaves 3 1/2 by 5 1/2 inches from silver paper making short stems of wire. Take 14 leaves, extend the stems with wire about 4 inches long, wrapping them with crepe paper. Then, starting at the base of the leaf, wrap the stems with silver thread, about 1 1/2 inches, then insert two more leaves on either side and wrap to within 2 inches of the end of the wire. When finished there will be 14 sprays of three leaves each. The berries are wooden beads on wires with the ends wrapped to form stems. Each bead is covered with a double thickness of the "Cellophane" in dark blue and the stems are wrapped either in silver thread or crepe paper. Six clusters of berries, seven small beads and two or three large ones, are used.

So long ago, the gift of Christmas-tide were brought. To man below; And every loving thought we send, Each prayer we lift Each tender memory of a friend, Each Christmas Gift, Comes from that thought of love divine, That Gift once given, Through which all human love may shine With light from heaven.

DECEMBER BIRTHDAYS  
Buel Aller, Robinson, Kansas, Dec. 26.  
Mary Louise Boyd, Stafford, Kans., Dec. 21.  
Wayne Bowman, Quinter, Kans., Dec. 21.  
Florence Frohish, Columbus, Kans., Dec. 30.  
Martin Hajek, Tampa, Kansas, Dec. 9.  
Martha Lou Hanson, Jamestown, Kans., Dec. 6.  
C. C. Johnson, Pomona, Kans., Dec. 11.  
Leo Koppes, Marysville, Kans., Dec. 13.  
Martha Lutters, Ransom, Kans., Dec. 22.  
Donald Latham, Glen Elder, Kans., Dec. 27.  
George New, Leavenworth, Kans., Dec. 8.  
Evelyn Ross, Mayfield, Kans., Dec. 22.  
Conrad Samuelson, Randolph, Kans., Dec. 18.

HABITS AFFECT USAGE OF TELEPHONE SERVICE  
Personal Element Enters Into the Correct Way of Making and Answering Calls

Persons who make frequent use of the telephone often do not realize how much their own personal habits may affect the service they receive.

If a person is slow about answering his telephone, the person at the other end of the line is often irritated, with the result that frequently when a number is not answered promptly, the individual who called hangs up. Then when the called person finally does reach the telephone he is often annoyed, he is annoyed not at himself, but at the telephone company for having disturbed him unnecessarily.

Another bad telephone habit of many people is too great reliance upon memory in the matter of telephone numbers. Even the best of memories, in the words of Bobbie Burns "gang aft a-gley." It is an easy matter to transpose digits. For example, the number 3412 might be clearly remembered a dozen times and then, by some queer slip of the memory, evolve itself, the next time it is called, into 3142 and 3314. This frequently happens, and to avoid that, telephone companies advise their patrons to keep at hand a list of the numbers they call most frequently. In fact, they provide special memorandum pads or booklets for this purpose.

Still another telephone habit which is extremely annoying is when a person speaks in so low a tone of voice or with such poor enunciation that it becomes difficult to understand. This may lead to wrong numbers in the case of manual telephones when the operator fails to hear the number correctly, or else she may have to ask the party to repeat the number, which at once places him or her in an irritated frame of mind.

Nervous people often jiggle the hook when waiting for a number, not realizing that if they move the hook rapidly, instead of slowly, they fail to flash the number, and while those using dial telephones sometimes move the switchhook during dialing, or retard the turn of the dial, either of which may cause a wrong number.

All such improper use of the telephone results not only in annoyance to the persons who are doing the telephoning, but also frequently causes errors and annoys the innocent victims of those also.

FUNNY FACE LOLLIPOPS  
2 cups sugar  
2-3 cup white corn sirup.  
1 cup water  
Coloring  
Flavoring  
1-8 teaspoon salt.  
Put sugar, salt, water and corn sirup in a straight-sided pan or upper part of a double boiler. Place over low fire and stir until sugar is dissolved. Then boil without stirring until sirup reaches 310 degrees F. or a few drops tested in cold water are very brittle. Cook slowly toward the end so the sugar will not caramelize and discolor the sirup. While cooking wipe sides of pan occasionally with a wet brush or cloth to prevent crystals forming. Remove from fire, divide in parts and add coloring and flavorings as desired. Drop on slightly greased level surface, using a spoon. Insert a wooden skewer for the handle. Loosen each lollipop with a spatula as soon as possible—if left too long they become brittle and will break.

