



THE KANSAS UNION FARMER

Organization

Education

Co-Operation



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TUNING IN ON THE BANK MEETING

This Enables You To Hear The Discussions And The Motions

(Continued from Last Week)

"I knew those requirements were such that in our thinking we were not justified in signing them. Had we put in the \$87,000, the time was short to go out and get an agreement with the depositors that they would leave their money there, and we had no assurance that in three days' time, possibly, we would not have had to close the doors because of withdrawal of deposits. Your statewide activities had put up money, taken out paper, undertaken to meet the requirements as made from the former examinations until they had gone the limit. We could not go any farther without jeopardizing the activities that had been set up by the organization. I know every member of that board of directors realized, not only that day but for weeks and months, the consequences of closing the Kansas City bank. We felt just as deeply the interests of the boys at Lyndon and Lawrence and at Beloit and the other places. We knew what it meant to them. We knew what it meant last May when we came to the relief of one of the Farmers Union banks in Phillips county. The department said to them, 'You will have to put in a certain sum of money by a certain time or we will close your doors.' The time was short. There was a few of us in Kansas City and we called our statewide activities and they responded. Had we accepted no responsibility, it would have meant not only the closing of that bank at Phillipsburg, but two or three others at that time. But, men and women, we are here. You are here. I filled to know all about what brought this about. There should be no closed doors this afternoon. So far as I am concerned there will be none. I know that every member of the board of directors and Mr. Dunn is willing to answer every question. You have been advised as to the condition of the bank. It seems to me, regrettable as is that condition, and regrettable as are some of the causes why it is that way, the fact of the matter is, we are here. And the one big thing that interests us more than anything else is where we are going from here. What are we going to do about it? That is the reason of this meeting. It is your problem now as well as ours, and it is the problem that is confronting the Kansas Farmers Union. Not only the Kansas Farmers Union, but it extends to every co-operative enterprise in the United States. There is not anything but what the Farmers Union has tried. How true it was when a talk was given over the radio the other night and the speaker said the Kansas Farmers Union was unique. It has not been afraid to experiment. How true it is. As Mr. Huff remarked this morning, we were pioneering, going out in uncharted waters. And, it is inevitable that we have made mistakes. But, have we made a mistake so big that we can't correct it? We are going to determine. That is the question up to you. I do not think the Union today, largely, I do not think there is any individual in the state of Kansas who can be directly, financially, as much interested as I am and would be, and to whom it would be of as much advantage to have that bank re-open. In the position I held, the call came to me to assist and I responded. But unless that seems to be the best thing for the Kansas Farmers Union, I am not going to say one word. To urge that thing to be done, there is but one thing I do want to urge to be done, and that is, that we work out some plan so we can say that there was one bank closed its doors in Kansas but that it paid its depositors 100 cents on the dollar."

A question was asked regarding the amount and probable value of the paper which the department had grouped under the head of Trull paper. This paper was given by various individuals, some relatives, some business associates, and some possibly neither. But in each case the department believed that Mr. Trull was personally interested in the loan. In some instances there seemed little or no actual proof that such was the case, but in most of them the intent was admitted and shown at least in part. This list comprised the \$87,000 demanded to be replaced at once with cash.

It was now 12 o'clock and John Huber made the motion that the meeting adjourn until 1 o'clock. Motion seconded and carried.

Meeting re-adjourned.

1:00 P. M.

C. E. Huff called the house to order. "We devoted our time this forenoon in an inquiry into facts which led to the closing of the bank. It would seem from the disclosures that the foundations were laid at the very beginning. It is only fair to say that in all probability we would have recovered from the circumstances which have prevailed in agricultural conditions themselves during the period of the bank's life. We need to place the blame where it belongs. That is right, but there are some other things we need to see at the same time. We want to bear in mind the part that general conditions have played in the

matter. Circumstances during the period of the bank's life have been such that agriculture itself has been thoroughly deflated. Some of the notes in the note case were perfectly good when they were taken, without any doubt. Some of the transactions made with local co-operative institutions were legitimate and seemingly fair transactions at the time they were made. Crop failures successive, fully, complete deflation of the individual, the breaking down of the local units—these facts make paper which was all right, not so good now. Remember also, whatever difficulty there is in the situation as a result of the non-sale of the capital stock really comes back as a reflection on the membership of the Kansas Farmers Union. It may have been a matter of inability. If that is true, our entry into the banking business was premature and ill-advised. While we place deserved blame on any individual, let us remember other facts also.

Q. Will the admitted assets pay out all the depositors?

Answer. When the assets are collected, it will still lack, according to the estimates, some \$16,000 of paying the depositors in full. We know in advance that not all of the notes can be collected. Some individuals have been farming and they are broke. Some of the stock was held by institutions, and some of these institutions cannot meet the assignment. Some of the stock was placed on accommodation notes, with the understanding that the individual was not to pay his note. The stock was to be issued and endorsed in blank, and the bank would then transfer it to the actual purchaser. This showed at the bank that all the stock had been placed. The stock was in there. It is a question whether the note given for that stock can be collected. But conservative estimates as to what will be readily collectable indicate that it will lack \$16,000 of paying out, as stated, without the assessment on the stock. Mr. Dunn estimated that the stockholders' liability assessment will bring in something like \$50,000.

Q. Is there a good deal of the original stock not paid for?

A. I do not suppose any one can answer that. About half of the stock is held by cash owners. In every instance these men actually purchased the stock. No man became an accommodation buyer of a single share, but how many of the notes now in the case represent those purchases it would be impossible to tell.

Q. Has Mr. Dunn a list of the stockholders?

A. Yes.

Q. Can that list be read?

A. It will be read if you want it done. Anything this group wants in the way of information, if it is to be had, they can have it. In every case of course the list is all right because the department has gone over it and I know it is all right. I am sure we are all ashamed of the smallness of that list.

Q. It is up to you people as to what you want done.

Q. Is there a record of what the \$50,000 stockholders' fund was spent for?

A. There is a record. Some of that fund was used for promotional expense. Some to buy fixtures. Some to take out of the note case notes to which the department objected. These are legitimate transactions.

Q. The State Union has a fund for building purposes. Cannot that be used for this bank situation, if necessary, or would it require a referendum vote?

A. The building fund, by action of the state convention, was ordered to be invested and the interest returns from these investments to be used to pay for the space which the state offices occupy. The next convention authorized the secretary to invest \$10,000 of that fund in the capital stock of the Farmers Union state bank, so instead of having that \$10,000, we have a liability of \$5000 as a stockholder in that bank. There is still the remainder of that fund. The remainder is invested in ways that seem to be secure and all right. The State Union in its convention will be the only authority to use it in any other way than that designated. There is about \$3000 of this fund now in certificates of deposit in the Farmers Union State bank.

Mr. Phares: I would like to have read a list of the names and probable value of the notes the banking department requested to be taken out.

(The lists were then read, giving the names and amounts in the three groups in which the department had classified them. No attempt was made to estimate their value. Only the process of collection can prove their actual value. Many of them are undoubtedly good. Some of the notes were listed as "accommodation" notes.)

Q. Were all those accommodation notes drawn up by Mr. Trull? Were they forged notes?

Mr. Brasted. No. Those notes were drawn up by Mr. Trull but we all signed them. That note of mine bears my signature and I expect to have to pay it.

(Concluded on page 4)

IN MEMORIAM

Just one year ago John Tromble left us never to return. It is only fitting and proper that we pause for a moment from our tasks to show our respect for the man whom we all loved and think if this year to each of us has been as he would have wished it. Let us in the next year put forth a greater effort to live up to his slogan and "Carry On".



AWAY

I cannot say and I will not say That he is dead, he is just away.

With a cheery smile and a wave of the hand, He has wandered into an unknown land

And left us dreaming how very fair It needs must be, since he lingers there.

And you, oh you, who the wildest yearn, For the oldtime step and the glad return,

Think of his faring on as dear, In the love of there as the love of here,

And loyal still as he gave the blows Of his warrior strength to his country's foes.

Mild and gentle as he was brave, When the sweetest love of his life he gave

To simple things. Where the violets grew, Pure as the eyes they were likened to,

The touches of his hands have strayed As reverently as his lips have prayed,

When the little brown thrush that harshly chirped Was as dear to him as the mocking bird

And pitied as much as a man in pain, A writhing honey bee wet with rain.

Think of him still as the same I say; He is not dead, he is just away.

—James Whitcomb Riley

Death is ever, in my opinion, bitter and premature to those who are engaged on some immortal work. For those who live from day to day immersed in pleasure, finish with each day the whole purpose of existence; while those who look forward to posterity, and endeavor by their exertions to hand down their name to future generations, to such death is always premature, as it ever carries them off from the midst of some unfinished design.

—Plinius Major.

WE MISS YOU.

Dear Friend:

It has been a year today since you went away. It seems a long time not to hear your familiar voice echoing through the corridors.

At first, blinded by our grief, we were afraid of the future, and it was dark, indeed, with our leader gone. We soon came to the realization that the least you would expect, would be for us to be brave and brave hours and days, yes, years, teaching us, that we might be able to go on with the task that you had begun.

It was not an unjust God that took you away. It was the same God that gives us love, faithfulness, hope and strength, and in this faith and strength we have tried to be patient and refrain from asking, why we have been forced to take up this burden alone. If we had only known you were going, how much more carefully we would have listened to your counsel, how much more closely we would have followed the plans that you spent your life drawing for us.

We have not been idle this year. We have endeavored to carry out in every phase of the program, your principles. There have been failures, some that have bowed our heads in shame, and we were moved to exclaim, "How glad we were that you were spared these failures."

We have hope now, since we have recovered our equilibrium, and are beginning to clear away the debris after the collapse of the "castles in the air," that our failure has given us strength and that we will, hereafter, do our building upon the solid foundation of truth, and with the assurance that "right will prevail."

We have accomplished some things that I am sure would please you. The record of the Jobbing Association under the leadership of your very dear friend and neighbor, would make your heart glad. The success of the Produce Association, even in the face of

a blow that was a trial, indeed, is ample proof that it is built upon a foundation of solid rock. The many times that our several Live Stock Commission Companies have registered FIRST IN THE YARDS, would do much to heal the hurt that our failures have caused. The Ladies' Auxiliary Program, another of your dreams, has been brought to a realization, in many places; and we find it just as you so many times told us, it is the greatest factor in the life of the Local Community. Counties that have live Auxiliaries are growing as never before. You would also enjoy reading the letters that the Junior Co-operatives write. From these Juniors, we expect to replenish the rank and file as time goes on, in the belief that the future of the organization depends upon a membership that has been taught co-operation from childhood, on through the years.

The bonds of friendship that have been established with the different Farm Organizations, and the harmony with which the work is carried on, is a great stride forward that you could not fail to see.

We are sure that you are very near to us in this re-building campaign and in the membership program in which we are engaged. It is with an ever-increasing faith in the principle of equality for all, and the assurance that we will succeed, that we willingly dedicate our lives as you so willingly gave yours, to the cause of justice and freedom and the Golden Rule.

L. R.

"Uncle John Is Still With Us"

We meet again, and look around in vain, For that loved face we shall not see again.

