

(By William Hirth, Publisher The Missouri Farmer)

To show that I am not exaggerating existing conditions, I cite the following article which appeared in Sunday Kansas City Star of No

"The Kansas farmer is not in a bad shape. I have been in the banking business in Kansas forty years, and 90 per cent of my business has been with farmers. I want to say that while sometimes they have been slow to pay I have never lost a dollar of money lent direct

very per cent of the farmers of the
bank- of Kansas have borrowed mon-
-two- ey to pay their taxes, those that have
busi- them, and there are thousands
want thousands who have not paid
they and who are not able to pay
never It was reported there were 4700
ct to linquent tax sales in Johnson Co

Ark., have shipped cooperatively year 15 carloads of hogs, fed standardized for shipment according to methods advocated by extension workers. A report to the United States Department of Agriculture they received \$300 a carload over local price offered.

orted, was organized by outside the farmers to speak as voice of the American farmer. He claimed that the farm bureau has backing of all the most bitter ene of the farmer, that the Chicago b of trade contributed \$100,000 to start the bureau, and that whil

as the unless the farmers organize,
He present hard times will not be a
as the cumstance to what they will ha
emies face in the near future.

USE UNION. WANT ADS

vided for sales in violation of the marketing agreement. Wide powers given to the trustees of the organization in making sales, chartering vessels, and engaging in other activity in connection with the sale of wheat.

"The Kansas farmer is not in very bad shape. I have been in the banking business in Kansas forty-two years, and 90 per cent of my business has been with farmers. I want to say that while sometimes there have been slow to pay I have never lost a dollar of money lent direct

per cent of the farmers of the state of Kansas have borrowed money to pay their taxes, those that have paid them, and there are thousands and thousands who have not paid their taxes and who are not able to pay them. It was reported there were 47000 delinquent tax sales in Johnson County.

Ark., have shipped cooperatively this year 15 carloads of hogs, fed and standardized for shipment according to methods advocated by extension workers. A report to the United States Department of Agriculture says they received \$300 a carload over the local price offered.

outside the farmers to speak as the voice of the American farmer. He claimed that the farm bureau has the backing of all the most bitter enemies of the farmer, that the Chicago board of trade contributed \$100,000 to help start the bureau, and that while

unless the farmers organize, the present hard times will not be a circumstance to what they will have to face in the near future.

USE UNION. WANT ADS

vided for sales in violation of the marketing agreement. Wide powers are given to the trustees of the organization in making sales, chartering vessels, and engaging in other activities in connection with the sale of the wheat.

USE UNION WANT ADS

There may be opposition but this plan will be

ANNUAL MEETING

PROXY

THE FARMERS UNION MUTUAL INSURANCE COMPANY OF KANSAS

I, the undersigned, hereby certify that I hold policy No.
in the FARMERS UNION MUTUAL INSURANCE COMPANY OF KAN
SAS, and I do appoint as my representative
and authorize him to vote for me at the meeting of the stockholders
of the above named insurance company at Salina, Kansas, January 4, 1933
Signed,

NOTICE: Attach a 10c revenue stamp. This proxy must be filed with
the secretary of the insurance company at Salina, Kansas, on or before
December 24, 1932.

Department of Practical Co-Operation

FARMERS' UNION MEETINGS
State speakers will be present and address Farmers' Union meetings as indicated below. Requests for speakers within the date list should take into consideration the schedules already made.

UNION MEETING NOTICES
Notices of Farmers' Union meetings will be printed under this head without charge. Secretaries should send in their copy at least two weeks before the date of the meeting.

To Local Secretaries And The Membership In General
We have the State Constitutions for 1922, "containing the Amendments as adopted," ready for distribution at 5c per copy.
C. E. Brasted, Secretary.

CRAWFORD COUNTY MEETINGS
The regular meeting of the Crawford County Farmers' Union will be held on the last Tuesday of each month throughout the year except when this date falls on a Legal Holiday.
A. C. BROWN, Co. Pres.

CLOUD COUNTY MEETING, DECEMBER 22
The Cloud County Farmers Union will hold its fourth quarterly meeting in the city hall at Concordia Friday, December 22, commencing at 2 o'clock.

Purpose of this meeting will be election of officers for the ensuing year, choosing a delegate for the state meeting and the transaction of such other business which may properly come before the delegates. All members are especially urged to attend and locals are especially urged to be represented at this meeting.
Wm. McCarty, Pres.
S. S. Bettis, Sec.

