



# THE KANSAS UNION FARMER

Organization

Education

Co-operation

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## Our Present Day Problems

A Business Man Takes Notice of The Fact That Farming at A Profit is Only Way to Restore Agriculture and Stabilize Business

(By John Napier Dyer)

It is a singular fact that this year for the first time a problem enters into your business outlook which has never before been given any serious consideration.

A poorly informed writer in a journal of "commerce and finance" says: "Talk about the distress of the farmers has long been such an accepted subject of national conversation that most readers of metropolitan newspapers have the idea that a successful and prosperous farmer would be a curiosity. It remains that there are thousands of prosperous farmers—for reference ask any automobile manufacturer, etc." Permit me to urge you men of business not to be misled by such a gross misstatement of fact, because if you do, you are contributing to an ill-founded method of bolstering up a false prosperity which will sooner or later crumble about your heads like the temple that Sampson wrecked.

Wrong Ideas Fostered. Certain publications have fostered the idea that the way to hold prosperity is to talk about it and to condemn anyone who dares to offer pessimistic business forecast.

It is quite true that bank deposits, railroad earnings, car loadings and numerous other factors lend assurance to the prosperous condition of our country, but I believe you will agree with me that there is an underlying element of distrust of the stability of this so-called prosperity and every cautious business man is treading his business warily and fearfully lest there be some unforeseen obstacle in his path of progress.

And it is well that they should be cautious because there is an element which is projecting itself into business, every day with greater force, in some parts of the country as a factor which is destroying mercantile business, wrecking banks and spreading like a loathsome disease. My beloved Indiana and your beautiful Illinois are not immune to its menacing approach, and it would be well for you to understand the nature of the disease and some of the causes of its infectious spread.

Financial America says it is due to poor-banking methods, but farmers and other like contributing causes. They are preparing to effect a remedy by building a financial wall around that section of the northwest which is afflicted.

### Rank Injustice.

Congress is being asked by some who are misguiding the nation's Chief Executive to appropriate fifty million dollars to institute diversified farming in the sick districts, which will be about as effective a remedy as would be the institution of diversified manufacturing applied to an economically distressed New England. It takes years of patient effort to create channels of successful agricultural distribution, and the men and women of the northwest, where it is proposed to try this panacea, will be dead and gone into another world long before any beneficial results might be attained. If every farmer in the country should lend his efforts to producing poultry and dairy products, as proposed by the professional gentlemen of finance, without first planning adequate channels of marketing and distribution, agriculture would be far worse off than it is today.

There is a rank injustice being practiced against the farmer everywhere by a selfish and ignorant press. A great national weekly says editorially in speaking of the buying power of farm products: "The price level of farm products in October, 1923, was much nearer the level of prices of industrial commodities than in October, 1922. The evidences of farm buying have multiplied in number and grown in importance." A publication which shall debate itself by making statements so manifestly untrue, presumably for the purpose of misleading its advertisers, is unworthy of public confidence. The deception is easily seen by anyone familiar with actual farm conditions and, while there has been an insignificant adjustment between agricultural and commodity prices, the gap is still so wide as to make unjustifiable statements designed to influence the popularity of its advertising pages.

Farmers Working at a Loss. Emphatically agriculture is in a worse condition today than it has been at any time in the past four years; 625,000 bankrupt farmers, and 400,000 more to face the same ordeal in 1924 unless conditions change speedily. Five millions of people of the agricultural class bereft of their life's accumulations. How long, pray, do you think the cities will be able to absorb these hungry thousands and afford them food, clothing, shelter and a job, with the fundamental basic industry of all industries down and out?

For four long years the farmer has been selling his merchandise below the cost of production. How long would any lumber merchant remain in business if he bought his ware at \$1.67 per unit and sold them at 90 cents? This is exactly what the wheat farmer has been doing for four years, and now that his capital and surplus reserves have been absorbed

primer of business and show him that the first essential to business success is profit. Teach him to control his commodity both in production and distribution, and he will learn to regulate his price as is done in the great industries of steel, cement, and lumber.

### Marketing Control Necessary.

Your farmer purchasing power has diminished to almost the vanishing point. What would be the effect if suddenly the farmer found he had the means to build that new house, repair the old barn, drain the fields in which the old tile has ceased to work, rebuild the fences long neglected, buy a new car, new shoes, and new clothing, a corn crib and a smoke house.

Business? There is more business in sight than all of you can take care of in the next four years, but it must be created out of the buying power of the world's greatest industry. Let your farmer friends know that you are interested in their economic welfare. Urge them to join the wheat cooperative, by means of which they will be able to regulate supply to meet demand and obtain a price for wheat which shall be based upon cost plus a profit. While wheat may be only 7 per cent of agriculture production, it is the cash crop of 60 per cent of your Illinois farmers, and its price has to do with the difference between good business and poor business. The solution, its price problem, lies in the marketing control of the commodity by the growers themselves.

A 200,000,000-bushel surplus need have no effect upon domestic price if the surplus is controlled, more than a 75 per cent surplus production of steel affects the price of steel. The world needs our wheat; it has always consumed all of our surplus and still continues to do so. If Canada and Argentina want to sell their wheat for no profit, we must meet their competition in the world's markets, but the American consumer living under the protection of a tariff wall must grant to the farmer equal rights and privileges and must pay for his bread a price which will return a profit to the wheat grower the same as he does for his steel. We will not do business for long under present-day conditions; we are fast approaching the end of our unequal prosperity. We are facing a serious situation fraught with grave danger.

### Farmers Made the Country Great.

The American farmer made this country and he made it great because he produced out of the soil the great wealth by which we are sustained. If he should be destroyed further, nor shall he be further bereft of his farm and his chattels because of an unfair, unjust economic situation with the creating of which he had nothing to do.

Tripled and quadrupled taxes and double living costs cannot be added to a class which has lost the value of its products and the wage for its labor destroyed. If the farmer is to pay, he must be given the opportunity to create that with which to pay or he will refuse to pay—\$7.00 and then what? Seventy-cent corn, \$7.00 wheat, \$1.00 application to pay dividends, nor taxes, nor living costs.

All these farm problems are the determining factors of business in 1924. They concern you most intimately—concern you far more importantly than they do the League of Politicians whose greatest duty appears to be the retention of the job, or the creation of a new issue to divide the people. It is alarming what little knowledge the prosperous east has concerning the agricultural west. No New England congressman believes the farmers to be in distress. Captains of industry see little connection between the price of wheat and the price of steel. The automobile manufacturer steadily refuses to acknowledge publicly that there is any used car problem in his business, yet he has absorbed the capital of 25 per cent of the retail dealers of automobiles and invests it in used cars to his own advantage.

### Magnitude of the Enterprise.

Some financial journals insist that most of the troubles of the farmer come from wild speculations in lands; as a matter of fact not more than 2 per cent of them indulged in that war-time pastime.

The solution of the agricultural problem will be simple indeed if industry will agree that the first step must be the realizing of a profit out of the sales of its products and then the creation of the agencies for the conduct of the business along sound lines of production and marketing which will employ the genius of men of such marked ability like Schwab's and Garry's so as to insure the success of the gigantic undertaking.

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## Agricultural Bill Not To Be Hurt

American Farmers Need Not Be Alarmed Over New Immigration Law

(By Calvin F. McIntosh)

American farmers should feel no alarm over the possible danger of a shortage of skilled farm labor as a result of the enactment of the new Immigration Act, says Calvin F. McIntosh, agricultural member of the Federal Board for Vocational Education. The day when American agriculture needed to look to European immigration for a skilled farm labor supply is long past, he declares. Today, through our vocational public schools we are developing native-born agriculturists who are not only equal to but superior to the European peasants, with their long traditions of intensive soil cultivation.