Until the angel's trumpet summons all To meet at last in that great Judgment Hall.

We meet, and though we cannot see his face, We know that Uncle John is in his place.

Upon the platform, keeping watch and ward, O'er those principles he gave his life to guard.

Who dares to say, John Tromble is not here? Fighting for that great cause he held so dear?

Demanding Justice for the men who toil To wrest an honest living from the soil.

Be sure, he's here; and we who claimed to love This man who carried his mansion up above,

Must not prove traitors to his memory dear By failing to stand fast without a fear.

Oh yes, he's here. Whenever men shall meet To fight for right, forego upon their feet,

John Tromble's spirit ever will be there. Warning our feudal barons to beware.

For never will his spirit be at rest Among the white-robed concourse of the blest,

Until at last, fair Justice is enthroned On Earth, where long has agriculture groined.

And when our trials and troubles here are past, If we, in this great fight have not held fast,

But have refused to bear our rightful share, We dare not meet John Tromble over there.

—A. M. Kinney.

TRIBUTES FROM HIS FRIENDS.

The Farmers Union has sustained its greatest loss in his death. I believe John Tromble lived, not for himself, but for the farmer and his work in their behalf was one of the most unselfish that I have ever seen. He was the hardest worker I have ever known and was "on the square" at all times. That there are so few of his type will but make our loss the keener.—Chas. S. Barrett, National President.

John Tromble lived out his faith, and that faith was in the plain people

of these United States. He never turned aside from the path where duty led, even when sometimes his friends tried to persuade him to turn from that path. He was true to himself, true to the principles of the Farmers Union, true to the only things that entitle a man to eternal life.—Milo Reno.

Uncle John played the game four square. He was above being tempted to do things in dark and dubious ways. To him life was a great game to be played fair. He was fair to the farmers whom he served and fair to the public servant and private citizen. Consistent in his duties.—A. C. Davis.

John Tromble lived only to serve. His work must be done by others. If it is his to know what goes on in the world he has left he would have us all continue with his unfinished tasks. If we fail "to carry on" we shall betray the sacred trust that is ours.—W. C. Lansdon.

I shall always remember him as a neighbor. Friend and neighbor. Because of our close association I was afforded the opportunity to know him more intimately than most could for which I am truly grateful. Five years we occupied adjoining office rooms and again and again we were standing at the door between us always standing alert. I knew him as a true, consistent, active Christian, not loud and profuse in claiming it in words, but eloquent in the living of it not only one day of the week but every day of the week, month and year, and how truthfully we can say of him, "In thy life's bright years and thy manhood's prime, Thy life is writ in the everlasting, living tower of time."

In this my zero hour of grief, I am consoled by an abiding faith that we will not be strangers in the great beyond.

And now, before we ring the curtain down, allow me to say, He shared the love, the respect, the love of untold numbers of friends to his dying hour.

And birds shall sweetly sing around his tomb, We of sorrowing hearts he leaves behind.

Will also come and with loving hands a garland bind To the memory dear with a tender care.

For the honored dust that is sleeping there.—C. E. Brasted.

He left us all a great heritage, and the greatest tribute to his memory will be for us to "carry on," and bring to a realization the things he strove so hard for and gave his life for.—E. E. Woodman.

God is not dead. Neither is our Brother, John Tromble. I thank God it's true.—O. F. Dornblaser.

"CARRY ON"

Leaders rise and leaders fall, Some are great and others small, Some their fellowmen uplift, Such are Providence's gifts.

But when such an one should pass, To his well earned rest, at last, Let his life time work proceed, He has only sown the seed.

If we fail to carry on, Cultivate and nurse the soil, Then we'll have betrayed our trust, All his work shall be as dust.

"CARRY ON"

—Thos. B. Dunn.

"An honest man's the noblest work of GOD."—Robert Burns.

MEMORIAL DAY

Is it enough to think today Of all the brave, then put away The thought until a year has sped? Is this full honor for our dead?

Is it enough to sing a song And deck a grave; and all year long Forget the brave who died that we Might keep our great land proud and free?

Full service needs a greater toll— That we who live give heart and soul To keep the land they died to save, And be ourselves, in turn, the brave! —Annette Wynne.

MR. HOOVER AND THE FARMER DURING THE WORLD WAR

By WILLIAM HIRTH

Publisher The Missouri Farmer

Since Mr. Hoover has become an active candidate for the Republican presidential nomination, his sponsors have made frantic efforts to convince the farmers of the country that he was their friend during the World War, and their concern in these premises is fully warranted, for no Republican nominee can hope to win without the electoral vote of the big Corn Belt states which have for so many years been safely counted in the Republican column. To this end, not long ago a carefully prepared statement appeared in certain newspapers to the effect that Mr. Hoover was not personally responsible for fixing the price of wheat during the war, and altogether the alibi was patched up with considerable plausibility. I do not care to go into this particular question at length at this time, because I want to discuss certain other facts which are less generally understood—the simple truth of the matter is that Mr. Hoover dominated the food situation with an iron hand throughout the war, and while Congress intended that the minimum price of No. 2 wheat should be \$2.20 per bushel, Mr. Hoover, Mr. Hoover or arbitrarily interpreted this as a maximum price, and that this ruling deprived the wheat growers of the country of hundreds of millions of dollars which justly belonged to them, of this there is not the slightest question.

I vividly recall a discussion of this matter before the senate committee on agriculture in the winter of 1918, when the late Senator Knute Nelson of Minnesota vigorously denounced Mr. Hoover in this connection, insisting that Congress had no idea of establishing a maximum price on wheat—and his views were heartily corroborated by other senators, including Senator T. P. Gore of Oklahoma, its chairman. On the one hand, the wheat producer was compelled to accept a minimum price regardless of his production costs, while on the other the millers of the country were allowed a generous profit on flour, and this profit was based on their manufacturing cost—these are the cold hard facts, and the amount of soft soap can wash them out at this late day. If Mr. Hoover can establish an alibi on this score that will hold water, why did he not answer the heated challenges which were hurled at him again and again by members of Congress from the big wheat producing states while the war was in progress?

Of course there were "buck passing" committees and commissions which sounded like the voice of Jacob but always the hand was the hairy hand of Esau.

Mr. Hoover and Livestock Prices.

However, the livestock producers of the country have equally much to cause to remember Mr. Hoover's war record as have the wheat producers, and it is to this matter that I desire to devote this comment. In the summer of 1917 I noticed a short newspaper article which stated, in substance, that certain prominent livestock producers had held a conference with Mr. Hoover at Washington, and that they had told him that they would not ask any specific protection as to the price of cattle and hogs, sheep, etc., and were willing to take their chances on receiving a square deal. The more I thought of this article, the more curious I became as to those livestock producers were, and thus a day or two later I sent the clipping to Mr. A. E. de Ricles of Denver, Colo., a ranchman who was prominently identified with the American National Live Stock Association, asking him whether his association had participated in the alleged conference, and at the same time I pointed out to him that since Mr. Hoover had given the Packers permission to earn 9 per cent net on meats, and 15 per cent net on by-products, and since the butchers, millers, cannery, wholesale grocers and all other food handlers had been promised similar generous protection, that in these premises I thought the livestock producers of the country who had been asked to "produce to the limit" were entitled to some definite assurance from Mr. Hoover, that their interests would be properly safeguarded.

Some days later I received a letter from Mr. de Ricles, saying that his Association had not participated in the alleged Washington conference, and that I had so fully expressed his own views in the matter, that he had taken the liberty of sending my letter direct to Mr. Hoover and expressing the hope that it would lead to an early understanding. Some days elapsed, when I received the following letter from Mr. Hoover:

Washington, D. C. October 13, 1918.

Mr. William Hirth, Columbia, Mo.

"Dear Mr. Hirth: A copy of your letter of October 4th to the American National Live Stock Association at Denver, Colorado, has been sent to me. Quoting from your letter:

"As I have stated above, if the Administration was justified in saying only so much for his wheat—then surely it is under an implied obligation to see to it that the farmer receives production cost and a reasonable profit. Such a course would not only be of vital interest to the gov-

ernment, but surely it is due to the livestock producers of the country."

"This statement has the wholehearted endorsement of the Food Administration as will be seen by the following letter to Mr. W. T. Cressy, chairman of the Federal Board of Farm Organizations:

"Dear Mr. Cressy:

"I would be glad if you could bring before your committee the essential necessity for the welfare of our nation and the democracies of the world, that the production of our food supplies be increased. We have a right to expect, and do expect, that the farmers of America will put forth their best efforts to bring this about. Should nature favor the farmer's efforts for increased yields it is the whole nation's responsibility to see that these yields are conserved to the nation's benefit and that a fair compensation is returned to the farmer for his labor and capital used in the production of food supplies. An abundance of food supplies should not mean their production at a loss to the farmer. While the government guarantee on wheat assures its production, the stimulation of the production of feeding stuffs and of animal products is of no less or even more importance.

"The Food Administration intends, to the fullest extent of its powers, through the influence of export buying, to maintain a price for animal products that will give a reasonable return to the producer for it is our conception that stimulation of production is vital to the nation and must be encouraged in every way. This increase in animal production must be to the farmer's own interest, for a market not only exists today at levels, but must continue long after peace is declared, for Europe is being steadily denuded of its animals.

"The Food Administration is supplied with the necessary power to prevent any unjust, unreasonable, discriminatory and unfair charge, profit or practice affecting the welfare of the producer. This power will be used wherever necessary to secure that the grower's products reach the consumer at reasonable and normal cost of manufacture and distribution.

"I do hope your council will use every influence in securing the results we so much need. We have ample supplies for our own people; the increase in production is necessary for the Allies. They are our first line of defense, and must be maintained.

"It also appears to me that the farm labor problem needs the earnest consideration of your committee for the next year's increase of output vitally depends upon securing more adequate labor.

Yours faithfully,

(Signed) Herbert Hoover."

"I am enclosing a copy of the laws under which we are operating. As will be plainly seen by Sections 4, 5 and 12, when this law was passed abundant power was given the Food Administration to make impossible a recurrence of conditions that have too frequently existed in the past by which agencies that handle the products of the farm environment the consumer have succeeded in exploiting both consumer and producer.

"The Food Administration is now creating a commission to deal directly with the marketing of livestock, and the distribution of the products, and from and I desire to state that no exploitation of the producers or consumers of the country by the manufacturing and distributing agencies will be tolerated. The manufacturers and distributors of the country will be treated on the basis that the laborer is worthy of his hire. No exploitation of either consumer or producer in excess of this will be tolerated by the Food Administration.

"Unless the farmers of the country produce the food supplies, any position is purely an academic one. If your organization can make any creative suggestions that will lead to increased production of food supplies, both grains and meats, and the economic distribution of the same, the Food Administration will greatly appreciate them.

"Expressing the hope of being able to attain the cooperation of the organized farmers you represent in handling the great problems entrusted to me by our nation, I am, Faithfully yours,

Herbert Hoover."

As livestock producers recall the tragedy which came to them during the war and since that time, the assurances which were so freely given in the above letter will no doubt seem like a hollow mockery in this year of our Lord, 1928. Not only did Mr. Hoover consider both his obligation and ability to see to it that the livestock producers should receive a fair price during and following the war, but in view of the alibi his friends are now trying to establish for him on wheat, the statement that the "Government guarantee on wheat assures its production"—this shows that during the early days of his career as Food Administrator he made no effort to sidestep his responsibility in these premises.