In making decorated lollipops plan your work before pouring out the sirup as the decorations will not stick unless pressed in while sirup is still warm. For "Funny Face" ones use life savers for eyes, corn kernel candies or jelly beans for nose and candied fruit peels or corn candies for mouth or teeth.

BUTTER CREAM ROLLS  
2 cups light brown sugar  
2 cups white sugar  
1 cup sweet milk  
1/2 cup nut meats  
2 tablespoons water  
Few grains salt  
1 teaspoon vanilla  
Combine sugar, milk, salt, and butter. Bring slowly to boiling point, stirring occasionally to prevent burning, until soft ball stage is reached (235 degrees F.) Cool to room temperature. Beat until mixture becomes creamy, add the nuts and continue beating until it stiffens. Turn out on bread board and knead until creamy and smooth.

COCOANUT TREES  
One cup sugar  
One-half cup light corn sirup  
One-third cup water  
One tablespoon butter  
One tablespoon grated orange rind  
Two cups shredded, moist coconut  
Cook sugar, corn sirup, water and butter together to 242 degrees F. or until a firm ball is formed when a small amount is dropped into cold water. Remove from heat, add grated rind and coconut. Drop by spoonfuls on a greased surface; shape in small trees with finger tips.

PEANUT BRITTLE  
1 cup sugar  
2-3 cup shelled roasted peanuts  
Sprinkle thin layer of sugar over bottom frying pan. Heat slowly and stir constantly (wooden spoon suggestion) until straw-colored liquid forms, add nuts and pour onto buttered pan. When cool, mark into squares.

APPLE STRUDEL  
Make a rich baking powder biscuit dough. Roll it to an oblong less than 1/2 inch thick. Spread the dough with softened butter and cover thickly with chopped apples (about 1 1/2 quarts). Sprinkle with 1-2 to 3-4 cup sugar and 1-2 teaspoon cinnamon or a pinch of nutmeg. Roll up like a jelly roll, fasten edges and ends. Bake in a buttered pan in an oven 400 degrees F. for about 1-2 hour or until nicely done and the apples are cooked. Serve hot.

## :: Of Interest To Women ::

### CAN USE APPLES TO MAKE PRETTY SALAD

A recipe for making an attractive and appetizing, bright colored salad from apples and pineapple is offered by Susan Z. Wilder, extension nutritionist at State college. This salad is known as "Poinsetta Salad."

Select firm apples. (Six apples will serve eight people). Peel and core and cut them into eights. Cook them tender in syrup made of three cups of water, one cup of sugar colored with red vegetable coloring and flavored with cinnamon or use one-fourth cup of red cinnamon drop candies.

Place a slice of pineapple on a lettuce leaf on a large salad plate. Arrange five pieces of the red apples on top of the pineapple like the petals of a flower. Place a tablespoon of salad dressing in the center. Use a stem and a larger piece for a leaf. Pass a dish of extra salad dressing when serving.

Serve the salad with a generous piece of Angel Food Cake on the same plate. Coffee is a necessity.

### HOW TO JUDGE THE QUALITY OF MEATS

The State Board of Health issues a warning to housewives regarding the purchase of home-slaughtered meats, which are being peddled from house to house in some communities. Much of this peddling has been in violation of the state sanitary laws. Such meat, sold at less than the market price, may be exceedingly expensive if it is infected with disease germs. Meat of poor quality or from diseased animals not only has a low food value, but is a serious menace to good health—in some cases—to life itself. The consumption of infected meat may cause fever, loss of appetite, diarrhea, boils and other skin eruptions. All towns should have meat regulations and inspection as a protection to the health of the community at large.

Every housewife should be able to recognize the quality of meat by its appearance, odor and texture. Good meat is firm and elastic to the touch, moist but not wet, and is red in color. If the animal has been well fed, there will be small layers of fat in the muscles. Good meat has a fresh, agreeable odor. The fat should contain no water, juices or jelly, and should be free from blood stains. The suet fat should be firm and white, and the muscle should neither "pit" nor crackle. Meat under the slightest suspicion as to its good quality should never be used.