Some apprehension has been expressed in Congress, especially by representatives of the Southern States, that the new Johnson Act will shut off a needed supply of skilled farmer immigrants," says Mr. McIntosh. "The recent wholesale migration of negro farmers to the cities seems to lend emphasis to this fear. However, I do not anticipate any serious effects from this cause. Fortunately, the United States now has a remedy for such possible emergencies in our vocational agricultural school system. We no longer need to import skilled farmers; we can create them through our vocational schools."

It is not yet generally realized that the introduction of vocational education into the rural schools under the Smith-Hughes Act has brought about a fundamental change in our agricultural labor situation during the last seven years. It has placed skill within the reach of every farm boy.

"Formerly, the farm boy was obliged to 'pick up' his knowledge of farm methods by wasteful personal experience, and by the instruction of his parents. The result was degrading. Each generation repeated the practices of the preceding one and there was little improvement. No local educational machinery was provided which could popularize the scientific information and new discoveries which are constantly being worked out by such agencies as the United States Department of Agriculture and the State Experiment Stations. With valuable scientific agriculture in the hands of the farmer, the farmer continued to follow the rut-worn pathways of the past. The extension service of the agricultural colleges did much to offset this condition, but even at best reached only a few.

"The program of the Smith-Hughes Act is to utilize the public schools, already existing in every rural community, to bring to the farmer this technical information. The research data of the laboratory is brought direct to the farmer and made a part of his working knowledge. The method employed is the training of the farm boys. By training the boys in up-to-date methods, the vocational schools leave the habits and ideas of the adults of the community, as well.

"Thus, diversified farming and intensive or economic soil cultivation—the two greatest present needs of American agriculture—are now being taught to the rising generation of farmers by hundreds of communities. Furthermore, not only are the scientific facts of farming being taught, but the whole field of agriculture is being illuminated through this instruction. Marketing, supply and demand, practical economics affecting the industry—in fact, the large vision necessary to security will come to the future farmers through training under this vocational program. It is not too much to assume that the vocational education program will eventually accomplish an economic rebirth of American agriculture.

"With such a program in full operation, it is obvious that the contribution of the immigrant farmer to America is little needed, as it was in the past. The example of European methods is no longer required to stimulate the efficiency of the American farmer. The stimulation now comes from our own vocational schools. As the Smith-Hughes program develops, I expect to see it writing the solution for many of the economic problems which now afflict agriculture.

"Above all, it should be emphasized that vocational education is not a temporary expedient. It is a permanent and continuing program, which will keep pace during the coming years with the ever-changing needs of the agricultural industry. In its policies it will always be governed by the long-range viewpoint, forecasting the needs of the future by the training programs of today. Vocational education has come into the agricultural industry as a permanent and vitalizing factor. It is my belief that its inauguration marks the opening of a new economic epoch for the American farmer."

### GLEASON RETAINED

AS WHEAT EDITOR

ENID, Okla., For the third consecutive year directors of the Oklahoma and Texas Wheat Growers' Association have retained J. Paul Gleason as editor of the Southwest Wheat Grower, largest cooperative wheat publication in the United States. The publication was first edited by Gleason after the wheat pool were organized.

F. U. INSURANCE COMPANY HAS ALWAYS PAID CLAIMS IN FULL  
Osborne, Kansas  
June 11, 1924.

Farmers Union Insurance Company, Salina, Kansas.

Dear Sirs: I am a little late in acknowledging receipt of your check for \$800 which was the amount of the insurance on the Jack I lost in a recent fire. I feel very grateful for this money. I know now THE FARMERS UNION INSURANCE COMPANY is a company that means more to me than any other company. Some folks asked me if I was insured and if so in what company. I told them I was and the name of the company. When I told them, they said I ought to be insured in a company where there was not any doubt about a settlement in case of loss. Most of these fellows were representatives of other companies, or were some at some of the local management of the Farmers Union.

Now I am glad to inform them that THE FARMERS UNION INSURANCE COMPANY is the company they should get their insurance at. TUAL COST which is quite an item over the rates made by other companies.

Again thanking you for the prompt settlement, I am,

Most respectfully yours,  
ARCHIE MYERS.

### WHERE THE RESPONSIBILITY LIES

Who is responsible for the success of the Local Union, the County Union, the State Union, the Chain Store System, the wool pool, the creamery association or any other of the Farmers Union enterprises?

Is it the officers who may be holding the offices at this or any other time? NO. The officers are merely the servants and employees of the organization. They are, of course, held responsible to obey the wishes and commands of their electors as elected officers, they are held responsible for their honesty and the funds that may be given them to carry on the work of the Union.

However, the true responsibility lies with the members. The officers can do nothing alone. Everything that is done is carried out according to the directions of the members. The members are responsible for the payment of dues. The members are responsible for the organization of the enterprises. The members are responsible for the signing of contracts in their respective territories. The members are responsible for the subscription of capital stock. The members are responsible for the election of competent advisory committees. The members are responsible for the election of trustworthy directors. The members are responsible for the election of desirable officers. The members are responsible for the hiring of managers. The members are responsible for the attendance of meetings and the active work of the local county and state Unions.

If the entire membership would accept its responsibility and take active part in voicing the wishes of the membership as well as the duty they owe themselves and neighbors in backing the Union even greater work could be accomplished. Progress would be more rapid.

The Farmers Union is a "Self-help" organization. It is not assisted by any money interest or persons other than farmers. Everything depends upon the farmers who are members. That is where the responsibility lies. The Farmers Union belongs to and is controlled by the members. The officers are the servants and employees of the membership. — Illinois Weekly Farmer.

### OKLAHOMA BANKS AGREE TO PERMIT DELIVERY OF MORTGAGED WHEAT

Many banks in Oklahoma have agreed to permit through the Oklahoma Wheat Growers' association the delivery of mortgaged wheat. They have signed what is known as the Bank Cooperating Agreement.

One of the paragraphs, showing part of the agreement, is as follows: "In consideration of the above and foregoing, and to assist its customers to obtain a better price for their product, in order that the business of the bank, itself, shall be less hazy, arduous, and more profitable, the bank agrees that any mortgage taken by it on wheat grown or to be grown, or acquired by members of the association, or by persons who may before marketing their crops join the association will be taken with the understanding that the wheat covered by said mortgage may be marketed through the association in accordance with the marketing agreement, here-to-referred to, save and except extraordinary cases where the bank may find it necessary to foreclose its mortgage at or before the maturing of the crop, in which event, the bank may have the wheat sold without violation of this agreement, in which case the bank will promptly report same to the association and the necessity therefore."

### A BIG BUSINESS WITH SMALL CAPITAL

With a capital stock of \$5,000, the Pacific Egg Producers' Cooperative Inc., doing business at the rate of \$2,300,000 annually. This organization is the eastern selling agency for the four Pacific Coast egg producers' associations. It maintains an office and store room in New York city and from this vantage point disposes of the surplus of eggs forwarded by the member associations after the demands of their several local associations have been supplied.

## Labor's Stake In Co-Operation

Organized Workingmen Must Learn That Co-operation Will Transform Our Industrial System on Basis of Service Instead of Profits

(By Albert F. Coyle)

What does cooperation mean to you? Is it just a new fad, the idle dream of a few visionaries, or a vital, practical concern which means more bread and butter for your family, better clothing, and a higher standard of living—in short, the most important movement in the world to you, next to your union itself?

The labor movement is like a man with two arms, both of which are necessary if he is to make a decent living and enjoy the blessings of life. Its right arm is cooperation. Its left arm is political action. Look around you, and you will find that where labor is making the greatest progress, it is using both of these arms; and wherever it is standing still or slipping backward, it is neglecting to use these two powerful aids.