After receiving the above letter, I wrote Mr. Hoover a brief note in which I said, in substance, that his assurances were satisfactory, and that I had no doubt he would carry them out faithfully—so reassured was I on this score that for the time being I dismissed the matter from my mind.

(Continued next week)

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C. E. HUFF.....Editor and Manager

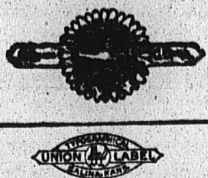
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Notice to Secretaries and Members of Farmers Union of Kansas. We want all the news about the Locals and what you are doing. Send in the news and thereby help to make your official organ a success.

Change of Address—When change of address is ordered, give old as well as new address, and R. F. D.

All copy, with the exception of notices and including advertising, should be in seven days before the date of publication. Notices of meetings can be handled up until noon Saturday on the week preceding publication date.

Communications and Questions—Communications are solicited from practical farmers, members of the F. E. & C. U. of Kansas, and are at liberty to ask questions on any phase of farm work. Answers will be either published or mailed.



THURSDAY, APRIL 26, 1928

IN MEMORY

This week's Union Farmer issues upon the anniversary of the death of a revered leader of ours. He was not ours alone, but ours in the closer sense. We could not claim him exclusively, but we did claim him most intimately.

Men have planned for themselves memorials—building, or tomb, or granite marker, not wanting to be forgotten. Burial places have been made rich with gold and costly art to prove the worth of the one who has gone. Thus the Egyptians buried honored dead.

But John Tromble had no thought of being remembered. He even forgot himself. He served. Hence he will be remembered long and gratefully. What he was, what he gave, what he built—these testify to his worth more than heaped treasures in a tomb could do.

He was a leader—our leader. He had unquestioned courage, yet he was always cautious. He had sturdy convictions, yet he was generous toward those who held differing opinions. He could give and take strong blows in the battle of life, losing without complaining, winning without becoming arrogant. As an opponent he was fair, as a friend, unfailing. He had vision, tempered with practical discernment. He was a man!

Soon there will be placed in the corridor of our building in Salina a portrait and a tablet in his memory. But their service will be to us rather than to him. They will help us to keep his spirit and counsel in this movement, to which he gave himself.

It is no disparagement of those loyal souls who during this year have served and borne and labored with an even increased devotion since his death that we turn aside at this time to honor him. Indeed, we are apt to appreciate them the more. We will remember that he left us his task and—EACH OTHER! He used to say "I cannot do this alone. Each of you must do his part." Remembering, then, we shall work together.

To the family we extend again today our deepest and tenderest sympathy. The flowers we send are not as bright nor as fragrant as the memory of him, which we share with you. C. E. H.

Commissions to the amount of \$102,540 were earned by the Rice Growers' Association of California, during the business year ending June 30, 1927. Operating expense for the year was \$96,499. Net earnings were \$2,590 and the accumulated surplus on June 30 was \$31,953.

THE FARMERS ELEVATOR AND DIVIDENDS

Communities having Farmers Elevators have on an average substantially higher prices in relation to central markets than do those without them. This has been proven a thousand times. In spite of the fact that such elevators operate on narrower margins than have been exacted from growers before the advent of the co-operative elevator, they are usually able to pay also a patronage dividend. Such payments are too often held to be the whole

THE FARMER AND POLITICS.

The two things today of most importance to the farmer are the passage of the McNary-Haugen bill and the election next fall of a president who really has the interests of agriculture at heart. Without these two things the best farming and business methods must bring much lower returns—unfair returns—than they should and the prosperity of even those farmers who are weathering the storm now is on an uncertain and unsound basis. It is as important for the farmer to see to these things as that he has good seed or that he cultivates his land properly.

The farmer MUST take part in politics. If he does not, part will be taken for him by those who are bent on getting the farmer in a business way. Politics determine the business policies of our nation. These policies will never be determined fairly or favorably to the farmer until he takes a part in their making and enforces justice to himself. Industry and labor have only achieved prosperity through a favorable government policy toward them amounting to direct aid. How much less can the farmer, more handicapped as to effecting organization and unity of action as he is and weaker as to centralized financial power, hope to attain prosperity without this? It is one of the marvels of the day that the farmer has so little protest against the financial injustice done

measure of the worth and value of the enterprise. When for any reason such payments are not made many of us openly declare that no benefit has been received. Non-members praise the elevator if it pays more than the old line buyer, members, if in addition it pays a good dividend. But it might fail in both particulars and still be worth several cents per bushel to every farmer who produces for market.

In a Kansas town is a Farmers Union elevator. It has served well and has prospered. Probably a majority of all the farmers have become members and stockholders. They could afford to do so. There is in the same town a line elevator, owned by a company foreign to that community. It has only one interest there—to take out each year as much money as it can. This company has quite a string of elevators. A temporary loss at one point can be made up at another. This line company found that farmers were putting their grain through their own elevator, or most of it. They resolved to end that arrangement. They proposed to have their "share" of the grain. (What share of the farmer's own grain belongs to a toll-taking crew of blood-suckers, anyway?) So they wrote the Farmers Union Jobbing Ass'n a letter, which we are printing. You will be glad to know that not many of the farmers fell for this sort of thing. Too high a price may destroy the farmers own institution, and too low a price will follow most of our elevators have every now and then such a fight to face. In such a case dividends at the close of the year will probably be an impossibility. And yet it may be the very year in which the elevator has served most vitally. Let's stick! Here is the letter:

Jan. 14, 1928.
Farmers Union Jobbing Ass'n,
Kansas City, Mo.;
Gentlemen:—

We understand that you are operating the elevator at _____, Kansas, and as you know we also operate at that point. Our man stated that the manager of your elevator does not want us to have any grain but we have decided to get some of it even if we have to pay Kansas City prices. If you want to keep the market peaceful and make some money out of it, kindly advise your manager to keep his price in line so we can get some grain on a decent elevator margin.

We like to be peaceful but are entitled to our part of the grain. If you do not see fit to let us have it without a fight, we can see no use of us letting your elevator have it all unless you want to handle it for nothing. Will be pleased to hear from you in regard to your attitude and future plans of operation.

Yours very truly,
_____ Grain Co.

The Canadian Co-operative Poultry Producers, Ltd. has been formed to act as a sales agency for the Manitoba and Saskatchewan co-operative poultry marketing associations. The new organization, which will have headquarters in Winnipeg, aims to prevent competition between the two provincial associations.

IN THE INTEREST OF FAIR PLAY

A very uncertain Topeka paper carried a long story recently which severely criticized Clyde M. Reed in his relation to the farm organizations in the railroad rate hearings. We have never said anything in these columns regarding the matter except that the service rendered was out of all proportion to the payment made. But this article was so widely distributed and was so unfair and misleading that I feel we ought to state the facts in the interest of fair play.

The article quoted a Mr. Hatfield as having had an "assessment" notice of \$100 against his local elevator, as their share in the fund with which Mr. Reed was to be paid. With that for basis the article proceeded to picture the suffering and self-denial which the demands of the selfish Mr. Reed were heaping upon the farm organizations, which he posed as serving. Rot!

The costs ran higher than any of us anticipated. The hearings seemed endless. We went to Dallas—to Wichita—to Minneapolis—to Chicago. I am ashamed that we did not pay more, but most of our treasuries in farm organization work are habitually empty. We should pay the rest of the costs when we can, although we are not asked to do so. But we resent gross misrepresentation of facts. Here are the figures:

Farmers Union	\$250.00
Kansas Farm Bureau	250.00
Grange	200.00
Kansas Co-op. Wheat Mktg. Ass'n	250.00
Farmers Co-op. Grain Dealers	300.00
Farmers Co-op. Commission Co.	150.00
*Kansas Live Stock Association	100.00
Arthur E. Taylor (Great Bend)	5.00
	\$1,505.00

him. No other class would have borne what he has. Any other class would at the drop of the hat not only have advocated anything offering them a rise in prices but, with half the reason and prospect the farmer has for getting it, would have clamored to high heaven for it. The farmer has been slow to decide on what he needs and what he wants. He has finally asked only for a chance to pay his way in his effort to attain equality with industry and labor, and for government help only in what is the very nature of things he is powerless to do for himself.

No doubt, in large measure this is to the credit of the farmers' modesty, his conservatism and self-respect and because he is seeking justice rather than advantage over other classes. However, there has been much much-headed indifference to even attempting to better himself and blindness to the real business situation today. This must be overcome. The farmer must learn to understand business economics, and policy as the average merchant, manufacturer has and as organized labor has or he will not survive. This is nothing difficult or mysterious. It simply means thinking in terms of common sense, of quality and factors with which we are not yet familiar but which we can learn to understand and master as much as tractor, combines, up-to-date feeding and soil management. The farmer must take part in politics, but he should not

*Check made payable to Mr. J. W. Greenleaf to cover his expenses in helping at the Wichita hearing.

Expenses:	
Preparation of testimony in exhibit form (300 copies of each set entire) including research, clerical labor, mimeographic, etc.)	\$1,640.00
Railroad fare and hotel and other expenses to the	
Dallas hearing	\$140.00
Wichita hearing	475.00
Minneapolis hearing (3 trips)	325.00
Chicago hearing (3 trips)	290.00
Miscellaneous expense	250.00
	1,480.00

Total expense to date, not including any consideration of the time of Reed or Glover\$3,120.00

Patronage dividends amounting to \$16,202 were paid to the patrons of the Lyon County Co-operative Oil Company, Marshall, Minn., on the business transacted during the year ending November 30, 1927. In addition, interest was paid on the share capital. The total dividends paid during the four years that the organization has been operating amount to \$48,187.

CHANGED BASIS UNFAIR TO FARM GROUP

We reprint here a table from the March report of the Bureau of Agricultural Economics, U. S. Dept. of Agriculture. Note that the table dealing with farm products is based on 1909-1914 as normal, indicated by 100. The commodity table, however, taken from Bureau of Labor statistics, uses 1926 prices as normal.

Such tabulation is bound to be misleading. The natural inference from an examination of the second table would be that farm products are in the most favored position of all commodities. Labor could not be criticized if it so concluded.

The position of farm products was abnormally low in 1926, and it is wholly unfair to use that year as a normal basis for present comparison. A letter of protest to the Secretary of Agriculture might help.