The carcass of a sound, healthy animal should be well as soon as it is thoroughly cold. It should be well bled, so that no portion will be purple, brown or specked. It should be uniform in color. Animals to be slaughtered should be well nourished, young, well matured, free from disease, and without lameness. Coats should be in good condition, the skin supple and without sores. The animal should breathe easily and the breath should be without odor. There should be no indication of disease. Animals should be allowed to remain quiet for some time before they are killed. Winter is the best time for butchering, which should be done with the utmost cleanliness. Thoroughly chill carcass before cutting up. Curing is the best method for keeping meat in good condition. Cure by using dry salt, pickling or brine, and then smoke well. Meat may be successfully stored, after curing and smoking, by hanging in a well ventilated, vermin-proof smoke house, or, after wrapping in paper and muslin, in a dry airy building.

Two cups granulated sugar, 2-3 cup boiling water, 1-8 teaspoon cream of tartar, few grains salt.

Mix and sift sugar, salt and cream of tartar into a smooth sauce pan. Add water and stir until well mixed. Cover pan and put over a low fire. Bring slowly to the boiling point. Place a pan of cold water conveniently near the pan of cooking syrup. Remove cover and wipe off crystals as they form. Boil uncovered until a soft ball is formed when a few drops are tested in a saucer of cold water. The candy thermometer should register 238 degrees F. Be sure to keep the sides of the pan free from crystals. When syrup is done put the pan immediately into a larger pan of cold water and let stand undisturbed until cold. Beat with a wooden spoon until creamy. When too stiff to stir turn onto a large platter or marble slab and knead until soft. Put into bowl brushed with olive oil, cover with a dampened cloth and tie tight. Let stand at least twenty-four hours before flavoring and shaping.

Now for the dipping or coating with chocolate. In the first place you must have the right kind of chocolate. There are several brands of a special coating chocolate manufactured for this purpose. Both sweet and bitter coating are to be had and if much dipping is planned you will need both—sweet for covered nuts and fruits and bitter or a mixture of both for sweet centers.

Break chocolate in small pieces and put in top of double boiler. Melt over warm water and heat frequently while heating. This insures a smooth, even coating, thick and glossy. Do not put the double boiler over the flame because there is too much danger of overheating. Stir melting and take at least thirty minutes. Keep water under chocolate lukewarm, not over 110 degrees F. The chocolate should be about 80 degrees F. during the dipping.

Use Pound of Chocolate  
Don't try to work with less than one pound of chocolate because it is impossible to keep less at the proper temperature.

Place all centers before beginning to dip. Place centers at left hand with chocolate directly in front and wax paper covered trays at right. The dipping can be done with the fingers or a fork, or a regular candy dipper. Drop the center into the chocolate with the left hand, press it down with the right until completely covered, then lift it out, wiping off excess chocolate, on the side of the bowl. Drop the covered center on the prepared tray at the right and twist your wrist slightly as the chocolate leaves your fingers to give the swirl on top.

Christmas fudge, nougats, caramels, and jelly squares make delectable centers for fondant and are attractive uncoated, too.

COOKY CANDY  
Select commercial cookies—graham crackers, vanilla wafers, chocolate cookies, and gingersnaps are particularly good. Use as many kinds as you like. Each cookie should be dipped into a mixture of melted chocolate, or into a mixture of melted chocolate and fruit juice or water to hold the mass together. Form in tight rolls, cones, crescents, or balls, or roll in a thin sheet and cut in tiny rounds. Ground nuts may be combined with the crumbs and more of the ground fruits. A few grains of salt won't do any harm.

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### FOR BUSY DAYS



8289, Comfortable Frock.  
Designed in Sizes: 34, 36, 38, 40, 42, 44, 46, 48, 50 and 52. Size 44 requires 5 1/2 yards of 39 inch fabric plus 1 yard contrast. Price 15c.

8670, Make this Smart Snow Suit Designed in Sizes: 2, 4, 6, 8 and 10 years. Size 4 requires 1 yard of 54 inch



# DISCUSSION TOPIC FOR FARMERS UNION LOCAL MEETINGS

(Continued from page one)

yield of 14 bushels an acre instead of 35 bushels.

Limiting consideration to the returns for the single year and speaking this time first in terms of actual income rather than prospective income, farmer X, who grew and harvested an 8-bushel crop, had neither a profit nor a loss. He reaped an amount which at the price received was equivalent to his entire costs chargeable to the season's crop. On the other hand, farmer Y, who because of frost and drought reaped no harvest whatever, suffered a loss equivalent to his entire expenditure of labor and capital chargeable to the year's operations. Farmer Z, with his 14-bushel yield, in spite of the damage to his crop by hail, realized a profit.