ELEVATOR BURNED AT LOUISBERG

The old part of the elevator equipment at Louisburg, Kansas, owned by the Farmers' Union, was burned December 2, and the building, along with the contents and a freight car, loaded with ties, was entirely consumed. There were about 1,500 bushels of wheat, and 250 to 300 bushels of corn. The origin of the fire is unknown. Part of the building did service 52 years ago on South Wea, where Matt Reed had his celebrated flouring mill. When the railroad came through from Holden in the early seventies, the durable parts of this structure were moved to what was then called Louisburg, the name having been changed from New Saint Louis, and it formed a part of the grain storing headquarters of Matt Reed & Company. Of course, there were additions put to it from time to time, until it reached a large capacity. A few years ago, this building, along with the business, was sold to and became a part of the holdings of the Farmers' Union. This new farmer organization built, or acquired other buildings, so that the town isn't without grain handling facilities for the newer buildings were not touched by the fire.

The loss is estimated at about \$12,000 with \$8,000 insurance. There are about 40 shareholders owning the whole system of the grain handling business in that town. The word is that a new building will take the place of the burned one, thus causing no stop or inconvenience to the neighborhood.

ODESSA LOCAL LIKES THE UNION FARMER

Following are resolutions adopted by our Local at our last meeting:
The members of the Odessa Local, No. 1571, Farmers' Equity and Co-operative Union of America, wish to express their appreciation of the Kansas Union Farmer, and compliment the editor and the associate editor on the change of the form of the sheet and the new feature introduced therein.

But, whereas, the Kansas Union Farmer does not reach us until the week after it is published;

Therefore, be it resolved, that we call the attention of the editor and manager to this fact and request him to change the time of mailing or publishing in order that the paper may reach the subscriber not later than Saturday of the week published.

Harry Stephens,
Frank Gulek,
Committee.

OTTAWA COUNTY ADOPTS RESOLUTIONS

The following resolutions were adopted at the last quarterly meeting of the Ottawa County Farmers' Union held in Minneapolis, December 13, 1922:

Resolved, that the Ottawa County Farmers' Union, in regular session assembled earnestly protest against the

ship subsidy bill now before congress. Also resolved, that we are in favor of auto license fee being used in district where collected. We are also in favor of the State Highway Commission being abolished.

Also resolved that we favor Henry Ford taking over the Muscle Shoals project.

And be it further resolved that a copy of these resolutions be sent to our senator and congressman; a copy be spread on the minutes of this meeting and a copy sent to the Kansas Union Farmer for publication.

LITERARY PROGRAM FEATURE OF STAFFORD COUNTY MEETING

Stafford, Kan., Dec. 12. An interesting meeting of County Union of Stafford county was held at St. John, Kansas on December 5, 1922.

The old officers except two were re-elected. It was decided at a previous meeting to have a literary program at each county meeting. The locals to take turns furnishing the program. At this meeting it was Livingston Local's turn to put on the program and they surely did and it was a good one, consisting of music, both vocal and instrumental, readings and recitations, which were very much enjoyed by those present. Hudson local will put on the program at the next meeting.

You may hear from Stafford county again soon, as we are going to pep up a little and try to come down the home stretch close up to the best in Kansas.

The following resolutions were adopted:

Resolved, that we give our hearty support to our officers, elected for the coming year, and commend them for their good work during the past year.

Resolved, that we, the members of the F. E. C. U., of Stafford endorse the stand taken by Senator Clapper on the ship subsidy.

Resolved, that we are unalterably opposed to a National Sales tax. Resolved, that we favor a reduction in freight rates. We also favor a change in the grading of wheat, to give the grower a fairer grade on wheat.

Resolved, that we do not endorse the character of concessions at our state fair.

Resolved, that we favor the lowering of taxes by the elimination of needless boards and commissions. We also favor the leasing of Muscle Shoals to Henry Ford for development and operation.

A. J. Brenn,
J. R. Boehms,
Chas. P. Johnson,
W. B. Buckle,
H. A. Harrison,
Resolution Com.

FORMAL CALL

The Jobbing Association of the Kansas Division of the National Farmers' Union will hold its regular annual meeting in the city of Topeka, State of Kansas, in the Auditorium at 10 a. m. on Tuesday, January 16, 1923.