Farm Products				
(Prices at the farm; August, 1909-July, 1914 Equals 100)				
Janu-ary, 1927	Decem-ber, 1927	Janu-ary, 1928	Month's trend	
Cotton	85	151	150	Lower
Corn	100	117	117	Unchanged
Wheat	138	129	130	Higher
Hay	113	89	89	Unchanged
Potatoes	200	135	134	Lower
Beef Cattle	124	160	163	Higher
Hogs	152	112	108	Lower
Eggs	172	201	178	Do.
Butter	173	179	177	Do.
Wool	174	180	186	Higher

Commodity Groups

(Wholesale prices; 1926 Equals 100)				
Janu-ary, 1927	Decem-ber, 1927	Janu-ary, 1928	Month's trend	
Farm products	97	104	106	Higher
Foods	97	110	109	Lower
Hides and leather prod'ts	101	117	121	Higher
Textile prod'ts	94	97	97	Unchanged
Fuel and lighting	98	83	81	Lower
Metals and metal products	99	98	98	Unchanged
Bldg. materials	98	90	91	Higher
Chemicals and drugs	98	97	96	Lower
House-furnish-ing goods	98	99	99	Unchanged
All commod.	97	97	96	Lower

OHIO'S NEW SENATOR SEES FARM NEED

Cyrus Locher has been named to succeed the late Senator Willis of Ohio. The new senator is quoted as declaring that farm relief is the greatest economic question before the present congress.

But Senator Locher sees in the farm situation grave consequences to others as a result of what has occurred to agriculture, and what is at present occurring. No foreign market is of any importance soever as compared to the domestic farm market. The farm is the biggest single consumer of the output of industry. The present shortsighted policy will injure every legitimate interest in America.

The senator says:—"Decline of the purchasing power of the farmer brought about by failure to provide some program of relief is beginning to show up in the industrial cities."

tremendous efforts of industrial and other interests hostile to the farmer to prevent this. These latter know they cannot prevent Congress from giving justice to the farmer, but hope if they can put in a president who will veto its efforts they can stymie farm relief for another four years. It is their last hope and this is the reason for the desperate effort they are making to nominate Hoover or some one else who is against the McNary-Haugen type of legislation.

"Another effect of having a pretty unfavorable to agriculture is seen in the administration of the Department of Agriculture. Since the death of Henry Wallace, interests hostile to the farmer have been dominant in this department and it has been administered to all intents and purposes by his enemies. The Department of Agriculture can do a great deal that is inimical to our interests and get away with it unless we have our own representatives running it. What other class stands for such treatment by the government?"

If Herbert Hoover should be nominated and elected president, the farmer would be no better off than under Coolidge. Coolidge, Mellon, Hoover and Jardine are the four leading exponents of the fight today against justice for the farmer. Coolidge betrayed the farmers who trusted him in 1924. He violated the pledge his party made to the farmer

REFLECTIONS

SONG AFTER EASTER

Your pain is hard to bear,
Sorrow and loss.
Grievous your load of care
But not—a cross!
Your thirst can quench be,
Not His—upon the tree.
O sacred Calvary!
O sacred cross!

Your hands are tired and worn,
But not nail-driven.
Your head bowed and forlorn,
But not thorn-riven.
Whatever your agony
Your path can never be
Blood-stepped to Calvary,
Blood-stepped to heaven.

His, earth's stern calumny,
Scorn and rejection.
His Heart lay in the dust—
Utter subjection!
Yours, a song, glad and free,
Yours, a high ecstasy,
Ultimate victory,
Yours, resurrection.

—Mabel Munns Charles.

A SHORT STORY.

Once Upon A Time a Young Fellow was in the employ of the U. S. Government as chief clerk of the railway mail service in Wichita, which is in Kansas. He had brains and energy and a Peculiar Attitude. He wanted to know all that was to be known about his job, and he wanted everything done honestly and efficiently.

There were Railroads and a Public, even then. And the Railroads carried for the Public the mails which the Young Fellow chief clerk. They carried the mails for a Specified Rate per pound, and as their custom is they insisted the Rate was Too Low.

Every fourth year they weighed the mails for a month to get the Average. They weighed for seven days and then divided the total by six. Because they said though we handle mail seven days and may properly so weigh it, there are only six working days in a week and we do not want to Profane the Sabbath Day. It will be better that we cheat the Government than that we be a Bad Example.

This graft netted millions to the Railroads and helped to make up the loss they had in carrying the farmers' grain and livestock. It was decidedly Worth While.

When the Young Fellow came to be In The Know on all this he reported it to his Superiors. But they had Defective Vision but that side and could not see it. He sent an Appeal to one Higher Up, but the report landed in a Pigeon Hole and brooded there Without Results.

So the Young Fellow hunted up a Citizen of that same city, a young Congressman name of Victor Murdock, who could hardly believe His Own Ears at the charges made. It was Too Bad To Be True.

He believed he at once made life a Burden for Uncle Joe Cannon and other Big Guns of smaller calibre in Congress, but without much Result. A final appeal was then made to the Wielder of the Big Stick whose name was Taft, and who in those days was President. There was Consternation and other Cuss Words everywhere, but the Sacred Graft was ended and the Public has saved one hundred million dollars by reason of it. And Victor Murdock was generous enough to give credit to the Young Fellow who chief clerked the mail at Wichita.

that year. He professes to stand for honesty and all the other simple virtues of the common people, yet he allowed the farmers to misconstrue his attitude.

Hoover's history is practically the same. He has been a consistent opponent of farm relief. He is not sailing under fair colors today—he is attempting to escape responsibility for his influence on farm prices during the war. He is self-pedaling his attitude towards the McNary-Haugen bill.

The farmers of Kansas face a real danger, viz., that Hoover will be foisted of them as the chief of Kansas should Senator Curtis withdraw during the Republican convention. There is a determined move on among certain politicians and friends of the Coolidge coterie in Kansas to deliver the delegation to Hoover in such an event.

The farmers of Kansas can swing things in the state as they wish, if they will. They showed this the year when W. Y. Morgan was supposed to have the governorship in his pocket, but awoke the morning after election to find himself badly beaten by a farmer. It would be a stultification of their will and a shaming of them if Hoover were foisted on them and they prevent this if they exert themselves.

We have already been shamed in Kansas. It is the state pointed to throughout the West where treason against the farmer is being continually hatched. It is spoken of as the Coolidge outpost. Why? Because astute politicians among us who realize the strength of their strategic positions and who are continually being courted by the Coolidge forces, can secure from the latter favors and advantages for their support which they could get in no other way.

The importance of making Kansas "break" the solidity of the west against them can hardly be underestimated by the eastern politicians who oppose farm relief. They have constantly attempted to bring this about since the appointment of Jardine. The farmer's own position and views have been constantly and maliciously misrepresented in the attempt both to make the west think, and each farmer of his neighbor, that they are in sympathy with Jardine and admirers and followers of Coolidge. There is a widely current school of propaganda today which employs the psychology of the despicable, yet too often effective principle, of "sell people a thing is to and you will make them believe it, then they will make it so." This has been tried largely on the farmers of Kansas.

So we are shamed, and so certain of our state stand against the interests of their own people even the

They called the Young Fellow at that time Clyde Reed and other Names. They do yet.

TINCHER SAID SOMETHING OR OTHER

Quite a stir developed a few days ago when the Honorable "Poly" Tinchler said something about the Kansas Republican delegation. Reports were to the effect that he said with Curtis out of the way Hoover will have twenty delegates from Kansas. Very emphatic denials that such a deal is contemplated have been forthcoming. William Allen White declares that Kansas has no second choice. But an uneasy feeling persists over the state that the politicians may try to put over that very deal. It is hardly thinkable that such a plan has been laid. Still—

CORPORATIONS SERVE VERY UNSELFISHLY

U. S. Senator Copeland interrupted Senators Norris and Howell in a recent debate in the Senate to tell them that he—Senator Copeland—has recently been in Rochester, N. Y., and had asked while there what the charge was for electricity and was told that it was 3 1-2 cents a kilowatt-hour. "So you see," argued Senator Copeland, "there was not much difference" between the rates charged by the New York private company and the Ontario publicly owned project.

Senator Howell immediately took up the National Electric Light Association Rate Book, the official publication of the power companies, turned to the rates of the Rochester Gas and Electric Corporation and read the rate—"8 cents a kilowatt hour."

Senator Copeland replied rather weakly. "Of course all I know is the reply which was made to me, made to me, that the charges were 3 1-2 cents per kilowatt. That took my argument out of doors."

To this Senator Howell replied in words that were at once a rebuke and a warning—a warning which we wish every citizen in the United States would take to heart—"Unless one is very familiar with rates and facts in such connections, electric light officials will make statements which, though possibly technically correct, will conceal rather than reveal the facts and thus confuse rather than enlighten."

THERE'S MORE ROOM FOR IMPROVEMENT

Uncle Ab says: Don't give up in a tight place; the worse it gets the more likely it is to get better.

CANNY SCOT

A boy was summoned to Edinburgh to give evidence against his father, who was charged for a breach of the peace.

"Come now my little man," said the magistrate, "let us hear all you know about this affair."

"Weel, air," said the youth, settingling down to business, "ye ken George V. Bridge?"

"Sure an' I do, laddie."

"Weel, you gang along it till ye come to a pump."

they are being robbed of their homesteads and actually are suffering privations—because of the injustice inflicted upon them.

It is time for the farmer to take a bold hand in public matters and to prescribe openly and positively those who are in fact against him no matter what sentiments they profess. Only thus can he inspire wholesome fear of his power which is tremendous if he will only use it, and which if positively and worthily employed, would accomplish almost any result he desires. Nominate and elect Hoover and we are in for four years more of all the hostility that the administrative part of our government can exert against us. Whether or not this happens may depend on our action.

The farmer can if he will, I believe, secure the passage of the McNary-Haugen bill over the Coolidge veto, and the nomination of candidates of the two principal parties who are favorable to agriculture. It is only necessary for him to act promptly, outspokenly and positively.

HUGH CRAIG,
Belle Prairie Farm,
Hiawatha, Kansas.

Direct Buying of Livestock to be Presented as Part of Program at Hays Roundup, April 28

An added feature of the Annual at the Fort Hays Experiment Station Roundup and Feeders' Day program this year will be the addresses to be given on the controversial problem of Direct Buying or Direct Selling of Livestock. All livestock producers who ship to the larger markets are frequently called upon to decide whether to ship their livestock to a commission firm or to sell direct to the packer buyer. The more information available on the subject the better the position the livestock grower is in to make his choice.

Superintendent L. C. Aicher of the Fort Hays Experiment Station, announced that Colonel E. N. Wentworth of Armour & Company of Chicago has been secured to present the packers' side of this new feature recently introduced by the packers. Mr. Walter P. Neff, Editor of the Drivers' Telegram, Kansas City, Mo., will present the competitive or open market side of this new movement in his address on "What the Hog Producer Loses by Direct Selling."

The presentation of this interesting pair of addresses will in no sense be permitted to enter the field of debate. It is planned, however, to have a frank presentation of each side of the controversy. These addresses will be first on the program and will begin promptly at 11 a. m.

At 1:30 p. m. Mr. C. E. Huff, President of the Kansas Farmers Union,

"Yes, yes! I ken it weel."
"Weel, ye can gang and pump it, for ye'll no pump me."

CLARENCE DARROW FINDS LIFE WORTH WHILE

Clarence Darrow, the noted lawyer, presents in a recent article at some length an analysis of his inner reaction to life itself. He declares himself no optimist. He does not believe the phrase "God is in His Heaven, and all is well with the world." If right and wrong are real, then all is not well with the world. He finds life worth while in self-forgetfulness. He says:

"In this way, seventy years have passed by with scarcely a consciousness of living. A deep interest, a strong emotion, an appealing cause, have made me forget the machinery of existence in view of the ends that I have always tried to reach. This, too, may be a dream. If really means living on futures. Intellectually, I am quite certain that the things I have desired the most, the dreams I have clung to with the greatest tenacity, will never come to pass. But I have lived in these dreams and emotions. I have lived in them so strongly that I have been practically unconscious of life. And the fact that I have measurably succeeded by this means in negating life itself has made existence tolerable and on the whole worth while."