A nationally known labor leader said to me not long ago: "If the American labor movement had spent half the time in expanding the spending power of the workers by cooperation that it has in battling for an increase in wages, it would be twice as far along as it is today. For too often increased wages have brought only higher living costs, so that the workers' wage increases have gone into the pockets of the profiteers, leaving their standard of living lower than it was before."

Our European comrades have long since learned the tremendous value of cooperation as the ally of trade unionism. In the words of Fred Bramley, Secretary of the British Trade Union Congress, "The trade union official who forgets that the worker is not only exploited as a producer but also as a consumer, will not render adequate service to his organization; and trade union members making the same mistakes will continue to demand increases in wages as the only and final method of improving their conditions."

What is cooperation, you ask, and how can it help me secure a better living? The word "cooperation" simply means working together, which is just another way of defining teamwork and brotherhood in action. As applied to production and distribution of the necessities of life, it means the organization of a group of producers or consumers to manufacture or distribute food to eat, clothes to wear, houses to live in, or credit to do business with, on the basis of service instead of profit, of democratic instead of autocratic control. The Rochdale pioneers, who started the cooperative movement in Britain, declared as their broad purpose "to arrange production and distribution, education and government." Robert Owen, the father of producers' cooperation among English speaking people, prophesied for the future "unrestricted cooperation among all men for all purposes of life." Today both of these predictions have come true, for thirty million cooperators in fifty-eight civilized lands are now supplying practically every conceivable human need, from beef-steak and buttons to houses, schools and hydro-electric power, by various forms of cooperative enterprise.

At the outset I wish to tell you several things that cooperation is not. It is not a mere penny-saving device, enabling you to squeeze a cent or more out of every dollar. It will do this for you, but it will also achieve something infinitely greater by building up a group of brotherly-minded men with the same purpose of helping each other, instead of exploiting the weaker fellow. This is the essence of the cooperative ideal for every business, every industry, every activity of life. Think of the marvelous civilization we could create if the cooperative spirit pervaded our daily life.

Neither is cooperation a job-getting agency for your friends. The cooperative enterprise depends upon superior efficiency for its success, and can go ahead only if competent men are in position of management and control. Nor is cooperation a substitute for unionism. Quite the contrary, it depends upon unionism to help solve the problems of production at the same time that it aids the union worker to lengthen his pay envelope as a consumer.

Nor is cooperation a reformist device for tinkering up the capitalistic system so that it will work a little better. In the trenchant words of President M. Llewellyn Davies at the Fifty-fourth Congress of the British Cooperative Union:

"These two ideas, democratic control of industry and the abolition of profit-making, mark cooperation as nothing less than a revolution, so fundamental, vital, and transforming is the change it is effecting in the economic structure of society. It is obvious that co-operation is far more than a reformist movement. We are working for no patchwork modifications, for no 'reconciliation of capitalists and labor, for no 'infusion of a better spirit' into old industrial forms. We are laying the foundation of a new industrial civilization. Cooperation is surely subversive, enough for the violent reactionaries, orderly enough for the pacifist reformers. It holds the glamor of future possibilities for the idealist, while the most practical materialist could not reasonably be dissatisfied when he notes what has already been accomplished."

Let us now turn to the positive side. What does cooperation promise to you as a worker? What has it already accomplished where it has been tried?

Let me say first that cooperation is no longer an experiment. Consumers' cooperation alone embraces thirty million families in all parts of the world. There are whole communities in Europe where cooperation has put private profit business out of existence. Even in the British Isles, where private profit-making is most strongly entrenched, the cooperatives feed and clothe more than one-half the total population.

Let us take a look at what cooperation does for the pay envelope. The pioneer of modern cooperation was the cooperative society founded at Rochdale, England, in 1843 by a little group of twenty-eight discouraged weavers who had just lost a strike for better wages. If they could not increase the amount of money they received, the only alternative to starvation or the poor house was to lengthen the pay envelope by getting more for their money. They started a one room cooperative store, open two nights a week. Today these twenty-eight pioneer cooperators have increased to four and a half million, while \$130 stock of that little store has expanded to an annual trade of more than a billion dollars, returning in one year \$65,000,000 to the people in cooperative dividends besides an equal sum placed in a surplus reserve for the expansion of the movement.

This substantial success is by no means confined to Europe. A chain of six cooperative grocery stores in the city of Cleveland, last year did a quarter of a million dollars worth of business on a \$25,000 capital, earning of \$8,000, or over 30 per cent on the investment. Hundreds of similar cooperative successes could be named in other American cities.

American workers have long been fooled by securing a few more dollars in their pay envelope when the necessities of life have mounted faster than their earnings. We have yet to learn that wages are only worth what they will buy, and that the worker who gets a dollar a day more at the cost of paying \$1.25 for increased rent, food and fuel, is merely going from bad to worse. A study of wages recently made by Basil M. Manly, former Joint Chairman of the United States War Labor Board, reveals the astonishing fact that, with the exception of the worst paid and most unskilled workers, large groups of skilled workers, actually getting less real money, measured in buying power, than they were in 1900. Take the engineers and conductors, the two best paid groups in the railway field: they received an average of \$1,161 and \$1,004 respectively in 1900, which had actually dropped to \$954 and \$800 in 1900. Similarly with the miners: although their actual money wage had increased from 52c per ton in 1900 to nearly \$1.12 a ton in 1923, their real wages had fallen in buying power from 52c per ton to less than 43c per ton in the same period. As Dr. Paul H. Douglas' able study of wages for the American Economic Association concludes: "The purchasing power of full time weekly earnings in 1918 was 29.6 per cent less than in the period from 1890-99."

This matter is of a vital concern to you. If prices, whether like to you, or not, trade unionism alone is not even holding its ground so far as getting better wages is concerned. Until labor organizes cooperatively to control the prices it must pay for bread and meat and shoes and coal, it will never enrich the profiteers by centering its energies on merely getting more dollars instead of striving at the same time to get more value out of its dollar. And cooperation is the only weapon which will enable labor to rout the profiteer.

The cooperative movement also teaches the worker pure foods and honestly made clothing at actual cost. Cooperation always places a quality above price, for in the long run the best is the cheapest. Thus a cooperative dairy in one of our large cities gladly lost \$2,000 during a recent milk shortage in order to secure pure, fresh milk for its customers, rather than use the milk powder and other substitutes passed off on the public by some of its competitors. There is absolutely no incentive to adulterate or defraud yourself when you and your fellow workers supply your wants by cooperation.

In the third place, the cooperative movement demands a decent standard of living for all workers whom it employs. Instead of trying to beat down wages to the lowest possible point, the cooperative enterprise strives to pay the highest wages possible and still meet competition. Thus the milk wagon drivers and dairy employees of Minneapolis, where the Franklin Cooperative Creamery is

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## The Kansas Union Farmer

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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.

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.

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

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

### ADVERTISING RATES ON APPLICATION



THURSDAY, JUNE 26, 1924.

### STIRRING UP NEW YORK.

New York City seldom gets excited about anything that happens west of Albany. In fact the greater portion of the inhabitants of the biggest town in the world do not know that there is any United States west of the Hudson river. Perhaps it would be about as near the truth to say that a majority of the people of New York do not know that there is any United States. This week things are going on down there that are new and strange to the simple minded folks who live on Manhattan Island and get their thrills from the capers of those who believe that Broadway runs through the heart of a universe that is only twenty four miles north and south and that is surrounded on all sides by water that is mighty useful for the navigation of small and speedy boats with cargoes obtained just outside the twelve mile limit. The democratic party is in town for the purpose of nominating a candidate for the presidency of the United States.