Every individual owner of one share of more of the common stock, is entitled to attend this meeting and cast one vote. Every Co-operative Business Association owning one or more shares of stock is entitled to attend and cast one vote. Every local or County Union owning one share or more, is entitled to attend and cast one vote. Individual shareholders, Co-operative Associations and Union organizations are urged to arrange for delegates to attend this meeting either in person or by proxy or delegate.

1923 DUES

Local secretaries are hereby notified to collect 1923 dues as follows:

Yearly Dues\$2.25
Building Fund50

TOTAL\$2.75

Of this amount \$1.75 is to be sent to the State Secretary.

C. E. BRASTED
SALINA, KANSAS

RESOLUTIONS ADOPTED BY RILEY COUNTY UNION

The following resolutions were adopted by the Riley County Farmers' Union, No. 45, in session at Ogden, Kansas, December 9, 1922:

1. We demand the abolishment of all unnecessary state boards, commissions and inspectors, especially those whose duties can and should be performed by local officers.

2. We demand the amending of the road law, reducing the highway commission from three members to one member, and to give to the boards of county commissioners authority to spend all road funds, and to permit them to employ, compensate and discharge highway engineers.

3. We demand the repeal of all laws granting to boards or commissions authority to issue bonds or other obligations of any district without first submitting the proposition to a vote of the people obligated.

4. We demand the restoration to the respective cities and counties of the local self-government usurped by the state.

5. We are opposed to legislation creating new county and state levies.

6. We favor a law providing that all school, township, city and county blanks and blankbooks shall be supplied by the state printing plant.

7. Whereas, there is a proposition on foot by some of the members of the coming legislature to introduce a bill to create a State Police force of at least 1500 members;

And whereas, if such a force were authorized it would probably require a chief of police with an office in the state house with a force of clerks to look after the patrolmen, at a great expense to the taxpayer, all of which is unnecessary.

We, therefore, urge our Senator and Representative to work and vote against any such proposition.

8. Whereas, the legislature two years ago, made an appropriation of half a million dollars to build dormitories for girls at the state educational institutions. It is the plan of the coming legislature to appropriate an equal amount to complete the one million dollars asked for such purpose.

And, whereas, we do not deem such appropriations essential or conducive to the well-being of said institutions;

We, therefore, urge our Senator and Representative to work and vote against any such appropriations.

9. Whereas, there is a movement on foot by state highway authorities and road boosters to have the incoming legislature authorize the state to issue sixty millions of road bonds to further the road program of the good road boosters and the state highway commission.

And, whereas, we deem it inexpedient at this time, in view of the low prices of farm products and high taxes,

es, and deem said bonds not essential.

We, therefore, urge our Senator and Representative to work and vote against said bond proposition should it appear in the legislature.

10. We approve of the resolutions drawn up by the county commissioners of the state of Kansas at Topeka at their recent meeting. Repealing the present auto license law and giving to the county commissioners the right to use auto license funds at their discretion regardless of hard

surface roads, and further recommend that the funds be prorated back to the various townships that it may be used on their roads.

11. We recommend the taxation of fraternity and sorority houses.

Dell Wickman, John Linn, Sr., J. A. Jordan, Alex Gravestine, C. J. Cook, E. B. Huse, John Linn, Jr., Ray H. Vick, committee.

USE UNION WANT ADS

CALL FOR THE SIXTEENTH ANNUAL MEETING OF THE KANSAS DIVISION OF THE FARMERS' EDUCATIONAL AND CO-OPERATIVE UNION OF AMERICA

JANUARY 16, 17, 18 and 19

The Kansas Division of the National Farmers' Union and the State Co-operative business associations it has lent its efforts to establish, will convene in the Auditorium, Topeka, Kansas, Tuesday, January 16, 1922, at 10 a. m.

The Jobbing Association meeting will be the first number on the program. It will convene Tuesday morning, 10:00 a. m. and continue in session until 6:00 p. m., or the part of that time necessary to transact its business.

The Auditing Association will convene at 7:30 p. m. on the evening of the same day.

Wednesday morning, January 17, at 10:00 a. m. the Farmers' Union will convene in annual session and, with a few intermissions will continue in session until all the business necessary to come before the meeting is transacted.

Wednesday afternoon at 2:00 o'clock the Insurance Company will hold a meeting while the committee on credentials are getting their reports ready.