THE U. S. GROWS STEADILY

We are talking about buying a few islands here and there. An extra piece of real estate acquired now and then, if it is in fair shape and the tenants are of the right sort, is a healthy way to expand. And since the Illinois primary there seems to be a definite proposal to annex the city of Chicago also. There were many years ago, in the great U. S., no doubt. Their acceptance and enforcement will hamper some activities to quite an extent, but they may come to be finally accepted. We can get used to most anything, they say.

DOES MUSSOLINI THREATEN WORLD PEACE?

Only one of two things—the downfall of Mussolini or the defeat of Britain's present Conservative government, can save the world from another great conflict when the impending international crisis comes in 1936. Prof. Maynard Krueger, who has been connected with the Geneva conference in an educational capacity for two years, said in an address, Prof. Krueger, now of Albion, Mich., college, said:

"Someone may do the world a favor by picking off Mussolini, or the present government in England may change and break up the present concert of powers." He declared Mussolini the most dangerous and most powerful man in Europe and said leaders of all nations standing behind him are worried about the threatening Italian leader. He pointed out that in 1936 the present naval agreement between the United States and Japan expires and in the same year Mussolini's naval program and army expansion program will be achieved.

will address the Roundup visitors, with the large farm problems of the day. He has been an active worker for many years, in the great farmers' organization which he represents and he knows what organized agriculture desires.

Mr. E. W. Johnson, Forest Nurseryman in charge of the State Forest Nursery, will discuss the value of the Chinese elm and other hardy trees for planting in western Kansas.

Dr. C. W. McCampbell, Animal Husbandman at the Kansas State Agricultural College, will present the results of the Livestock Feeding Experiments.

Livestock producers are especially invited to make the trip to Hays to attend the Roundup. Remember the date, Saturday, April 28.

MAYBE WE WILL BUY US SOME MORE PEOPLE

Support is given in Paris to the general idea that the United States be allowed to buy up the French, British and Dutch colonial possession in the West Indies.

The important French weekly publication, L'Illustration, voices the opinion that it is to France's advantage now to dispose of Martinique, Guadeloupe, St. Barts and the Mascare

Ladies' Auxiliary

NOTICE

ALL LADIES AUXILIARY DUES SHOULD BE SENT DIRECT TO THE STATE SECRETARY, MRS. MAY INGLE, MICHIGAN VALLEY, KANSAS.

THE AUXILIARY DUES ARE \$1. YOU KEEP 30c IN YOUR LOCAL SEND 70c TO THE STATE SECRETARY. THEN 20c OF THIS IS

SENT BACK TO YOUR COUNTY ORGANIZATION IF YOU HAVE ONE. IF YOU DO NOT HAVE ONE THE STATE WILL KEEP IT IN THE TREASURY UNTIL YOU DO ORGANIZE, THEN YOU ARE ENTITLED TO ALL THE COUNTY DUES FROM DATE OF ORGANIZATION.

Junior Cooperators

MEMBERSHIP LIST
ADDIE HARRIS—Kincaid.
JULIA POWELL—Colony.
HELEN HOLCOMB—Baldwin.
LORETTA SIMECKA—Della.
NAOMI KITCHEN—Lyndon.
HELEN CENTILVIRE—Mont Ida.
KEITH CENTILVIRE—Mont Ida.
PETE CENTILVIRE—Mont Ida.
CLINTON DONALD—Kincaid.
HOWARD DONALD—Kincaid.
GEORGIA GRACE COFFMAN—Madison.
HELLEN BARTZ—Rush Center.
MILDRED NELSON—Ottawa.
MARGERY JEAN KRESIE—Meriden.
PHYLLIS TURMAN—Ransom.

We have a letter from a little girl from the far west of the state, Phyllis Turman, who lives out at Ransom, Kansas. If you don't know how far west that is, suppose you look on a map and find out. We are glad to welcome Phyllis into our circle and hope she will come often.

This puts me in mind of an interesting game we might play. Everyone who has written and everyone who has not written, write and tell me how far you live from Salina. I think it would be fun to see how far our letters must go before reaching this office.

I hope everyone of you will read this issue as well as every member of your family. This is the first anniversary of the death of our dear President, John Tromble. He loved every man, woman and child in Kansas and had the welfare of the Farmers Union so much at heart that he forgot to take care of himself, and it

HOMEMAKERS ASK QUESTIONS ON HOUSECLEANING PROBLEMS

Springtime is house cleaning time in many South Dakota homes and during recent weeks many questions have come to the State College home economics department concerning cleaning problems.

"What is the best way to clean upholstered furniture?" asked one homemaker. The home economics specialists recommend using a vacuum cleaner or a brush. A soft brush is best for velvet and velour; a stiffer one for tapestry and other strong, firm materials; and a pointed one for tufted upholstery.

If convenient, upholstered furniture should be taken out of doors occasionally and beaten with a flat carpet beater. It may be cleaned indoors by the following method. Cover the upholstery with a cloth dipped in water and wrung as dry as possible, then beat with a flat beater. The damp cloth will take up the dust, and prevent it spreading over the room.

Leather furniture coverings last

longer and look better if rubbed occasionally with castor oil, or a commercial leather polish to restore oil that gradually dries out of the leather. The oil should be rubbed in well and then all excess oil wiped off.

Re-waxing floors is another important housecleaning problem. Under moderate use, a floor needs re-waxing only two or three times a year. Applying too much wax is a common mistake. The extra wax lies on the surface in a soft coat that collects dust and is easily marred. To clean a waxed floor sweep it with a soft brush or a mop entirely free from oil. Oil softens wax, and should never be used on the waxed floor in any way.

HOME HINTS

The living room is the heart of the home—the place where guests are entertained, where the family gathers at the day's end. Hence it should be most carefully planned.

First of all it should have large, spacious windows so that in the early spring days the room will be flooded with sunshine. If the house is made



5700. Blouse and Skirt for Junior and Miss.
Cut in 4 Sizes: 14, 16, 18 and 20 years. A 16 year size requires 1 1/2 yard of 36 inch material for the Blouse, and 1 1/2 yard for the Skirt. The width of the Skirt at the lower edge is 1 1/2 yard. Price 15c.

6123. Girls' Dress.
Cut in 4 Sizes: 4, 6, 8 and 10 years. An 8 year size if made with peasant sleeves will require 2 1/2 yards of 36 inch material together with 3/4 yard of contrasting material. If made without the peasant sleeves, 1 1/2 yard less will be required. Price 15c.

FASHION BOOK NOTICE

Send 12c in silver or star, for our UP-TO-DATE SPRING & SUMMER 1928 BOOK OF FASHIONS, showing color plates, and containing 500 designs of Ladies', Misses' and Children's Patterns a CONCISE and COMPREHENSIVE ARTICLE ON DRESSMAKING. ALSO SOME POINTS FOR THE NEEDLE (illustrating 30 of the various, simple stitches) all valuable hints to the home dressmaker.

Pattern Dept., Kansas Union Farmer, Salina, Kansas. Box 48.

of rock or of brick, wide window seats

add to its charm. As the spring breezes blow, heavy draperies begin to appear out of place and may be replaced with some lighter in texture and color.

Reading lamps, not ornate but simple in design, can often be used to enliven the corners which otherwise may be drab and uninteresting, especially at night.

The walls should be tinted or papered in a neutral color, for then they are the best background for pictures and for the people in it. A wall paper with a big splashy design makes the room seem much smaller and detracts from the effectiveness of the pictures.

As for the pictures, a great deal depends upon the individual tastes, but a hint about the size may not come amiss. Very few wall paintings are too large in proportion to the walls and a great many are too small. Rather small pictures often make the wall appear spotty.

Attractive little bookcases make ugly nooks and crannies delightful. Bright cushions and vases give an atmosphere of hominess and ease.

Another important factor in the decorative success of the room is the furniture grouping. The average room

KANSAS UNION FARMER WEEKLY EXCHANGE

If members of the Union have anything to Sell or Exchange, they should advertise in this department. Rate: 3 cents a word per issue. Count words in heading, as "For Sale," or "Wanted to Buy," and each initial or figure in the address. Compound words count as two words. CASH MUST ACCOMPANY ORDER—TRY THIS DEPARTMENT—IT WILL PAY YOU.

CLASSIFIED ADVERTISING

FARM WANTED

OREGON farms, timber lands, opportunity. Write: Oregon Pacific Realty Corporation, Eugene, Ore.

WANTED—Hear from owner good farm for sale. Cash price, particulars. D. F. Bush, Minneapolis, Minn.

WANT to hear from owner having farm for sale, give particulars and lowest price. John J. Black, Box 96, Chippewa Falls, Wisconsin.

MISCELLANEOUS

Save 50 Per Cent Shaving Cost
Single edge blades 25 cents, double edge blades 50 cents per dozen—Sharpened, Buffed, Sterilized. Better than New. Send blades to Salina, Kansas, Safety Razor Sharpening Co. Send money with order.

MILLER LUGGAGE CARRIER
Made of heavy cotton duck, folds into small space when not in use. Large carrying capacity. A very efficient carrier. Send for circular. Wm. H. Miller, 1205 W. Mills, Creston, Iowa.

SEEDS, PLANTS, ETC. FOR SALE

300 FOOTPROOF Cabbage and 300 Bermuda Onion plants, prepaid \$1.00. Jacksonville Plant Co., Jacksonville, Texas.

SUDAN \$2.00—Cane seed \$1.00—Millet \$1.50; if you have canna cassia, millet or kafir ask us for bids. Meier Grain Co., Salina, Kansas.

ALPACA \$6.50; Red Clover \$12; White Scarified Sweet Clover \$4.20; Timothy \$2.00; Alsike Clover \$13.00; Mixed Alsike and Timothy \$4.00; Blue Grass \$2.50; Orchard Grass \$2.40; Red Top \$2.10; all per bushel. Bays Free. Tests about 85% pure. Send for Free Samples and Special Price List. STANDARD SEED COMPANY, 21 East Fifth Street, Kansas City, Mo.

Frost Proof Cabbage and Onion Plants. Open field grown, strong, well rooted from treated seeds. Fifty to fifty to one hundred seeds, labeled with variety named, Jersey Wakefield, Charleston Wakefield, Succession, Early and Late Dutch. Postpaid: 100 \$.50; 200, \$.75; 300, \$1.00; 500, \$1.25; 1,000, \$2.00; 2,000, \$3.50. Collect crate twenty-five hundred \$2.50.

Onions: Prizebreaker, Crystal Wax and Gold. Postpaid: 500, \$.80; 1,000, \$1.25; 2,000, \$1.50. Express collect crate: 6,000, \$1.50. Prompt shipment, safe arrival satisfaction guaranteed. Write for free Seed and Plant Catalog. UNION PLANT COMPANY, TEXARKANA, ARKANSAS.

can be divided into three or more groups, each complete in itself, yet all connected in a unified way.