"If, however, the matter is considered from the point of view not of actual income but of prospective yield and income, the situation changes. Had it not been for drought, excess heat, untimely frost, hail, or some other cause or combination of causes, B, Y, and Z would each have reaped a 35-bushel yield. In a certain sense, therefore, all may claim to have suffered loss. This becomes more apparent in the case of farmer Z, who had in immediate prospect a 35-bushel yield when he suddenly suffered a 60 per cent damage by hail, in consequence of which he claimed a loss of 21 bushels an acre. He actually reaped a harvest of 14 bushels an acre, while his cost of production was only the equivalent of 8 bushels an acre. Nevertheless, if Z had carried hail insurance on his crop he would have been entitled to indemnity, under the prevailing plan of settlement, equivalent to 60 per cent of his insurance an acre. It must be conceded, therefore, that Z suffered a recognized loss, even though the loss related to wheat in prospect, rather than to wheat already in existence and in spite of the fact that his hail-damage crop yielded him a material profit over and above his cost of production. The fact that the loss of damage suffered by Z on his crop was sudden and spectacular does not make it materially different from the losses or damages suffered by X and Y. In each case it was wheat in prospect and not wheat in actual existence that was lost. At the time of planting the prospects of a perfect yield may have been equally good for each of the three men. The prospects of X were early reduced by certain natural causes; those of Y were eliminated also in the early part of the season; while those of Z continued good until near harvest time, when they were suddenly reduced.

"From these illustrations it becomes apparent that the word 'loss' in connection with crops may have either of two different meanings. The kind of loss suffered by Z when his prospective 35-bushel wheat crop was reduced by a hailstorm to a 14-bushel crop, as well as the less spectacular but more severe loss which caused the prospects of X to shrink from 35 to 8 bushels an acre, is perhaps best termed 'crop damage' by way of distinguishing it from the kind of loss suffered by Y, which was not only crop damage or a diminution in productive yield, but a 'financial loss' on the season's operations.

"Adhering to this terminology, it may be said that X and Z suffered crop damage on their wheat, which, however, was not sufficiently severe to prevent X from breaking even, or Z from making a profit on the year's operations. Y, on the other hand, suffered crop damage which resulted in a financial loss equal to his entire expenditures in connection with the crop which failed to yield a harvest.

**Crop Insurance in Practice**

"The only insurance hitherto generally available for the risks or hazards in crop production has been that of hail insurance, and even this form of coverage is of relatively recent origin. . . . A certain amount of fire insurance has also been written on standing grain in some states of the west. This form of insurance is most common in districts where large acreages of wheat are left standing until thoroughly ripe and dry and then cut and threshed in a single process. The insurance takes effect on the grain in the field and as a rule follows it until it is sold or stored in a commercial elevator or warehouse.

"In recent years attempts have been made to work out a more general plan of insurance coverage for farm crops. The first attempts of this kind were made in 1917, when three joint-stock insurance companies offered crop insurance in North Dakota, South Dakota, and Montana. Two of these companies wrote practically identical contracts and the contract of the third differed but little from the others. A brief outline of the leading features of the plan follows.

"The insurance covered all the hazards to which crops are subject, with the exception of fire, floods, winterkill, and failure on the part of the farmer properly to till and care for his crops. The hail hazard was specifically included in the coverage offered by this form of policy. The amount of insurance was fixed at the relatively low figure of \$7 an acre and the insurance applied to a specified field area, the crops on which might include any or all of the following grains—wheat, flax, rye, oats, barley, and spelt. In case of total failure of the crop on such area, the company agreed to pay the face value of the policy, or \$7 an acre. In the event of partial loss, indemnity provided for was equal to the difference between the value of the crop harvested on the field area insured and the face of the policy, it being specifically stipulated that the entire area insured in a given policy should be considered a single risk. Furthermore, the partial crop was valued at prices stipulated in the policy, namely, wheat, \$1; flax, \$1-

75, rye 70 cents; and oats, barley and spelt, 50 cents a bushel. The insurance, therefore, even though written in terms of money, covered yield rather than returns on a monetary basis. In other words, the insured was protected in a measure against crop damage, but not against a possible drop in the prices of the crop produced. Adjustment of all partial losses was necessarily postponed until after the insured crops had been threshed.

"These first attempts at general crop insurance proved rather disastrous for the companies that undertook them, owing, in part, to the severe drought that occurred in large sections of the States mentioned and, had already taken place. The losses incurred under these contracts were to a considerable extent repudiated by the companies. Inability to settle in full was pled. In some cases fraud on the part of the insured was alleged and many claims were tentatively settled by the return of the premium collected. The outcome of this first attempt to provide a general crop coverage is much to be regretted.