Wednesday evening at 7:30 the Live Stock Commission Company will convene to consider the live stock interests of the association.

Thursday morning the Farmers' Union proper will again convene at 9 o'clock and continue its activities until the purposes for which the meeting was called are accomplished.

Thursday evening meeting will be an open meeting devoted to speech making.

Delegates to Farmers' Union annual meeting are required to have their credentials in the hands of Secretary Brasted 10 days before the date of the annual meeting.

Basis of Representation

1. One delegate for each local Union in good standing in the State Union December 31, 1922.

2. One delegate for each county or district union in good standing as above. A county and district union to be in good standing must have five or more local unions in good standing in the state union December 31, 1922.

3. One delegate for each Farmers' Union Co-operative Association and in case of county Farmers' Union Co-operative Association, each unit of such association is entitled to a delegate. All delegates must have credentials signed by the president and secretary of the organization they claim to represent.

A delegate must be a member in good standing of the organization he is elected to represent at the annual meeting.

Delegates are required to send their credentials to C. E. Brasted, state secretary, Salina, Kansas, at least ten (10) days before the date set for the opening of the annual meeting.

JOHN TROMBLE, President.

C. E. BRASTED, Secretary.

WHEN YOU ADD

your business to our receipts you receive first class service, and at the same time

SUBTRACT

considerable from your commission charge—

MULTIPLY

the number of our consignments which will increase the profit we have to

DIVIDE

among our shippers at the end of the year.

Farmers' Union Live Stock Commission

406-8-10 Live Stock Exchange,

Kansas City, Missouri

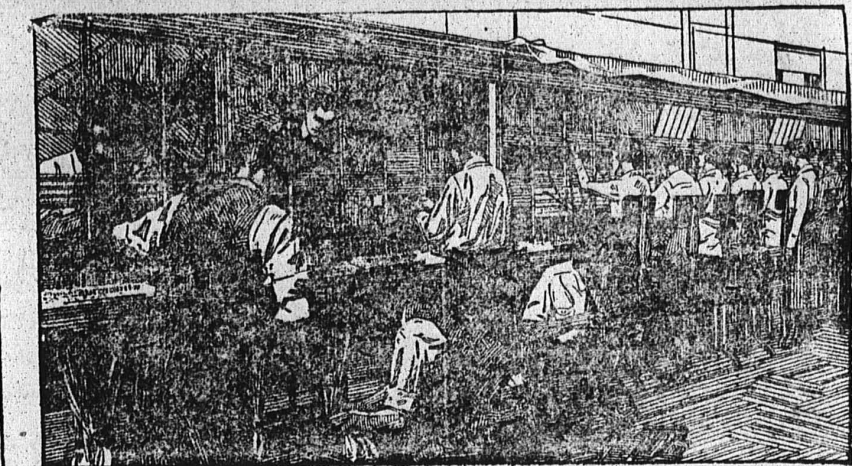
December's Dictionary

December — Balance Sheet of Each Annual Record
Environment — The Molding of Business Welfare
Co-operation — Growing Attitude of General Public
Efficiency — Result of Yesterday's Persistence
Memory — Cog-Wheel Of a Well-Organized Firm
Business — Found Thruout the World; City and Suburb
Equipment — Spare Parts That Make Business Active
Repetition — December, December, December, December
USE THIS DICTIONARY BY CAUSING A REPETITION OF

EFFICIENT COOPERATION THRU HAY AND GRAIN CONSIGNMENTS TO

The Farmers Union Jobbing Ass'n

106 New England Bldg.
Kansas City, Mo.



Expansion

A million new subscribers were linked to the Bell System during the past two years—putting into operation a million new routes of talk, and a corresponding increase in all intervening facilities such as switchboards, cable and long distance lines.

No other country is so well equipped as the United States for telephone communication. Yet, because of this—because the telephone is so useful—the demand for service keeps growing greater.

The growth of telephone demand in the United States is greater than the growth of population. It is an intensive growth. An increasing percentage of the population is seeking telephone service.

The Bell System is providing for more investment, further technical achievement, more wires, switchboards and stations—and more subscribers. The American people require the best service. The best service means the most comprehensive service, not only for the necessities of to-day, but for the necessities of the future.

"BELL SYSTEM"



AMERICAN TELEPHONE AND TELEGRAPH COMPANY AND ASSOCIATED COMPANIES

One Policy, One System, Universal Service, and all directed toward better service.