Outside of the newspaper offices on Park row there are very few people in New York whose young lives are troubled with any knowledge of the dignity, the authority and the importance of the presidency of the republic. They regard Mayor Hylan as the greatest man in the world and the only executive official in whom they are at all interested. Of course they know about Al Smith who was born and reared in their midst but has been away most of the time for the last few years acting as a governor of the state. That job is regarded by most New Yorkers as highly undesirable because it carries with it the necessity of living most of the time in an up-state village inhabited almost entirely by hicks and rubes. To the average New Yorker all persons who are denied the privilege of living on the Island are either hicks or rubes, the one group homing in the outlying villages of Harlem, Brooklyn and Staten Island, the other dwelling in unknown regions outside of the corporate boundaries of the Great City.

Now the democrats, assembled from distances and states that are unknown and inconceivable to the New Yorkers are in town to select a candidate for president. Of course the natives are all for Al Smith even though they cannot understand why such a regular guy should want a job that will require him to live away from Broadway for most of the time for four entire years. No sure enough New Yorker ever leaves the Island voluntarily. True quite a number make occasional trips up the river to Sing Sing or spend a little vacation at Blackwells once in a while but such absences are never from choice and although most of the inhabitants deserve such periods of relaxation from their regular occupations only a few are ever persuaded to make the necessary journeys.

Most of the more intelligent New Yorkers will be able to find the national democratic convention because it is being held in Madison Square Garden where Tex Rickard has staged so many historic prize fights. The convention will be a rather strenuous affair. It is no small job to pick a president of this country even when the labor is divided among nearly twelve hundred men and women each one of whom is ready and willing to accept the entire responsibility if suitable arrangements for reserved seats at the national pie counter can be made in advance.

No less than twenty-seven more or less patriotic and competent citizens have declared their desire to be nominated for the presidency. This great field of aspirants is subdivided into several well defined groups. There are a few, extremely few, men who are real statesmen with training, experience and ideals that have prepared them for the obligations and responsibilities of high office. There are favorite sons of many states whose people have trusted them with great duties. There are the so-called dark horses who are willing and anxious to accept the nomination even though it comes from men who vote for them as second, third or fourth choice for the place. Then there is a not inconsiderable group who know their own value and abilities so well that they do not see how the convention can possibly pass them by.

It would be an invidious and unplesant act to name the candidates of each of these groups. Perhaps this writer only fairly well informed in politics, can name only a part of the yearning twenty-seven but the readers of this paper are entitled to the news and should know what men are aspiring to the presidency. Here they are as far as we can identify them:

William Gibbs McAdoo, born in Georgia, trained in the law, enriched as a contractor, son-in-law of Woodrow Wilson, Secretary of the Treasury and Director General of the railways during the last democratic administration, and at present a resident of the Golden State of California where he is said to be the private lawyer of Douglas Fairbanks and May Pickford.

Oscar W. Underwood, of Birmingham, Alabama, lawyer, senator, capitalist, iron master and democrat only because that is the only gateway to office in the state where he lives.

Alfred Smith, governor of New York, big man in Tammany Hall, capable and willing but with the New York narrowness of vision and provincial view of politics and public life.

John W. Davis, a West Virginian who has held high office in his own state and in the federal government which he once represented as ambassador to England but now looked on as somewhat handicapped by the fact that he is a lawyer employed by the House of Morgan.

Royal S. Copeland, born in Michigan and educated at a state university, a doctor of medicine, a progressive in politics and now United States Senator from New York by virtue of a popular majority of nearly half a million in the election of 1922.

Homer S. Cummings of Connecticut who has long been regarded as presidential material but for what reason no man seems to know.

Samuel Ralston once governor of Indiana and now senator from that state, a mature and supposedly sensible, safe and conservative citizen who has reached the age of sixty-nine without being accused of genius for statesmanship.

Carter Glass of Virginia who is a newspaper man and a farmer in addition to being a statesman of the old school, whatever that may be. Glass has never been a candidate for office and has never been defeated at the polls. He has been mayor of Lynchburg, representative and senator in the Virginia state legislature, congressman, senator and secretary of the treasury.

Joseph W. Robinson of Arkansas, lawyer, governor and now senator from his own state.

Senator Robert W. Owen of Oklahoma, a transplanted Virginian who has high ability Indian blood and a fortune of many millions of dollars.

Johnathan M. Davis of Kansas who is now governor of the state in which he was born and educated. A farmer who has served his own people in both houses of the legislature where he proved himself to be a better constitutional lawyer than any of his legal associates.

Charles W. Bryan now governor of Nebraska where he has brought the coal and gasoline robbers to their knees. Once mayor of Lincoln, for a long time publisher of the Commoner and brother to William Jennings Bryan ever since he was born. He is a man to be reckoned with.

William E. Sweet on investment banker, Sunday school superintendent, Bible class teacher and rather advanced progressive who is now governor of Colorado.

Walter M. Pierce who is giving Oregon a few thrills at the way he takes the job of governor. A serious and earnest man, a farmer, a leader of the Farmers Union and chock full of convictions which he is able at all times to express with eloquence and sustained effect.

Also, as always, there is William Jennings Bryan, once of Nebraska but now of Florida who has carried the party banner through three disastrous campaigns but is willing to try again this year if his fellow democrats agree that he should do so. He does not believe in the old maxim of three times and out.

Readers must supply the names of the other thirteen candidates for themselves. It is hardly fair to expect the editor to know everything and everybody. Besides Barney Sheridan long ago warned this paper against long editorials.

### GET BACK ON THE WAGON.

Quite a few signers of the wheat pooling contract cancelled their applications for membership in the Association when they were informed that the advertised for 44,000,000 bushels had not been obtained by the 24th of May. The grain trade and the shortsighted country bankers helped a good many farmers to make up their minds to get out. Others were governed by their timidity and their fear of new ways of doing business.

About 5,000 new signers stood fast. They knew why they entered the Association in the first place and they saw no reason for changing their minds. To this number add about 5,000 members of the Kansas Wheat Growers Association and about 10,000 members of the Farmers Union Wheat Marketing Association and a total of more than 10,000 wheat poolers producing about 20,000,000 bushels of wheat is obtained. Enough for economical operation, enough for orderly selling, enough to serve as a foundation for the greatest business concern ever organized in Kansas.

The new Board of Directors, all good men and true, wheat growers and solid citizens of the state has voted to give the faint hearted members who withdrew just thirty days to get back into the Association without paying a new organization fee. That time will expire on July 15th. By that date all who were persuaded by their enemies or their fears to cancel their contracts should be back in the Association in good standing.

### THE NEW WHEAT POOL.

The members of the Kansas Cooperative Wheat Marketing Association have elected twenty-one directors from among their own number. Contrary to the predictions and the propaganda of the grain trade of Henry Ford and of other enemies of cooperation no outsider had anything

to do with selecting the men.

It is a good board. Here are the names of the men who will sell 20,000,000 bushels of wheat through the new cooperative agencies that the farmers of Kansas have established for their own use and profit: Cox of Clark county; Trumble of Saline, Wiley of Sumner, Green of Chautauque, Cox and Sedgwick, Chapman of Ellsworth, Scott of Ford, Goetz of Thomas, Reynolds of Barber, Huber of Sheridan, Gates of Stafford, McCoy of Trego, McKibben of Hodgeman, Fitzgerald of Seward, Souther of Ness, Brandenburg of Gove, Towne of Osborne, Peterson of Washington, Davis of Bourbon, Vesceky of Rush.