"For two years following these experiments of 1917, no general crop insurance, so far as the author is aware, was written in the United States. During the last two years, however, the plan of offering a crop insurance contract has been revived, and the larger fire insurance companies having written such contracts.

One of these policies which was written by one of the two companies quite extensively during 1920 in effect guarantees the farmer a specified income from each acre insured unless damage results from fire, hail, windstorm, failure of the seed to germinate, or failure on the part of the farmer properly to do his part in seeding, cultivating, or harvesting the crop. Losses or damage through the elements, including frost, winterkill, flood, and drought, and from insects or disease are specifically covered by the policy.

"The amount of insurance to the acre written is based on the investment in the crop as determined by allowing a fixed amount for each process in preparing for, cultivating and harvesting the crop in question plus an allowance for seed and for rental value of the land. Unlike the contract described above, the policy does not place a fixed value on the grain harvested, but provides instead for valuation on the basis of market price at the time of adjustment. The company, therefore, in effect, gives protection against a drop in prices, as well as against crop damage. This feature of the policy caused the venture to prove a costly one to the company in 1920 because of the unexpectedly heavy drop in prices.

"A crop policy even more recently devised involves a plan materially different from either of those already described. The coverage as to hazards insured against is, however, practically the same as in the contract just outlined. In neither of these policies is the hail hazard covered. Under the plan embodied in this policy, however, the amount of insurance to the acre that an applicant may receive is based on a certain percentage of his average yield during the past five years, such part of the average yield being translated into dollars by applying to it a value per bushel or other proper unit of measure based on the price prevailing during the period in question. Thus a farmer who on a given farm during the past five years has averaged 48 bushels of corn an acre may be offered insurance in an amount equal to the value of about 36 bushels at the average price for corn during the past five years. If such average price were found to be 50 cents a bushel the insurance might be placed at \$18 an acre.

"One of the most important differences between this policy and either of those previously described is the plan provided for settlement of losses. In the case of total destruction of the insured crop the company agrees to pay 75 per cent of the cost of the field operations actually performed, such indemnity not to exceed 75 per cent of the total insurance carried. Furthermore, it is provided that the indemnity shall in no case exceed the cost of replacing all or any part of the quantitative returns on which the insurance is based with products of like kind and sound quality. Finally, it is provided that the indemnity shall in no case exceed the amount, if any, by which the amount insured exceeds the market value of the crop harvested. Under this provision a change in price in either direction may be taken advantage of by the company.

**Principles of Crop Insurance**

The need of the farmer is a form of insurance that (1) will safeguard him as far as practicable against all unavoidable losses which would seriously cripple him, and (2) can be obtained at a cost or premium which he can afford to pay.

"This means, in the first place, that the protection must be limited to actual loss of a material part of the investment in a crop, reasonable compensation for the farmer's labor, and a fair rental of the land being included in such investment. If it is attempted also to cover the loss of prospective profits by partial damage to a crop promising a yield above the average, the cost is sure to be prohibitive.

"The ideal crop insurance will, to the extent indicated, provide protection against all unavoidable hazards to which the crop is subject. If one of these hazards is left unprovided for in the insurance contract, the insured may lose his crop from that hazard and find himself worse off for having carried insurance by the amount of premium paid or premium obligation assumed.

"In the final analysis, there is little more logic in carrying crop insurance against certain specified hazards with the insured carrying the total risk against other hazards than there would be in taking out a life insurance policy against certain specified diseases. The thing that the buyer of life insurance seeks is

the positive assurance that in the case of his premature death the economic loss sustained by his dependents will to a greater or less extent be made good by the insurance. Similarly, the thing needed by the producer of crops is the assurance that if these crops fail to produce a reasonable harvest, no matter what the cause of such failure may be, assuming that he himself has fully performed his part, he will be indemnified for the loss he has sustained.

"It is hardly necessary to point out that in no case should the insurance safeguard a man against his own negligence or carelessness. Any insurance which does this tends to create a form of moral hazard that no company can afford to assume and also to diminish the efficiency and productivity of agriculture as a source of national wealth.