HOLMAN BIBLES

The Best Editions of the World's Best Book. Durable Flexible Bindings. Will Not Break in the Back.

FOR CHILDREN

PICTORIAL BIBLES WITH HELPS

The text is self-explanatory, by the aid of which children can learn to pronounce the difficult words. Pictures of the scenes and events of Bible history.

Size 6 1/2 x 9 inches. Price—Postpaid\$2.30

For Adults, Teachers and Preachers

and all who would study the Word of God intelligently this edition is unsurpassed. The text is large, clear, bold, and easy to read. It is printed on durable, flexible, non-aging paper, with liberal space between the words and lines, which makes it easy to read.

Size 8 x 9 1/2 inches. Price—Postpaid\$5.00

For Old Folks and The Home

Printed from large Clear Pica Type, with Marginal References, Family Record and many other features. This HOME Bible is new and very desirable for every day use, containing all the advantages of a Family Bible in a compact size that can be easily handled with Record for Births, Marriages and Deaths. The best Bible obtainable for old folks who need extra large clear print and a light-weight book. Size 6 1/2 x 9 inches. Price—Postpaid\$4.85

For Old Folks and The Home

Printed from large Clear Pica Type, with Marginal References, Family Record and many other features. This HOME Bible is new and very desirable for every day use, containing all the advantages of a Family Bible in a compact size that can be easily handled with Record for Births, Marriages and Deaths. The best Bible obtainable for old folks who need extra large clear print and a light-weight book. Size 6 1/2 x 9 inches. Price—Postpaid\$4.85

For Old Folks and The Home

Printed from large Clear Pica Type, with Marginal References, Family Record and many other features. This HOME Bible is new and very desirable for every day use, containing all the advantages of a Family Bible in a compact size that can be easily handled with Record for Births, Marriages and Deaths. The best Bible obtainable for old folks who need extra large clear print and a light-weight book. Size 6 1/2 x 9 inches. Price—Postpaid\$4.85

For Old Folks and The Home

Printed from large Clear Pica Type, with Marginal References, Family Record and many other features. This HOME Bible is new and very desirable for every day use, containing all the advantages of a Family Bible in a compact size that can be easily handled with Record for Births, Marriages and Deaths. The best Bible obtainable for old folks who need extra large clear print and a light-weight book. Size 6 1/2 x 9 inches. Price—Postpaid\$4.85

For Old Folks and The Home

Printed from large Clear Pica Type, with Marginal References, Family Record and many other features. This HOME Bible is new and very desirable for every day use, containing all the advantages of a Family Bible in a compact size that can be easily handled with Record for Births, Marriages and Deaths. The best Bible obtainable for old folks who need extra large clear print and a light-weight book. Size 6 1/2 x 9 inches. Price—Postpaid\$4.85

For Old Folks and The Home

Printed from large Clear Pica Type, with Marginal References, Family Record and many other features. This HOME Bible is new and very desirable for every day use, containing all the advantages of a Family Bible in a compact size that can be easily handled with Record for Births, Marriages and Deaths. The best Bible obtainable for old folks who need extra large clear print and a light-weight book. Size 6 1/2 x 9 inches. Price—Postpaid\$4.85

For Old Folks and The Home

Printed from large Clear Pica Type, with Marginal References, Family Record and many other features. This HOME Bible is new and very desirable for every day use, containing all the advantages of a Family Bible in a compact size that can be easily handled with Record for Births, Marriages and Deaths. The best Bible obtainable for old folks who need extra large clear print and a light-weight book. Size 6 1/2 x 9 inches. Price—Postpaid\$4.85

For Old Folks and The Home

Printed from large Clear Pica Type, with Marginal References, Family Record and many other features. This HOME Bible is new and very desirable for every day use, containing all the advantages of a Family Bible in a compact size that can be easily handled with Record for Births, Marriages and Deaths. The best Bible obtainable for old folks who need extra large clear print and a light-weight book. Size 6 1/2 x 9 inches. Price—Postpaid\$4.85

For Old Folks and The Home

Printed from large Clear Pica Type, with Marginal References, Family Record and many other features. This HOME Bible is new and very desirable for every day use, containing all the advantages of a Family Bible in a compact size that can be easily handled with Record for Births, Marriages and Deaths. The best Bible obtainable for old folks who need extra large clear print and a light-weight book. Size 6 1/2 x 9 inches. Price—Postpaid\$4.85