Could there be a more representative body? All are farmers. Two are members of Kansas state senate. Several have served in the house of representatives. A few are county commissioners. There is the president of the Kansas Farmers Union and the president of the Kansas Wheat Growers Association. There is also the governor of Kansas. In all fairness can any one charge that this is a hand picked board? Such men have earned the confidence of the farmers of Kansas by the records that they have made in business and public life and deserve and will have the support of the wheat growers of this state.

### THE KANSAS STATE BANKS.

The Kansas state banking system is better than some and worse than others. The guaranty feature safeguarding the deposits in all state banks that are in the organization set up for its administration is usually regarded as a very fine part of a well conducted machine. Of course it does not provide a state guaranty for depositors as many people suppose. Nor is it obligatory for every state bank to be in the system.

It is popularly supposed that the guaranty law has saved large sums of money for thousands of patrons of Kansas banks that have failed. It has reimbursed individuals for their losses but it has made all its payments out of funds that belong to other individuals, that is to the shareholders of solvent banks that are in the system. As a matter of fact the guaranty law has never recovered a dollar that has been lost or stolen through the rotten banking methods of the manager of institutions that have failed.

This does not mean that the plan is wrong. Banks are looked on by the average citizen as quasi public institutions. The confidence that the customer of a bank has in the management is so complete that it is pathetic. It is very necessary to have some sort of guaranty to back up that confidence.

Some two years ago this paper suggested that the Kansas bank guaranty system should be made compulsory and more fully cooperative in operation. No company not willing to comply with the conditions necessary to safeguard its depositors against loss should be allowed to conduct a bank in this state.

The fundamental defect of the existing guaranty system is that its administration is left wholly or almost wholly in the hands of politicians. It is plainly impossible for the state bank commissioner or his deputies to supervise local banks in all parts of Kansas with any useful degree of efficiency. That is a work that can be done well and cheaply by the banks themselves.

The Kansas law should be amended by taking all examination and supervisory powers away from the state and lodging them in a cooperative corporation of which all state banks should be required to be members. That cooperative association should be able to reimburse both the depositors and the shareholders of broken banks.

The work of supervision and examination should be wholly in the hands of the agents of the Guaranty Association. In examinations the association should have the authority to call for assistance from local bankers and other familiar with credit conditions.

If the banks themselves are made responsible for the losses resulting from dishonest and incompetent methods they will soon put an end to rotten banking. Bankers can do at once what political supervision will never be able to do. It is gratifying to this paper to learn that state bankers are coming around to our position and that in the near future the banks will supervise themselves subject of course to the oversight of the attorney general whose business it is to prosecute all violators of the state laws when local prosecutors are unwilling or unable to do so.

### POLICIES MORE IMPORTANT THAN PERSONS.

One of the most common troubles with farm organizations is disagreement among members who differ as to the value of the services and the sincerity of the professions of persons who are in positions of responsibility. No organization of any sort can function without supervision and management. No man in a position of authority who is worth his salt can go along very far without developing some opposition. The man who is never criticised is usually worthless because he never does anything.

Our farm organizations have certain definite purposes and policies and it is necessary to carry them out by employing men. The important thing is whether the men charged with such responsibilities are delivering the goods. Policies are much more important than persons. Individuals who are wrong can do little good but very often men who are right are kept from doing as much good as they might by thoughtless criticism of themselves as persons rather than as officers.

The cooperative program is the thing. Let us all get together to work it out because of its merits.

If you believe in the Farmers Union and have not yet secured a new member this year you are one of that large body of folks unable to prove their faith by their works.

## COMMENT ON WORLD'S NEWS FOR WEEK

### Daves Is the First Banker

Is to win a place on a national presidential ticket. Of course the republican nominees for vice president has followed other occupations. In his youth he was a civil engineer. Afterwards he practiced law. He has been a soldier. He is a musician of parts and is said to be one of the most accomplished composers in this country. For some months he has had a place in the sun as the chairman of the Commission to assess German ability to pay reparations. Just before that he was the first budget commissioner and is said to have saved the country a good many hundreds of millions of dollars while he was functioning in that capacity. The various activities, interests and achievements of General Daves indicate that he is a real live wire. If he should get the job of president over the objections of the United States he will get so tired of his work within a month that even he will not be able to find a language to express his feelings. And at that he has an extensive vocabulary.

### Wheat Should Rise in Price

Steadily and considerably during the next six months. All the crop indications are that the United States will be on a wheat importing basis before threshing begins in 1925. The carry over from last year is small. The most optimistic estimate of this year's crop places the possible surplus at less than 40,000,000 bushels which of course is no surplus at all. The farmers who rush their wheat to market from the machine this year are quite likely to lose around fifty cents a bushel. At that there are many thousands of them that have no choice. Their notes at the bank and their harvest and threshing bills must be paid. They lacked the courage to enter the pool that would have enabled them to take advantage of the rising market that is in sight and at the same time get enough money to meet their most pressing obligations.

### Capper Is in Kansas Again

And will soon find out how many of his supporters have been lost in the dust that is being kicked up by the Kansas City Star and the reactionaries who do not like it because he voted for a little more reduction of the poor man's taxes than he was willing to concede to rich men. He will find himself opposed in his own party by Sheff Ingalls and Thomas Davenport Smith who is commonly known as "Cussin Tom."

This column guesses that Capper will get twice as many votes in the republican primary as will be cast for both of his opponents. The people who want to beat him may succeed some day. They have been busy on the job for a good many years. It is certain, however, that it must be with different leadership and issues than were in evidence at Topeka last Saturday in the stand-patter convention. The only real effect on the senatorial situation to date is that a good many republicans who had rather cooled on Senator Capper are back in line. They like neither the reasons nor the personal of the opposition.

### Communism Held a Convention

In St. Paul last week. The gathering was advertised as a convention of the Farmer-Labor party but it transpires that neither farmers nor laboring men attended. The rank and file as well as the leadership of the gathering were made up of those high class American citizens who can see no hope of better things as long as the present system of government is maintained.

Senator Magnus Johnson did not attend the convention. He expressed himself as out of sympathy with the principles and the leadership of the so called party. For this he was denounced as a traitor. The sentiment

### THIRTY YEARS OF CO-OPERATIVE MARKETING

Widespread interest in the "California plan" of cooperative marketing makes especially timely Department Bulletin 1287, Organization and Development of a Cooperative Citrus-Fruit Marketing Agency, just issued by the United States Department of Agriculture. In 1891, when shipments were a little more than 4,000 cars, there was an apparent over-production of California citrus fruit. Thirty years later a crop totalling more than 66,000 cars was marketed successfully. Bulletin 1287 describes the growth of the system of cooperative marketing that since 1893 has taken a leading part in the development of the California citrus industry. It outlines, also, the steps by which local associations and district exchanges became federated in the California Fruit Growers Exchange.

A brief historical account is presented of the California citrus industry since the introduction of orange trees by the Franciscan monks in 1769. The conditions causing the practical bankruptcy of the industry in the early nineties, and the unfortunate alliance of the exchange with commercial shippers in 1903-04 are topics discussed in the historical section of the bulletin.

Considerable space is given to a discussion of the organization and operation of the local units that make up the exchange.

"Local cooperative associations are the foundation of the exchange system," is stated. "The earliest organizations of this kind preceded the incorporation of the exchange by almost three years. They were created by the members of a community who considered their marketing problems as being, first of all, local in character."

The organization and functions of the district exchanges and the var-

ious departments of the California Fruit Growers Exchange are discussed in detail.

An organization for the purchase of supplies and two by-products companies have been established by the federated associations. These organizations are not subsidiary to the California Fruit Growers Exchange but are units of the exchange system. The problems leading up to the organization of these companies, and the services they perform for the members of the exchange, make up one section of the bulletin.