"Three relatively distinct forms of crop-insurance policies based on the methods of determining the amount of insurance to the acre and the indemnity due when losses are incurred have been outlined. Under the first of these plans the insurance an acre is made an arbitrarily fixed and uniform sum for each acre insured. Under the second plan the maximum insurance an acre written is determined on the basis of actual investment in the crop by placing a specified value upon each operation in preparing the soil and tilling and harvesting the crop and adding to this sum a reasonable allowance for seed and rental value of the land. Under the third plan the average yield on the land in question during the past five years, coupled with the price of the product during the same period, is made the basis for determining the amount of insurance.

"The first of these three methods of determining a proper amount of insurance to the acre has the advantage of extreme simplicity. Obviously, however, the unmodified plan could not be applied to a wide range of crops in different sections of the country without either greatly underinsuring some risks or overinsuring others. For general application some method of adjusting the insurance an acre to the investment involved, or the crop value, is essential.

"The question may then be raised: Is the investment in the crop a determinant of the number and cost of the field operations performed plus seed and rental, or the average income over a period of former years as determined by yield and price, the better basis for arriving at a safe and proper amount of insurance to be written?

"As between these two methods, the first seems to be the easier to apply in so far as the agent writing the insurance is concerned. The field operations already performed or to be performed before the crop is ready for market are easily translated into terms of dollars by means of simple tables showing the cost of the various operations and of seed and fertilizer, if any, as well as the commercial rental value, can no doubt be determined without much difficulty. The plan does not readily lend itself, however, to a differentiation between good farming and poor farming except as these factors are evidenced by the results of field operations performed. In other words, unless the agent takes great personal care, the farmer who plows, disks, etc., in a slipshod manner, uses inferior seed, and exercises poor judgment in other respects, is likely to receive the same amount of insurance as the farmer who performs all field operations in a first-class manner, uses the best varieties of seed, and exercises sound judgment with reference to the time of seeding, caring for, and harvesting his crops. Moreover, while the commercial rental supposedly reflects the productivity of the farm, rents are to a great extent the result of established custom and do not, as a rule, reflect with accuracy the productivity of a given farm.

"The other method, that of average yield and price, has the disadvantage of being somewhat cumbersome and difficult to apply. Few farmers keep records of their yields from year to year, and without such records few will be able to give with any degree of accuracy the yield obtained for each of five years past. Furthermore, a very considerable percentage of the tenant farmers do not have tilled the farm they occupy for a sufficient number of years to give a reliable average yield. The plan has the merit, however, of measuring past results in so far as it is possible to secure the facts, and these form the most reliable basis for estimating the future results which are the subject of the proposed contract.

**Summary**

"The ultimate form of crop insurance contract in all probability still remains to be devised. The writer ventures, however, by way of summary, to emphasize the following principles as fundamental to a sound plan for crop insurance:

"1. The insurance must cover only such crop damage as will result in serious financial loss to the farmer. This means that only a reasonable amount of insurance an acre must be written. For establishing such reasonable amount the average yield and price for a series of past years is perhaps the best basis. It means, furthermore, that the acreage of a given crop, if not the entire farm, must be insured as a unit and adjustment made on the basis of average yield as such acreage. The total loss of crop on one or few acres out of a hundred is not a serious loss if the acreage as a whole gives average returns or a substantial part of such average.

"2. The insurance must cover any and all hazards which are beyond the farmer's control and which he protects against certain hazards and leaves the insured exposed to total loss from other hazards beyond his control is not real crop insurance.

"3. In no case must the insurance protect against loss from carelessness or negligence on the part of the insured. Such protection would involve a moral hazard, the encour-

agement of which is against the best interest of only of the company but also of the insured and of public welfare in general.

"4. The premium, or cost of insurance, must bear a reasonable relationship to the value of the protection that it purchases. This means that the expense item in expenditures of the insurance organization must be held to a minimum part of the premiums collected; that profits, if the organization operates for profit, must be moderate; and that the bulk of the premiums must be available for the payment of current losses and in favorable years for additions to a reserve for the payment of future losses.

"5. The method of adjusting loss must be such that the insured will receive indemnity for crop damage in the amount or on the basis that he is led to expect from the figures indicating the amount of insurance an acre. The company should not profit by a calamity to the farmer in the form of reduced prices for his products.

"6. An early adjustment should be provided for in case of total failure of an insured crop, or such an approximation to failure that it would not pay to mature and harvest the crop. The part of the income or yield guaranteed by the contract, which becomes due under such circumstances, should be paid at once. The ones that do not exceed the value of the labor and other costs, including rental, that are actually lost to the insured in connection with the crop.