ALIVE AND DEAD SOILS

"The amount of organic matter or humus in a soil determines, to a large extent, its aliveness or deadness. Likewise the productive capacity of a soil is controlled to a large extent by its organic matter content," says H. M. Bainer, Director, Southwestern Wheat Improvement Association. Continuing he says, "As long as a soil is more or less alive, it contains an immense amount of organic matter, but as the years go by, this supply will gradually disappear, unless special provision is made to maintain it."

"Much of the loss of organic matter is due to too much of the 'one cropping' system, like producing wheat year after year on the same field without any kind of a rotation system. Burning of stubble, straw and other vegetation, instead of plowing it under is also responsible. The cultural methods of the farmer, a great deal to do with holding or losing the organic matter, continuous shallow disking without an occasional deep working will soon deplete a soil of its organic matter."

"A soil deficient in organic matter is hard to handle; it is not able to get hard and run together or puddles. Without enough organic matter a soil has nothing to give it life or moisture holding capacity. Soils that are most likely to blow are those that are loose and have insufficient organic matter to bind the particles together."

"Organic matter improves the physical condition of a soil, making all tillage operations easier and more satisfactory, it also reduces baking, cracking, erosion and blowing. Plenty of organic matter increases the soil's moisture holding capacity, thus helping to carry crops through periods of drought. Organic matter furnishes food for the necessary soil bacteria, such as those that change nitrogen into a form that plants can use, thus the organic matter and nitrogen go hand in hand and when one is deficient the same thing is usually true of the other. A soil is, therefore, known for its fertility in proportion to the amount of organic matter and nitrogen it contains."

THE THING SIMPLY ISN'T DONE

A South Dakota paper calls attention to the fact that a check payable to the state treasury for \$201,000, drawn by the state-owned cement plant, was returned to the plant by the State Auditor, who could find no warrant in law for receiving money from such a source.

It seems that the plant has more than justified the hopes of its promoters. It is a going concern, showing profits. But to have a state institution putting money into the state treasury instead of taking it out—aiding the taxpayer instead of burdening him—is so unusual that there is no lawful authority for receiving it. So the money remains for the present in the account of the cement plant.

It takes 16 acres of trees to produce the paper for one Sunday edition of a large city newspaper.

Forest industries, logging and pulp manufacture make up the second largest industry in the United States in capital invested and labor employed.

There are at least 4,000 new uses for wood and new ones are being discovered every day.

farm use of electricity. A Canadian

We cut five million trees a year to maintain telegraph and telephone lines.

FARMERS' UNION DIRECTORY

NATIONAL OFFICERS
C. E. Barrett, Pres., Union City, Ga.
C. E. Huff, Vice-Pres., Salina, Kansas
A. C. Davis, Sec., Springfield, Mo.

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Farmers Union Jobbing Association
337 Board of Trade Bldg., Kansas City, Missouri

246 F. U. Insurance Bldg., Salina, Kansas
Farmers Union Cooperative Produce Assn.
337 Board of Trade Bldg., Kansas City, Missouri

Farmers' Union Live Stock Commission
105-8-10 Live Stock Bldg., Kansas City, Mo.
Live Stock Exchange Bldg., Wichita, Kan.

Farmers' Union Mutual Insurance Co.
Salina, Kansas

Farmers' Union Auditing Association
Thomas B. Dunn, Salina

Farmers' Union State Bank
Huron, S. Dak.
Kansas City, Kansas
Kansas Union Farmer
Salina, Kansas

Farmers' Union Managerial Association
A. M. Kinney, President, Huron, Kansas
Miss Olive Troutman, Secretary, Kansas City, Kansas

NAVAL EXPENSE CAN BE REDUCED

A desire for cutting down the increasing requirements for maintenance of the navy was manifested throughout the Congressmen's conduct in dealing with the naval appropriations bill. Along with his expressed desire to devise some plan for cutting down appropriations, Congressman French is being aided by a growing sentiment among congressmen, particularly from those districts which do not have private shipbuilding yards, that the demands of the naval establishment are too heavy for peace-time requirements. Also, it is complained that the big army and navy men are taking too much of the time of Congress away from important legislation dealing with the domestic welfare of the country.

The criticism always directed by the militarists against efforts to apply the rule of economy to military demands is noticeably losing its effect on increasing numbers of members of both branches of Congress. The established practice among militarists of calling everything and everybody "unpatriotic" that opposes their extension program is no longer sufficient. As recently expressed by a Congressman in casual conversation: "The time is rapidly passing when the silk braids and brass buttons behind the only emblem of patriotism and a new method of flag-waving must be devised to get the people excited about the grave dangers which so threaten as to make exorbitant appropriations for maintenance of the military structure a possibility."

BANKERS MEET AT KANSAS CITY AND PLAN FURTHER "WEEDING OUT"

State bankers associations are expected to inaugurate soon a united drive for the creation of clearing houses units among rural banks as the result of the conference here yesterday of the clearing house section of the American Bankers association, according to the views expressed last night by the bankers.

According to the plan outlined by Thomas H. Preston, Chattanooga, Tenn., president of the American Bankers association, the rural banks would be divided into groups of counties with fifty to seventy members.

"These banks would maintain a central headquarters to work out their problems under the supervision of the state banking department," Mr. Preston said. "In this way they could eliminate expensive competition as well as keep a close check upon the strength of each member."

In this way, it was pointed out, the weaker banks naturally would be weeded out, leaving the banking industry on a more substantial basis.

The meeting here is the first of a series in the Mississippi valley states, a region in which there have been many failures in recent years.

The progress of civilization has been marked by the depletion of forests and then by their restoration. Some nations, however, were never able to replace the original forests, and they are today among the bleak, arid, naked desert lands of the world.

Five million trees are cut annually for telegraph and telephone poles.

PILES
Cured without Surgery
DR. O. A. JOHNSON
1324 MAIN ST. KANSAS CITY, MO.
68 PAGE BOOK—FREE

LETTER HEADS
\$6 PER THOUSAND
ENVELOPES
\$5 PER THOUSAND
High Class Job Printing at Low Prices
THE GENERAL PRINTING CO.
Farmers Union Bldg., Salina, Kansas

HOW SHE GOT RID OF RHEUMATISM

Knowing from terrible experience the suffering caused by rheumatism, Mrs. E. Hurst, who lives at 204 Davis Avenue E. 14, Bloomington, Ill., is so thankful at having healed herself that out of pure gratitude she is anxious to tell all other sufferers just how to get rid of their torture by a simple way at home. Mrs. Hurst has nothing to sell. Merely cut out this notice, mail it to her with your own name and address, and she will gladly send you this valuable information entirely free. Write her at once before you forget.

Mining operations call for 260 million cubic feet of wood every year.

RESOLUTION OF SYMPATHY
Since our Heavenly Father has seen fit to remove by death the father of our sister Mrs. Kate Lelpersberger, Be it resolved, that we the members of Baldwin Creek Local No. 1380 extend to our bereaved sister and family our sincere sympathy in their sorrow, and Be it further resolved, that a copy of these resolutions be sent to our sister and family a copy be spread on the minutes of this meeting, and a copy be sent to the Kansas Union Farmer for publication.
C. E. Larson
Chas. Anderson
Mrs. Chas. Anderson
Committee

PREPAREDNESS

HAVE YOU AMPLE PROTECTION IN CASE OF LOSS?

This is the beginning of the season of storms.

Remember

Storms Just Drop In—They Don't Make Appearances

Do not Delay. See your local agent today.

Farmers Union Mutual Insurance Co.
of Kansas

Salina

Kansas

Price List of Local Supplies

Application cards 20 for 5c
Credential blanks 10 for 5c
Dimit blanks 15 for 10c
Constitutions 5c
Local Sec'y's Receipt Books 25c
Secretary's Minute Books50c
Farmers Union Buttons25c
Cash Must Accompany Order. This is Necessary to Save Expense in Postage and Labor.
WRITE C. E. Barrett, Box 51, Salina, Kansas.

Farmers' Union Song Leaflets, per dozen10c
Business Manuals, now used instead of Ritual, each5c
Farmers' Union Song Books published by Jobbing Assn 20c
Farmers' Union Watch Fobs 50c

We are having a large increase in our business.

WHY

It's explained—Real SERVICE and real

RESULTS

Try our service, you will like it.

FARMERS UNION JOBBING ASSOCIATION

337 Board of Trade Bldg.,
Kansas City, Mo.

Be Your Own Ambassador Represent Yourself Have Your Say

By Shipping To
YOUR OWN FIRM

You not only receive expert service, but will build for the future.

In No Other Way
Will Your Voice Be Heard

Farmers Union Live Stock Commission

Stock Yards

Kansas City

YOUR SON'S FUTURE?

Suppose you have a son about ten years old.

Of course you are planning on giving him the best possible kind of a home and a good education.

You realize, of course, how much his future depends on your income. Anything that might prevent you from continuing to earn your present income may damage that boy's start in life.

Without obligation on your part we will be glad to send you our plan that will guarantee the continuance of your income until your son reaches full manhood.

Farmers Union Mutual Life Insurance Co.

Home Office—500 Royal Union Life Building
Des Moines, Iowa



LA PROMENADE



ELSA



BYRD



DOLLY



PAREE



GEORGETTE

STUNNING SUMMER HATS OF VISCA CROCHET BRAID

We are presenting an advance and exclusive showing of six beautiful designs in the latest novelty, the VISCA CROCHET HATS. By reference to the illustrations you will note that these designs are suitable for the kiddies as well as the grown-ups. When completed with ribbon decoration and ornament to match the color of the hat selected,

they give you style, individuality and pleasing color combinations.

The models shown require two spools of the Visca braid, 144 yards to the spool, although a very small hat for a child can be made from one spool. A wide selection of colors, including black, white, diadem or lavender, tiger, lily, liberty blue, bachelor button, Castilian red, independence or navy blue, gentian blue, monkey skin, Mother Goose, maroon

glove, gull or light grey, pistache or green, and palmetto or dark green, is available.

An instruction sheet showing just how to crochet each of the models shown is furnished with the braid. Price of the braid is \$1.50 per spool, making it possible for you to secure for \$3 a hat that would cost two or three times that amount if otherwise obtained.

Be sure to state color and name of style.

:: Neighborhood Notes ::

POTTAWATOMIE COUNTY HAS GOOD MEETING

Mrs. Huff and I had the pleasure a few days ago of meeting in Pottawatomie Co. with the Flush local, northeast of Manhattan. We both enjoyed it greatly. She got a real honest-to-goodness dinner and I had a chance to talk for a few hours.

The roads were very bad from recent rains. The cars had on chains lots of mud. In spite of this there was a good crowd—men, women and children. It was a privilege to get to know them. The dinner was served in the basement of the school house and the program given in the hall on the top floor.

The resolutions committee had a well-prepared report, and it was discussed fully. It dealt with the McNary-Haugen bill, the private stock yards act, the proposed tax reform program in Kansas, the use of radio in the Farmers Union. The continuation of the ban on South America was asked, the members were urged to watch the political situation closely, to vote in the coming primary. Our insurance was held up as a valuable service, and it was suggested that every member ought to buy it. Full loyalty was urged.