Several pages are devoted to a discussion of the economic services of the exchange, and the fundamental principles upon which the organization is based. The appendix contains the original organization and marketing plan adopted in 1893, the by-laws of the exchange and contracts in force between the growers and their associations, the associations and the district exchanges and the district exchanges and the exchange.

Copies of Bulletin 1287 may be had free upon request to the United States Department of Agriculture, Washington, D. C., as long as the supply lasts.

### WHOLESALE CO-OPERATIVE SETS NEW RECORD

"April is always the best month of the year but this April has been all beat off the map" reports the Co-operative Central Exchange to the All American Cooperative Commission. The Exchange has its headquarters in Superior, Wisconsin, whence it serves more than eighty local cooperative stores and societies. Sales for April amounted to \$76,059, the previous high record being \$57,683. For the first four months of 1924, sales reached the sum of \$210,891, as compared with \$180,613 in 1923.

Organized in 1917 by a group of

farmers, the Co-operative Central Exchange has set a new record for the first four months of 1924.

Denounce the farm "bloc" in congress but say nothing whatever about their own bloc that functions on the theory that party government must and shall be preserved no matter what happens to the country. After all the farm bloc appears to be made up of senators and representatives who are not big enough block heads to work and vote contrary to the wishes and interests of the voters who elected them.

By the way, has any one ever noticed any discussion among the members of the bloc that serves the interests of the big business men of the country? Blocism appears to be reprehensible only when it asks for legislation for the farmers.

### Fools Are the One Great Danger

Against which it appears to be impossible to safeguard the sensible and law abiding folks who use the public highways. Racing against railway trains is one of the favorite sports of the lack wits who own and drive automobiles.

Fortunately this pastime is much more deadly to the imbeciles who engage in it than it is to the general public. Unfortunately nearly every fool who wrecks his automobile is usually accompanied by one or more sane persons who have always acted sensibly except in the choice of the persons with whom they ride.

### Wheat Will Bring a High Price

Within twelve months if it is marketed in a sensible and orderly way. This is possible only through intelligently organized and efficient co-ordinated pooling associations. The farmer who attempts to market his crop as an individual is wholly at the mercy of the grain gamblers who have been fighting cooperation with all the resources at their command.

The farmer who has a crop mortgage on his wheat has no choice about the time of sale unless he is a member of a pooling association.

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### Bandits Robbed a Mail Train

Almost in the heart of Chicago the other day and made off with more than \$3,000,000. Unfortunately for the thieves a good part of the currency obtained was in \$1000 bills, the most difficult financial operation in this world is getting change for a thousand dollar bill without arousing suspicion and inquiry.

Visitors to Chicago during the next few weeks should be careful about offering big bills in settlement of their room rent. It may take that much money to satisfy a Chicago landlord but it is much better and safer to have a roll of small bills than a single one the denomination that robbers call a "grand."

### Insurance Is Such a Good Thing

That it looks foolish to charge that it is stimulating crime in the cities. All the banks that have been robbed lately were insured against that sort of loss and apparently made no effort to catch the thieves after their money was paid to them by the insurance companies. Thieves are in little danger of capture if the men they have robbed take no part in the chase.

### Population Of the United States

Increased nearly 2,000,000 during 1923 according to the estimates of the National Bureau of economic research. This looks like an undesirable thing but farmers need not worry. All those new folks must eat and very few of them will produce any food for themselves.

### Peace For the Whole World

Will be assured whenever the nations unite for that purpose. Just now one of our great political parties appears to be trying to figure out some way of working with the League of Nations without accepting any of the responsibilities and obligations of membership in that organization. The World Court is merely one of the instrumentalities of the League. It is a little difficult to participate in the one without recognizing the value of the other.

### Shakespeare Used a Vocabulary

Of about 15,000 words. No other writer of English has needed more than about half that number. No one man is able to use more than a small fraction of the words of any language with which he is familiar. The average, well educated person uses only four or five thousand words. The new Oxford dictionary which is about ready for publication lists and defines more than 425,000 English words and phrases. Webster's International Dictionary contains about 125,000 words. There is therefore no good reason why all the political speakers this year should not be able to express themselves fully on the issues of the campaign.

### Oil And Gasoline

Have become so essential to the comfort and well being of the world and are used in such enormous quantities that many folks suppose that the supply is likely soon to be exhausted. Recent discoveries in northwestern Kansas serve to reassure those who have been fearing a shortage of fuel for motor engines. After all only a very small part of the world's area has been tested out for oil but whatever such prospecting has been done it has been found at some depth. Instead of being almost at the end of oil production it is more reasonable to assume that we are at the beginning of such development. There are thousands of square miles of oil producing territory right here in Kansas that have not yet been touched.

15 Finnish cooperative stores as a wholesale society, the Exchange has made a steady growth since that time. Most of the 80 stores which it serves are located in northern Wisconsin, Minnesota, and Michigan, with a few in several other states.

The achievements of the Cooperative Central Exchange are just another proof that any well-managed cooperative is bound to succeed. Starting out with 15 member societies in 1917, and doing a business the first year at the rate of \$102,000, the Exchange has grown steadily and soundly in 1918 with 27 member societies its business amounted to \$132,423; in 1919 with 40, to \$313,663; in 1920 with 48 to \$409,560; in 1921 with 56 to \$512,346. The goal set for 1924's business is three-quarters of a million dollars. These Finnish cooperators are not afraid to hitch their wagon to a star—and then work hard enough to climb up to it!

### FIRST 1924 WHEAT DELIVERED TO POOL

ENID, Okla. (Special)—S. C. Hasenmeyer, of Grandfield, Tillman county, delivered through the new Farmers Cooperative Elevator Company, the first wheat to the 1924 pool of the Oklahoma Wheat Growers' association Friday, June 13, according to John Massey, secretary. The wheat was harvested with a combine machine.

Grandfield station has taken the initiative in delivery two seasons and the delivery of wheat by Hasenmeyer opens the third pool for the association. Total of 3,350,000 bushels were handled in 1922 and 6,000,000 bushels in 1923, and with the 4,500 new members obtained the past season the association should handle approximately 10,000,000 bushels of the 1924 crop. The association has a total of 12,000 members, it was said.



## Boys' and Girls' Club News

### WHY THE JUVENILE CLUBS?

For many the Farmers Union, the Juvenile Club and its objects are new phases of the Farmers Union work. Members naturally ask: What is a juvenile club and why are we starting it? The answers to these questions will logically vary with the local conditions but in general the main reasons that every Farmers Union Local should organize a Farmers Union Juvenile club are as follows:

First, we have juvenile clubs because we have seen the need of training during youth for important duties that will come to our future members; second, that the juvenile club makes it possible for the whole family to attend the local meetings; third, there is a place for the children where they are under the supervision of a trusted and responsible person, surrounded by conditions where they will come to no harm, tend toward helpful and useful knowledge; fourth, the juvenile club is your club, simplified to meet the needs of the children and is to them as worthy of useful and worthwhile results as any other Farmers Union organization; and fifth, it trains the agricultural boy and girl in the path of leadership.

The boy or girl who comes to them to play and work together. It teaches them to lead when the time and occasion demands. It teaches them to follow and obey. It teaches them the principle of cooperation and they learn to conduct their meeting according to parliamentary usage and conduct their business in a business-like manner.

Combine the five reasons above and you have the biggest and best life insurance policy ever offered. Its benefits always turn out better and better and never fail to be a source of comfort and security.

The boy or girl who spends several years in a Farmers Union Juvenile club learning the fundamental principles, who knows the contact of other minds, taking their part as officers and members on the floor cannot fail to gain knowledge that will prove of wonderful value in later years.