"7. All adjustments involving only partial damage should, so far as possible, be left until after the crop has been harvested and put into marketable form, so that the quantity and grade can be determined. This makes possible economy in adjustment expenses.

"8. Lastly, there must be a certain degree of understanding between the farmers and the company or agency offering the insurance if protection is to be available on truly favorable terms. Crop insurance must be bought on the same principle as fire insurance is purchased, merely as a guaranty against serious loss and not with expectation of securing an indemnity every two or three years. If the insurance is to be written with the idea that frequent indemnities for minor losses of crop damage are to be paid, it necessarily becomes so expensive that those in greatest need of it can ill afford to buy it. The insured should find some method of helping the organization providing protection to reduce the heavy expense connected with the acquisition of all lines of insurance as any of business which now prevails in rate where business is conducted on a commercial basis. In some of the European countries, farmers' organizations have applied the principle of collective purchasing to their insurance problems. Perhaps the farmers' organizations of the United States will find some way or solving this problem on a plan consistent with American laws and American conditions.

**Extracts From Address by R. M. Green, Principal Agricultural Economist, U. S. Department of Agriculture**

"During the World War, in the United States as in other countries, all kinds of devices were used to encourage farmers to extend their crop operations. It is interesting to know that during the War, in Worcester County, Massachusetts, a group of business men and local people subscribed to an insurance pool to insure farmers' crops in that county. The insurance policies, however, were to be issued only on crops grown on land that would not be cultivated otherwise, for the whole plan was based on the idea of inducing farmers to increase their crop acreage.

"The first Federal seed loans, as we know them today, were made in 1918 after the bad crop years of 1916 and 1917. Since 1920, in 12 years out of 16, emergency Federal crop and feed loans and drought loans have been made and they have been made in every year since 1922. They have risen in amount from less than 2 million dollars in 1921 to approximately 110 million dollars in 1934; and for 1935, they will likely be extensive.

"Crop losses so great as to incapacitate large numbers of farmers for continued farming are now paid for by the public, even though no forced provision has been made or an insurance fund from which to draw in bad crop years. Legislative or administrative indulgences to delinquent taxpayers and borrowers, and the extension of grants and aids of various kinds are in effect an improvised method of taking care of crop losses of widely destructive character after they have occurred.

"Crop insurance is a method for providing an insurance fund in advance of the need for it. It supplies a means by which the farmer may help to help himself. It might go a long way toward holding in check demands on the public treasury for farm relief from crop losses.

"As previously suggested, one of the foremost problems in crop insurance is adequate data for the determination of premium rates. Not until thousands of production records were collected in connection with the programs of the Agricultural Adjustment Administration, was there available any extensive body of crop yield data for large numbers of individual farms in all parts of the United States. Not all of this information is usable, and it is for the short period of 6 years. With these data and county average figures for longer periods, however, the Department set out to determine to what extent crop insurance might be put upon a more carefully defined actuarial basis than has been possible in the past.

In the case of all-risk crop insurance it was felt that coverage might be limited to an amount that would permit the insured farmer to pull through partly upon the coverage to be given. In some early efforts at crop insurance, losses were adjusted and allowed on any acre that fell below the

expected yield. This gave the assured a claim against the company on a small part or any part of the crops insured although the other acres might produce fairly good yields. This early experience suggests that crop insurance on an individual farm should be based on the average of all acres in a given crop. Carrying this idea a step further it has been suggested that the insurance should apply to all crop acres on the farm. This suggestion might have something in its favor from the standpoint of spread of risk. However, when we consider the complexity of the administrative job in determining the extent of losses for a crop like wheat with such checks as threshing returns and elevator sales, we realize that we can scarcely know what the job would be if soybeans, cowpeas, sweetpotatoes, hay, and all possible local crops were included in one policy. The administrative feature of crop insurance will receive attention, and deserves further study before it is judged finally.

"Individual insurance companies in the past have undertaken crop insurance without any pooling of resources. Naturally, it was necessary that they weigh administrative costs and size of original investment against any advantage of a wider spread of risks. This has led to insurance that covered a rather restricted area. Unfortunately in most of the cases the crop losses came early in the experiments, which permitted no accumulation of surplus. In the case of a staple crop like wheat, it would be especially desirable to give most careful attention to the problem of providing in the beginning against the contingency that the first year or two of operations may prove to be the crop-loss years and the following years the ones that permit the building of a surplus. In any 5 or 6 year period, the loss years may be at the beginning of the period, in the middle, or toward the end. To permit a good crop insurance plan to function properly, there is the problem of furnishing adequate initial capital.