The evil of direct selling of hogs was pointed out. Clyde Reed was commended for the service rendered in the rate fight. The meeting was very much alive.

They meet next at Olsburg. Someone, with a fine sense of humor and his eye on the calendar, suggested that they might as well stay there just a little longer and have the next quarterly meeting before adjourning. And I hadn't talked long, either! The program included some good musical numbers. The officers seem to be doing their work well, and they have a loyal bunch to work with.

I ATTEND LOCAL MEETING NEAR MILTONVALE

On invitation I attended one night last week the meeting of one of our good locals west of Miltonvale. There is a good deal of sickness in the neighborhood just now but a fair crowd was in attendance. The local business activities in which they are interested are in Miltonvale. The fact that they did last year a business of \$375,000, as I am told, indicates that locals and memberships are loyal and earnest.

This meeting indicated that fact. Some acquaintance had been established in this area about 17 years ago, and it was pleasant to renew it. They heard me patiently. A little later they expect to have a picnic in which all their locals will share. They all speak highly of their business, regretfully of the resignation of their old manager, Mr. Whitney, who has made an enviable record but whose health is completely broken, and confidently of the new manager, Mr. Eye, who has been a director for years. The produce association has done some work in this neighborhood and its officers were spoken of very highly. It was a privilege to meet with them.

The Hon. Jonas Slickery, M. C. The House of Representatives, Washington, D. C.

Dear Jonas:

I see by the newspapers that you are quoted as saying that you are earnestly in favor of some form of a farm relief bill, but do not go on record as favoring any particular measure.

You remind me of a story I heard about a man who wanted to die; he was a very religious man, and was always saying that he was ready to die, and would make long prayers in church for the Lord to take him. Well folks finally got tired of hearing him, and so one night a bunch of neighbors gathered at his house and told him that they had come to kill him; they also told him he could have his choice of the way he would die. Well sir, he began to beg, but his neighbors were very stern with him, telling him that he had become a nuisance of himself and that he had to die; finally he asked them if they would agree to let him die in any way he wished; they told him he could, and you know he said he believed he wanted to die of old age.

You know Jonas, I do not believe you care a tinker's damn whether the farmers get any relief or not; but I do realize that you fellows are in a devil of a hole; if Congress does not pass some kind of a farm relief measure, you are going to have hard sledding this fall in getting back to Congress; if Congress does pass the McNary-Haugen bill and the president vetoes it, it will still be rough going for the Republican party in the coming election.

I will bet dollars to doughnuts though, that when the vote is taken in the house on this bill, that you have some very important business and are absent from the roll call, and that you have forgotten to pair with some other congressman who is absent too, and is opposed to the bill. The severe drubbing which rotten politics allied with the opposition to farm relief, got in Illinois the other day, is a pretty straight warning to those congressmen who have to depend upon the farmer vote for re-election this fall. Better watch your step, Jonas.

Your old schoolmate,
A. M. KINNEY.

The Harmony and Buckeye Locals met in a joint meeting at Buckeye on Wednesday evening with a good attendance and five new members were taken in. It was voted to have the county meeting May 12th. A report of the meeting at Salina was given and every one enjoyed the pie and coffee that was served after the meeting.

Respectfully,
ROY EMMONS

A FAITHFUL WORKER GONE

The community and members of the Blanchville Local No. 796 were shocked by the sudden illness and death of their beloved leader and president, Carl Oscar Levine, who died April 13, 1928.

Oscar was a tireless worker and was never happier than when working for others. We have been with him more or less since childhood and know his inner life. We have watched him in his Sunday school work and his church work and later been at his side when he went to college, and have seen him take extra work at school and still take time to act as president of the Y. M. C. A. Also an active part in the young peoples work at church as well as many other activities at the college. We have been with him in his room and after the lessons were finished he would take time to read a chapter in the Bible and offer a prayer to God.

After college days were over, his fellow students of K. S. A. C. received a call to furnish a man to teach agriculture and religion to the students of the Canton Christian College in that far off country of southern China. Oscar was their choice.

Considering his Christian duty he left all that was dear to him and accepted that call. He spent five precious years at that work. After returning he took up the work of his farm which he always intended to do. He had just recently completed a beautiful farm home where he had planned to continue his useful life which was so suddenly taken away.

In the passing of our beloved brother the Farmers Union loses one of its best men and wishes to extend sympathy to his sorrowing wife and little daughter, Ruth.

A Fellow Member.

BEATTIE HELD SPECIAL MEETING

Farmers Union met at Beattie special. Stockholders meeting of the Beattie Farmers Union Co-operative Association was held at the Opera House Tuesday afternoon, April 10th, 1928. The farmers could not turn in the fields and there was an extra good attendance. About an hour's time in lively discussions and transaction of general business. We were really lucky and it was not Friday, the 13th, either for we had with us two state officers. President Huff addressed the meeting. His talk was along the line of co-operation and loyalty of the members to their own organization. Also he pointed out many of the pitfalls in the way of the farming industry and explained the importance of the farmers hanging together and not biting on the other fellow 1-2 cent bait, after which Sec'y Brasted was introduced and gave a splendid talk on the activities of the various farmers organizations with which he is connected and emphasized the importance of Co-operative and of one expert salesman at Kansas City and St. Joe. He also paid high tribute to Clyde M. Reed, Republican candidate for governor, telling of how Mr. Reed had been secured by the various farm organizations to fight an increase in R. R. freight rates and feeding agriculture. He also said Mr. Reed had conducted their or our fight principally on his own capital that the farm organizations had paid only about a third of the expense. Our County Farmers Union president, H. S. Waters, and his wife of Blue Rapids were also present as were August Wempe, Richard Mackey, our county secretary, and treasurer, Herbert Fieldhausen, J. T. Fitch, of Frankfort, J. D. Anderson of Axtell, Richard Hawkins, R. S. Pauley, of Marysville. Following the meeting a committee was named to help with arrangements for the coming state meeting which will be held at Marysville this fall. Let's all do our duty if only with our presents at the meeting.

J. D. Stosz.

WE, THE MEMBERS OF THE CHASE COUNTY FARMERS, E. C. U. OF AMERICA IN COUNTY MEETING ASSEMBLED, AT BAZAAR, APRIL 14th, 1928:

Resolved that we favor a general revision of the State Laws, many of which are antiquated and useless.

Be it further Resolved that we request our State Senator and Representative to use every honorable means to bring about this change in our State Constitution and Laws.

Be it further Resolved that we will not support any candidate for an Executive or Law making office that will not pledge his loyal support to the Co-operative movement, and provide for a Text book on Co-operation, to be taught in our Public Schools.

Be it further Resolved that the Farmers Union of Chase County as a body are opposed to direct buying of slaughter animals by Packers, and favor shipping to the Co-operative Market.

Be it further Resolved that the Townships draw a portion of the Gasoline Tax to maintain Township Roads.

Be it resolved that we most heartily endorse Senator Capper for his stand in the oil scandal and his support of all Farm Legislation.

Resolved that a copy of these resolutions be sent to the Kansas Union Farmer paper, and one to each of the county papers and a copy be spread on the records of this meeting by the County Secretary.

Resolutions Committee:
Wm. McCabe
Eugene Reehling
John Crawford
County Secretary, W. C. Wood.

W. A. Getty, of Downs, who is visiting his daughter, Mrs. Hudkins, called at the office. Says he likes the Kansas Union Farmer. Was disappointed not to see any of the men, but the ladies of the office enjoyed his visit.

Mr. Ben Naeve, who was formerly of the Farmers Union Life Insurance Co., and who is now in the real estate business in Osborne, Kan., called at this office on Saturday.

The newspapers of the United States take about three million tons of pulpwood every year.

TUNING IN ON THE BAN KMEETING

(Continued from page 1)
Mr. Huff. An accommodation note is one for which you receive nothing. You lend your credit and receive nothing in return. When John Tromble signed that note, he did not get anything for it.

Q. Did Mr. Trull get that money? Who did get anything from it?

Mr. Dunn. As I understand the accommodation paper, a certain amount of stock of the bank had not been sold, and the banking department shall be opened until all the stock is sold. This bank stock was not sold and the banking department might want to know why. The directors of the bank gave their notes for the stock sold, with the understanding that the stock would be sold soon. Whenever a share of stock was sold, the directors would be relieved of that. The directors were not to hold the stock. They did not even have the stock certificates. There is a suggestion that if that was the case that the account be moved. It was done at that time. Not with any idea that it would stay there if the bank had considered it an asset but because it became an expense to the bank to handle it, it was moved. The deposit had to be made at the stock yards and our account went through two banks. They had to furnish us checks, etc. For that reason the account was changed.

I want to say a word further about the questionable notes and how they came into the bank. That question has been asked. A good deal of that paper came into the bank in the early days of the bank. We were not par-

ticularly watching the affairs of the bank closely. If the directors have been possibly negligent or careless, it is not for me to say. If there is anybody connected with that institution or a director who has done anything criminal or unlawful he needs to be punished. We have been busy analyzing the affairs of the bank and getting the facts in the way they will come to light as they should come. I do not agree with the banking department that that Class A paper is worthless paper. I do not think there is any of it but that some portion will be collected. I do not think the directors need to excuse themselves or give excuses for what they have done. There is one thing we must do. If we have made mistakes we can admit them. If we have been wrong, we can make it right. I do not think we need to trouble what is going to be done with Tom or Dick or what mistakes have been made or fix the responsibility. That will be done. What we want to do is form a constructive program to get the name of our organization.

What I am concerned in is how the depositors will be paid, and men, because they happen to be our hired men, not be held to suffer beyond their personal liability. We stockholders will have to pay our 100 per cent assessment. We know that. We knew it when we took out our stock. We knew the law and what we were going to have to do. I am going to pay my \$500 assessment and I believe that 80 per cent of the stockholders will come up like men and pay their assessment voluntarily. 100 per cent would if they could. If we can form a plan here so we can raise the amount of this assessment and then the organizations follow we believe the farmers Union can go out and raise a little more. You are not raising it to protect anybody who has done wrong. You are raising it to pay your depositors and to protect your organization and keep the name of the Farmers Union unsullied.

John Huber. Now that we have heard the notes read and amounts of the notes, I would ask that we go a little farther and show the heavy depositors all along the line and see who they are. See who we owe this money to. Anything over \$1000 will be satisfactory.

Mr. Dunn read the list of depositors who had \$1000 or over on deposit in the Farmers Union State bank at Kansas City.