The member who has charge of the juvenile club has a golden opportunity to build and shape these minds, to create a longing for the right principles, the value of truth, honesty and right, a better manhood and womanhood. Kentucky Union Farmer

### WHAT THE JUVENILE CLUBS WILL DO.

The following are a few of the things that can be accomplished through the organization and operation of a juvenile club. Read these over, study them a bit and decide to start one in your Local Union immediately. It is real service that will do some real permanent good both for the present generation and those that will follow it.

Teach the kids true cooperation. Help them to master the fundamentals of economics (the kind not taught in schools or agricultural colleges.)

Make the matter of banking and credits an open book, teaching the kids through a period of time to build their financial institutions and mobilize their own credits. Bring the best features of city life to the farm.

Bring new vision to the kids. Develop new juvenile opportunities.

Destroy individualism and annihilate isolation and all that it brings. Show cooperative mistakes of the past, as well as emphasize cooperative successes of the past.

Make the kids educate themselves. Instead of trying to feed it to them. Prove the value of cooperative competition. This through the medium of interesting plays, programs, songs, and studies, always made attractive.

Build loyalty and faith. (I wish I had time to tell you how this can be done.)

Show the value of arbitration over conflict.

Build new high moral standards. Prove that spiritual and material cooperation are one and inseparable. (Many organizations have been wrecked in trying to deny this.)

Build a new vision of the possibilities of farm life. In such a way as to hold the boys and girls on the farm.

Develop such a program ultimately as will make the children satisfied with farm life. To achieve this hoped-for end the adults must recognize certain facts and accept them as fact values.

Build that most desirable of all things, a splendid local leadership in the next ten years.

Make the farmer self-contained in the next generation.

Make cooperation a part of the very texture of life.

Will revive the adults, and renew faith and effort, based on intelligence.

Will expose frauds, fake cooperative movements, and weak or immature cooperative programs, saving the next generation money, time and other valuable essentials.

Will keep the mass with the leadership, and this is most important.

With this plan in general practice the confusion of the present would fade with today and tomorrow would be full of promise. In ten years we would have a district educational plan that would include avenues of expression for men, women and children on the farm.

If a juvenile club will do such things, don't you want your children to have their share in making it all come true?—Kentucky Union Farmer.

### CLUB WORK AND HOME.

God, Mother and Home, we are told, are the three really consequential things in any one's life. The home in our order of things is the vital unit in our social, religious and governmental structure. Therefore, much depends on what people think

of their homes.

Is home a place to eat and sleep and to procure a change of clothing? It is a place to seek to avoid? Or is it an institution that commands respect and love?

The living conditions in cities are not so conducive to ideal homes as the environment of the country. And boys' and girls' club work is a powerful influence in making our country homes better still. The girls' club projects are "home-making" projects; the boys' "crops and live stock" projects. The country home is producing the nation's leaders and boys' and girls' club work is a potent influence in maintaining and advancing home standards. More club work means better homes, happier homes, and homes with more culture and prosperity.—National Boys and Girls Club News.

### CLUB WORK BOOMING.

An increase of 130,150 projects in one year, or a growth of almost 20 per cent in 1923 over 1922, is the record made by boys' and girls' club work last year, according to information just received from the United States Department of Agriculture.

The number of projects started by boys and girls in 1923 was 721,107, as compared with 600,957 for 1922. This is a most gratifying record which is probably due to the increasing interest of extension people, including both the state and county officials, as well as the interest which is being manifested on every side by the business interests and farmers' organizations.

Since the number of county club leaders has not increased, the large enrollment in 1923 is thought to be due to the activities of the county agricultural agents and home demonstration agents. Previous to 1923, the enrollment of boys and girls has been calculated by the number of projects. This year the states and departments have used a revised report form which shows the actual number of boys and girls enrolled to be 457,904.

### PIG CLUB BOY FOUND

WAY TO SUCCESS.

About eight years ago a farm boy in a remote section of Rowan county, N. C., joined a pig club which the county agricultural extension agent was organizing, and, as pig club members do, under the guidance of the county agent, he fed and cared for a pig, in this case a Poland China gilt. During the next year the county lost its extension agent. Recently a new agent came to the county and visited this section, he found, according to reports to the United States Department of Agriculture, that the club member, J. E. Morgan, now grown and on his own farm has kept up his club practices, has developed a herd of Poland China hogs of excellent type, and is regarded as the best hog grower in his community.

### INCREASE IN DEMONSTRATIONS REPORTED.

Farm boys and girls completed over 428,000 demonstrations of new or improved methods of carrying on farm and home practices in 1923, according to reports to the United States Department of Agriculture. This is an increase of about 70,000 in the number of demonstrations completed over those of 1922. In order for his demonstration to be classed as a completed one, it is necessary for the club member to carry out the work undertaken, such as corn growing, pig or poultry raising, or bread making, to keep a record of the progress and expense connected with it, show the work in a community fair or other exhibition, and report to the club leader at the end of the year the benefits derived or profits made in the enterprise. Through these activities, it is thought by the department and the State agricultural colleges who cooperate in conducting the clubs, farm boys and girls may aid in the establishment of better practices in farming and home making, be themselves kept in touch with the best in rural life, and develop leadership, community responsibility, and citizenship.

### BEGINNING TO SEE THE LIGHT

From the Boston Transcript. Senator Capper's bill for a federal marketing board, to help farmers to cooperate in selling their products to advantage, is a paternalistic measure, perhaps, but there seems to be no reason why it might not be brought within the Constitution, as a proceeding quite plainly connected with interstate commerce. In brief, it seems to be a scheme to provide scientific and intelligent assistance to the attempts of the farmers of the country to get rid of the middleman, and to reduce the "spread" between their producing costs and the cost of food to the consumer. That the government can step in and abolish the middleman may appear quite doubtful, but it may at least encourage the formation of cooperative associations in the interstate handling of the farmers' products; it may make surveys of local and general conditions, and may constitute various correlating agencies. One interesting point about Senator Capper's plan is that it provides for surveys and scientific study of the subject; and as Senator Capper is accepted as the leader of the agricultural bloc in a more thorough and original sense than any other man in Congress, it speaks well for the sagacity of the bloc that he proposes to go ahead about the matter in a

scientific and organizing manner. Inherently the consumers of the East and the agricultural producers of the West—as well as the agricultural producers of New England—have a great interest in common, and that is to bring production and consumption nearer together. To take an example: If the consumer of milk in Boston pays 16 cents per quart for milk, while the dairyman in Vermont or New Hampshire gets only 5 cents a quart for it, nothing would please the consumer better than to see the dairyman receive 8 cents a quart, provided he, the consumer, could get the milk for 12 cents a quart. If the consumers of milk were as thoroughly convinced as the farmer is that it ought not to take 11 cents to transport a quart of milk from New Hampshire to Boston and handle it here and should participate in organizations whose object was to reduce this "spread," he would be doing a good job for the farmer as well as for himself. Much the same thing can be said for the costly journey that lies between the bushel of wheat as it falls from the threshing machine in Dakota and the loaves of bread as they enter the Boston home in the grocer's basket.

Certainly we cannot blame, but can only commend the farmers for cooperating for the purpose of more advantageous marketing or their products. We cannot condemn the effort to provide encouragement from the Government for their attempts at such cooperation, for their operations in nearly all cases transcend state lines, and forms of correlation beyond the scope of a single state's powers are essential to the success of such attempts. Nor could we blame anyone if the surveys and data furnished by a possible federal marketing board, such as the Eastern consumer and the Western producer to associate themselves for a common advantage.