"To permit the principles of insurance to work out to best advantage in the case of crop like wheat, the area over which the insurance applies must be large. There is a strong tendency for the heaviest indemnity requirement to come in different years, as between spring and winter wheat areas. Insurance over a large area would permit a better spreading of risks in the case of wheat crop than if insurance were confined to a smaller territory.

"Under any reasonable coverage that can be devised there necessarily will be individual farms and restricted areas where any rate that is high enough to cover losses will be prohibitive. Such land is uninsurable. In the future, therefore, the possibility of reasonable crop insurance coverage and rates, or the determination of the insurability or uninsurability of crop land, may prove to be one of the most practical yardsticks for drawing a line between what is to be considered as marginal and sub-marginal crop land.

"Crop insurance is not a cure-all for farm problems. It should not relieve the farmer of giving diligent attention to the other details of his business any more than insurance taken out by any prudent business man. The aim of crop insurance is to apply a well-known principle to the specific problem of unavoidable risks, any one of which might at some time be large enough to bankrupt the farmer or make him dependent upon the public.

"From an individual farmer standpoint it would be of greatest service where reserves available to the farmer from year to year are generally so small that an exceptionally bad crop year, or even a series of three or more in succession, jeopardizes the farmer's opportunity to continue his business. From a public standpoint, crop insurance provides for farmer contribution to a trust fund in proportion to his risks out of which a part of future crop losses may be paid."

## NORGAARD TELLS OF SWEDEN'S COOPS

(Continued from page one)

land and Norway bought the Cooperative electric lamp bulb factory and is now fighting the private lamp factories controlled by the International Lamp-trust. The trust immediately dropped the price from 1 kronor and 35 ore to 85 ore per lamp bulb. (One equals about 1 cent). The price of the cooperative bulb is 80 ore, and as the yearly consumption of bulbs in Sweden alone is 10 million annually there is a saving of 5 million kronor in Sweden alone. The plant is known as the Luma Lamp Bulb Factory.

This gives you an idea about Swedish Cooperatives fight against monopolists and they have been very successful.

The question of economic independence of the societies is considered in Sweden to be of very great importance. They are following out faithfully the Rochdale program of cooperation, especially in regard to selling for cash, not only as a requirement for societies to sell for cash but also to purchase for cash only.

While the K. F. or Cooperative Union has no bank of its own they do conduct a savings bank on a fairly extensive basis. The members are allowed to deposit their savings with the local society. The society to deposit the money with the Cooperative Union. In 1930 the deposits amounted to 64 million kronor. This has risen to 72 million kronor in 1934. The saving of the savings banks is so sound that the Cooperative Union, without having to limit their business account, would be able on very short notice to pay their members the total amount on deposit.

The Cooperative Union also operates a printing department known as the cooperative press and issuing a weekly paper which now has nearly 500,000 regular readers. The most effective propaganda is the cooperative films. These films not only show and describe the various factories but also show and describe principles. Among other films produced in re-

cent years I might mention one showing the organization of the cooperative movement by following the career of a young farmer who becomes interested in cooperation and comes to hold a confidential post in the movement. Another picture shows the advantage of buying goods for cash instead of buying on installments.

In addition to the press the Cooperative Union have a cooperative educational institute known as "Var gard" located at Saltsjobaden which is one of the pretty spots of Sweden. The school was formerly the property of one of the high officers of the De Laval separator company. At this school they have short courses for young cooperators or directors of cooperative institutions teaching them both the theoretical and practical side of cooperation. In the school they have a complete store and they give practical demonstrations to the students as to how cooperative stores should be managed and operated. They also conduct a correspondence school for those who are not able to attend personally. In 1934 the total persons enrolled in the correspondence course was nearly 100,000 students.

In order to get the literature spread and studied, among the members are about 3,000 study groups or

propaganda groups who have been organized among the various societies. These groups study in a systematic way, the economic and cooperative subjects. They are guided by special instruction books edited by the Cooperative Union and have a regular correspondence contact with the Cooperative Union. These study groups have a paper of their own known as We Will, which is issued monthly.

In next week's issue of the Kansas Union Farmer we will publish an article on 'Producers Cooperation in Sweden by Bro. Norgaard.

Eighty-five per cent of the mushroom rooms of the United States are raised in Chester County, Pennsylvania.

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