For Old Folks and The Home

Printed from large Clear Pica Type, with Marginal References, Family Record and many other features. This HOME Bible is new and very desirable for every day use, containing all the advantages of a Family Bible in a compact size that can be easily handled with Record for Births, Marriages and Deaths. The best Bible obtainable for old folks who need extra large clear print and a light-weight book. Size 6 1/2 x 9 inches. Price—Postpaid\$4.85

For Old Folks and The Home

Printed from large Clear Pica Type, with Marginal References, Family Record and many other features. This HOME Bible is new and very desirable for every day use, containing all the advantages of a Family Bible in a compact size that can be easily handled with Record for Births, Marriages and Deaths. The best Bible obtainable for old folks who need extra large clear print and a light-weight book. Size 6 1/2 x 9 inches. Price—Postpaid\$4.85

For Old Folks and The Home

Printed from large Clear Pica Type, with Marginal References, Family Record and many other features. This HOME Bible is new and very desirable for every day use, containing all the advantages of a Family Bible in a compact size that can be easily handled with Record for Births, Marriages and Deaths. The best Bible obtainable for old folks who need extra large clear print and a light-weight book. Size 6 1/2 x 9 inches. Price—Postpaid\$4.85

For Old Folks and The Home

Printed from large Clear Pica Type, with Marginal References, Family Record and many other features. This HOME Bible is new and very desirable for every day use, containing all the advantages of a Family Bible in a compact size that can be easily handled with Record for Births, Marriages and Deaths. The best Bible obtainable for old folks who need extra large clear print and a light-weight book. Size 6 1/2 x 9 inches. Price—Postpaid\$4.85

For Old Folks and The Home

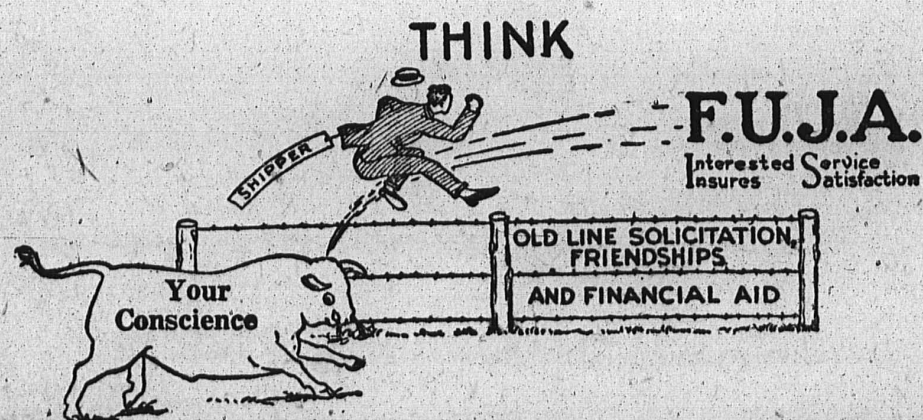
Printed from large Clear Pica Type, with Marginal References, Family Record and many other features. This HOME Bible is new and very desirable for every day use, containing all the advantages of a Family Bible in a compact size that can be easily handled with Record for Births, Marriages and Deaths. The best Bible obtainable for old folks who need extra large clear print and a light-weight book. Size 6 1/2 x 9 inches. Price—Postpaid\$4.85

For Old Folks and The Home

Printed from large Clear Pica Type, with Marginal References, Family Record and many other features. This HOME Bible is new and very desirable for every day use, containing all the advantages of a Family Bible in a compact size that can be easily handled with Record for Births, Marriages and Deaths. The best Bible obtainable for old folks who need extra large clear print and a light-weight book. Size 6 1/2 x 9 inches. Price—Postpaid\$4.85

For Old Folks and The Home

Printed from large Clear Pica Type, with Marginal References, Family Record and many other features. This HOME Bible is new and very desirable for every day use, containing all the advantages of a Family Bible in a compact size that can be easily handled with Record for Births, Marriages and Deaths. The best Bible obtainable for old folks who need extra large clear print and a light-weight book. Size 6 1/2 x 9 inches. Price—Postpaid\$4.85



FARMERS UNION BOOK DEPT.

Box 48

Salina, Kansas