John Huber. The reason I called for that statement was to see who we owed this money to. We are not our own fellows. We ought to feel proud we are not owing the outside world. It may make a hardship on some of us but it is our own family. Just

a part of it. We took out \$25,000 of Phillips county paper. That was no bad paper there except it was the paper the banking department had ordered out. The Livestock took its share of that paper. When I called the attention of my board to what the management had done, they, (the Missouri members) said to me, "You did that on your own personal responsibility and you will be personally liable to the Livestock for that loss, if there is any." Mr. Brasted says: "What the management has done has been with my counsel and advice and I will be equally liable with the manager for what loss there might be on that paper." I have had some personal criticism because they said the Livestock slipped out from under and moved its account before the bank was closed. I would rather Mr. Brasted would have explained this feature of it than myself. The account of the Livestock was not an asset to the bank. Because of the nature of our account it became an expense to the bank to handle it. A December, or possibly November, meeting, Mr. Brasted himself brought up the question of the value of the Livestock account to the bank and asked the president and cashier of the bank what value our account was to them and they said it was of no value but it was an expense of from \$20 to \$30 a month and the board suggested that if that was the case that the account be moved. It was done at that time. Not with any idea that it would stay there if the bank had considered it an asset but because it became an expense to the bank to handle it, it was moved. The deposit had to be made at the stock yards and our account went through two banks. They had to furnish us checks, etc. For that reason the account was changed.

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What I am concerned in is how the depositors will be paid, and men, because they happen to be our hired men, not be held to suffer beyond their personal liability. We stockholders will have to pay our 100 per cent assessment. We know that. We knew it when we took out our stock. We knew the law and what we were going to have to do. I am going to pay my \$500 assessment and I believe that 80 per cent of the stockholders will come up like men and pay their assessment voluntarily. 100 per cent would if they could. If we can form a plan here so we can raise the amount of this assessment and then the organizations follow we believe the farmers Union can go out and raise a little more. You are not raising it to protect anybody who has done wrong. You are raising it to pay your depositors and to protect your organization and keep the name of the Farmers Union unsullied.

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as to the value of the assets, will be \$116,000 to pay the depositors in full.

Mr. Norgaard. That is not much. We can do that.

Mr. Huff. The Kansas Farmers Union proposes to meet this situation and solve it in the right way. We will turn our attention now to what we are going to do about it. Is that satisfactory? Now, we will talk about what we are going to do.

Q. How many members in the state? Kansas.

Mr. Brasted. 16,000 adult male members.

Q. The idea in asking the question was could we not lay an assessment on the membership and help out in that way?

Mr. Huff. Yes, it would be easy to figure out how much it would be per member but that would not be a very good practice, and we could not collect it.

E. L. Bullard. Because I know from conversation I have had with Mr. Huff and Mr. Woodman and others that they have given serious thought to the plan of working out our difficulties, and taken it more seriously to heart than some others who were not so directly interested. Mr. Huff, Mr. Brasted, Mr. Woodman, Mr. Witham, and also the rest of the board of the bank and perhaps a few others have talked over a good many plans. I have talked over a good many plans. I know Mr. Huff's mental attitude perhaps in not wishing to be the first one to present his plans because he does not want this group to feel he is trying to dictate to them. But, I am suggesting because I know they have talked over these things, I know no better man to outline the plan than one of them. That plan might or might not meet with your approval.

E. E. Woodman. I think, with the permission of the chair, I will ask a question of this audience. I would like to know how many stockholders of the bank are in this room. Rise to your feet and be counted.

(75 persons representing stock in the Farmers Union State bank were counted.)

I think a majority of the stock in the bank is represented. It is true we have had talks and conferences as to the best method of handling this situation and I am not coming to you with any plan but what may need a lot of modifications and I do not know I am giving a plan that has met the sanction of the group in conferences. My general idea of the thing will be this:

As stockholders in that bank, we are going to pay the assessment. As I said a few minutes ago, we went into it with our eyes open and we understood if the bank was not a success we would have to make that double payment. If all of the stockhold-

ers go out. Let's not lose our heads.

H. H. Goetsch. The fact is that 50 per cent or over of them are but one-share stockholders; and are scattered over the state. Would that not make it very hard to collect that portion? What percentage can you figure on that? Has Mr. Dunn made any estimate?

Mr. Dunn. The difficulty would be we will notify them of their assessment. If they do not take any steps to pay it, then it will be our duty to notify them we are going to sue them for it and we have a good case to sue and get judgment and collection. Very few members of the Farmers Union want to admit that and have a judgment hanging over their heads for \$100. If they are in a position to pay, the receiver has to be hard-boiled and make them pay it.

Mr. Glessner. Is there any limit in the time you are allowed to make this settlement or are you liable by law to a certain length of time?

Mr. Dunn. The assessment should have been made before this. Mr. Huff and Mr. Brasted interviewed Mr. Bone and put the proposition up to him that as soon as we had some information about our stockholders we would call a meeting and if possible, they might make some arrangements at that meeting so it could be taken care of without making a direct assessment. The banking department was agreeable to that arrangement. That assessment depends on what you do at this meeting.

Mr. Huff. Mr. Dunn said notice of assessment would not be made until we say it is to be done. We will allow any reasonable time to make your arrangements. If we can avoid that unpleasant experience by a better method we have full freedom to do so.

Mr. Norgaard. I came in a little late. Everybody who took stock, do they have to pay \$200 or just part of it. Are they assessed \$200 or \$100?

A. All the stock was sold at \$200. \$100 capital and \$100 surplus and stockholders' account. You are liable \$100 on each share.

Q. What is the total loss, if you know, and what are you suggesting for remedy?

A. The net loss, according to the estimate the assistant receiver has

made, is \$116,000. That is not much. We can do that.

Mr. Huff. The Kansas Farmers Union proposes to meet this situation and solve it in the right way. We will turn our attention now to what we are going to do about it. Is that satisfactory? Now, we will talk about what we are going to do.

Q. How many members in the state? Kansas.

Mr. Brasted. 16,000 adult male members.

Q. The idea in asking the question was could we not lay an assessment on the membership and help out in that way?

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As stockholders in that bank, we are going to pay the assessment. As I said a few minutes ago, we went into it with our eyes open and we understood if the bank was not a success we would have to make that double payment. If all of the stockhold-

ers pay that 100 per cent assessment, it will be \$100,000. The probabilities are we will not realize that much. What we want to avoid is that assessment. Not but what there will be one made but it will be a form, or a matter of routine, provided the stockholders arise to the occasion and work out a solution of their thing. It will be within the province of the stockholders here to recommend the appointment of a trustee, or trusteeship of this fund. Then, the stockholders pay to that trustee. This trustee will be put under bond and contract to use the funds in a certain way. Then we stockholders pay our assessment of the amount to the trustee to be used for us. We to get a receipt from this trustee for it shows we have paid to him the amount of our assessment. In addition to getting the amount from the stockholders of our assessment, we hope the membership over the state will see fit to contribute to this fund to be placed in the hands of the trustee. We need to raise \$125,000 in \$100,000. The banking department will accept this kind of a proposition with the understanding this fund is to be used to pay the depositors. We must raise enough to pay all the depositors in this bank. Mr. Bone said that if we work out a plan of this kind it would avoid an assessment and that if the depositors were paid, then the concern of the banking department is over. We can raise enough money to pay the total deposit, but the Insurance Company is the heaviest creditor of the bank in the way of a deposit. The Creamery Company is a heavy creditor of the bank. Some other institutions are in that list. I think a plan be worked out so the Insurance Company will agree to pay back into the fund its share of that dividend. I believe the larger depositors, the state institutions, can do that. Legal steps will have to be taken so they can but if it is not done, they all stand to lose part of their deposits anyway. We do believe if the depositors are paid, and the continued liquidation is undertaken, there will be a larger realization on the assets of the bank than there would be on the forced liquidation by the banking department. There will be from \$25,000 to \$50,000 more than under the forced liquidation. The loss to the stockholders will be materially less if a plan of this kind can be worked out. No reason why you should not adopt this plan. It is all in your favor. If given you a chance to save some of your portion of the loss. I would suggest that Mr. Dunn be made the legal trustee to handle the balance of the assets. I think with our assessments paid and in the hands of this trustee with such other funds as can be raised we can have a bigger salvage to the stockholders than any other way. No man would like to see that bank reorganized any better than I. If money enough could be raised, well and good. You have to have some new money in there. More than \$150,000. The condition that has existed for the last 60 or 90 days in the minds of every depositor. We know there would be a tendency on the part of the depositor to withdraw his deposits. There is only one way to open that bank, and that is to have a contract with the depositor to leave his money there until confidence is restored.

Mr. Nanninga moved that the Farmers Union board of the state of Kansas select the trustee and carry out this plan. Motion seconded. Carried with no voice opposing the motion.

Mr. Paulson of Beloit moved the meeting adjourn which was seconded and carried.

STOCK MARKET

FARMERS UNION LIVE STOCK COMMISSION

Kansas City, Mo., April 19, 1928.

SALESMEN—Handling every class of livestock, as our salesmen do, are well informed on markets of all grades. In no other way can salesmen keep posted. The wide experience that our men have assures accurate judging of values and their true worth obtained. This, of course, is at no extra cost to you.

STEERS—Market opened Monday much lower, best cattle 50 cents to \$1 off, medium grades slow to 25c lower. Market little lower Tuesday, but better Wednesday and today. Good prime heavy cattle sold at \$13 to \$13.75, fair to good \$12.00 to \$12.75. Strictly choice 1050 lb. steers brought \$13.50. Lightweight fair quality cattle sold at \$11.50 to \$12.00. Little change in grades, fair to heavy 11 to 12 cents, lightweights lacking flesh 10 to 11 cents. Lots of steers here this week were contracted cattle. We look for some improvement next week.

STOCKERS AND FEEDERS—This class fully steady for the week.

COWS, HEIFERS, MIXED YEARLINGS AND BULLS—Light run of cows and heifers all week. Market closing up steady to strong. Canners selling at \$5.00 to \$5.50, cutters \$5.75 to \$7.00. Fair to good killing cows bring \$7.50 to \$8.50, good to choice 9 to 10 cents, fancy up to 11 cents. Bulk of fat heavy heifers 10 to 11 cents, fair to good \$8.00 to \$9.50. Mixed yearlings and lightweight heifers steady for the week, one load mixed steers and heifers selling at \$13.25, bulk bringing \$11.00 to \$12.50. Lightweight yearling heifers \$11.00 to \$12.50 for the better kinds, \$9.50 to \$10.50 for plainer grades. Stock cows and heifers, steady. Bulls, strong to 25c up.

CALVES—Veals dollar lower for the week, good to choice veals 10 to 12 cents, a few fancy up to 13 cents. Heavy killers 50c lower, good to choice 300 to 400 lb. veals \$1.00 to \$1.10. Fair to good 9 to 10 cents. Stock calves steady.

HOGS—Good markets. 4000 on sale today. Market 25 to 40 higher, mostly to shippers. Top \$3.70 on choice 200s to 210s. Bulk 170s to 240s \$3.35 to \$3.60. 250s to 325s \$3.00 to \$3.50. Light lights 25 higher. 140s to 160s \$2.25 to \$3.35. Packing sows \$2.25 to \$2.85. Stock pigs 7 to 8 cents. Stags \$7.25 to \$8.25.

SHEEP AND LAMBS—Fat lambs steady for the week, sheep 25 higher. Top woolled lambs \$17.00, top springers, \$18.50, top clipped lambs \$14.65, cull springers \$12.50 to \$13.00. Fat ewes \$8.50 to \$10.00. Culls, canners and bucks, 3 to 6 cents.

Please let us have a line any time when in need of special advice. This will have our prompt attention. Always glad to hear from you.

FARMERS UNION LIVE STOCK COMMISSION.

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