CROP CONDITIONS IN CANADA AND EUROPE.

The condition of Canadian wheat in percentage of the ten-year average is 98 compared with 98 on the same date last year, according to a report issued by the Dominion Bureau of Statistics June 10. The condition of winter wheat was 97 and spring wheat 96.

No official estimates of acreage are as yet available but a private report indicates a decrease in acreage of 28 per cent in Manitoba and 5 per cent in Saskatchewan which would total about 1,400,000 acres, says the United States Department of Agriculture. Under normal conditions with yields equal to the five-year average 1918-1923 this would result in a corresponding decrease in production of nearly 19,000,000 bushels.

The wheat acreage of the two provinces in 1923 was nearly 70 per cent of the total for all of Canada. Acreage in Alberta is reported to be about the same as last year. The seed bed was reported to be in good condition in all of the prairie provinces. Spring seeding was delayed and germination slow in Eastern Canada and Manitoba. In Saskatchewan practically all of the wheat was up on May 20. Crops in Alberta at the end of May were making good progress.

Other crop conditions officially reported for all of Canada were oats and barley 94, rye 92, peas 90, mixed grains 91, hay and clover 96, alfalfa 95, pastures 91.

Sugar-beet acreage in Czechoslovakia for 1924 is 733,000 acres compared with 674,000 acres last year, reports a cablegram from the International Institute of Agriculture at Rome. The potato acreage is given as 1,565,000 acres against 1,573,000 acres harvested last year.

Drought was general in Italy during May but beneficial rains fell in the northern and central portions toward the end of the month. Winter crops are maturing under normal conditions. Flax harvest is in progress in the south and average yields are expected.

### BASE INGRATITUDE.

An Illinois farmer, Sam H. Thompson, president of its agricultural association went to Washington to present to Congress in person a petition signed by 53,500 Illinois farmers asking for the passage of the McNary-Haugen Bill. Which recalls that the city council of Chicago recently passed a resolution denouncing this very bill. Yet, Western farmers have made Chicago the third greatest city in the world. They have made it their greatest market for livestock and grain. They have made it their greatest distributing center. Chicago has become opulent by levying tribute on the farmer. But for him it would have been a village. Everything it has it owes to the farmer. It is the city that the city council, ignorant, false to their city's best interests, "denounces" this emergency measure to put American agriculture on its feet because the board of traders, the speculators, and possibly the packers, who also live off the farmer, fear the city council will do some of the work of distribution himself. The world probably never has seen a baser exhibition of ingratitude.—Capper's Weekly.

### Our Present Day Problem

(Continued from Page 1)

to pay these war bills by indirect taxation.

In the end, the rich lost more than the poor, because they had more to lose. It was the failure of Jay Cooke (who had cleared more than a million dollars, selling U. S. 7-30 bonds) to pass the panic of 1873.

Industry and Business Pass Taxes On. The idea of passing the taxes on to the ultimate consumers has some very subtle reactions. It works beautifully, when and while the trend of prices is always up, as they have been in this country for the last twenty years. Organized labor during all those years were gleefully marking up prices. This was the great cumulative cause of the high cost of living. There are some millions of irresponsible voters who vote for any and all measures increasing taxation.

"It's good for business, and I don't pay taxes."

The real truth is that they do pay taxes, every day of their lives, in the increased prices of everything they buy.

Effect of Buyers' Strikes. This principle works even more beautifully on a declining market. Every little while a buyers' strike is forced upon the ultimate consumers by the burden of over-taxation. On a declining market the city tax dodgers find that they cannot pass their taxes on to large and an ever-increasing number of people—business men, editors, politicians, Senators, statesmen, and even Presidents—who are saying out loud "that the prosperity of this nation is founded upon the prosperity of the ultimate consumers." The foundation two-thirds of this nation. They have to, because the ultimate consumers all know it. That is the appalling fact in a country where every man and woman has the right to vote. One very great fact is beginning to appear—that the ultimate consumers are not demanding a subsidy and, up to the present time, they have not granted any subsidies. The politicians have, but they had no mandate from the people.

In the meantime every farmer, his wife and children and grandchildren are working eight hours in the forenoon and eight hours in the afternoon. They are planning, adapting, organizing, diversifying work without end, along economic lines. No strikes, no massacres, no destruction of property.

Education Must Begin with Ourselves. Great is the power of education. In this country it is even possible to educate the politicians and the parasites. That is the great national task today. It should never be forgotten; by the people of this nation, that the policy forcing them to pay an enormous subsidy to railroad labor and capital was forced upon the Government by the threat of a nationwide strike, just as we were entering the war. It's immediate result was to make the nation the greatest profiteer of all history. It was an economic crime to continue that subsidy after the war was over.

The war ended five years ago. Let us have peace. The same power that put up prices should lower them. It must do that act of justice.

When the great body of ultimate consumers fully realize that they are the people who pay the taxes of this nation in full, then we will see a vast decrease in the issuing of bonds—tax-exempted or otherwise. I repeat:

Great is the power of education. It is even possible to educate the parasite and the politician. But we must first educate ourselves. We are just beginning to discover the great field of economic laws. We can recognize and adjust ourselves to those great natural laws, and reap our rewards, or violate them and endure our punishment, just as Russia and Germany are doing.—Farmers National Magazine.

KANSAS CITY HAY MARKET. Receipts of hay on the Kansas City market this week were as follows:

Prairie ..... 124 cars  
Alfalfa ..... 174 cars  
Timothy ..... 29 cars  
Clover Mixed ..... 2 cars  
Straw ..... 3 cars

Total ..... 332 cars  
Receipts last week were 252 cars and a year ago 198 cars.

Prairie hay was quoted from fifty cents to one dollar and a half lower this week, with a slow market at the decline. The market is steady on good quality and dry Alfalfa, but slow and dull on hot and damaged hay. The New Alfalfa prices became effective this week and are listed below.

Nominal Quotations, Friday, June 20  
Prairie:  
No. 1—\$12.00-13.00.  
No. 2—\$10.50-11.50.  
No. 3—\$6.50-10.00.  
Packing—\$4.50-6.00

Alfalfa:  
Choice—\$19.00-20.00.  
No. 1—\$17.50-18.50.  
Standard—\$15.50-17.00.  
No. 2—\$11.50-15.00.  
No. 3—\$7.00-11.00.

Timothy:  
No. 1—\$19.00-20.00.  
Standard—\$17.50-18.50.  
No. 2—\$15.00-17.00.  
No. 3—\$10.00-14.50.

Clover Mixed:  
Light—\$18.50-19.50.  
No. 1—\$16.00-18.00.  
No. 2—\$11.00-15.50.

Clover:  
No. 1—\$18.00-20.00.  
No. 2—\$12.00-17.50.  
Straw: \$7.00-7.50.

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Your own Company has greater resources, in proportion to insurance in force, than any other state-wide mutual company in Kansas.

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Farmers' Union Buttons.....25c  
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# Department of Practical Co-Operation

## TO THE MEMBERS OF THE F. E. & C. U. OF A. OF KANSAS

Allow me to call your attention again that the Board of Directors have authorized me beginning July 1st, 1924, to remove from the mailing list the names of all those members whose 1924 dues have not reached the Secretary's office.

C. E. Brasted, State Secretary

Use Union Want Ads.

**UNION MEETING NOTICES**  
Notice 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.

The regular meeting of the Crawford County Farmers' Union will be held on the Tuesday of each month throughout the year except when this date falls on a legal holiday.

A. C. BROWN, Co. Pres.

**SILVERDALE LOCAL NO. 2051.**  
Silverdale Local No. 2051 meets every second and fourth Wednesday in the month at the Silverdale School House.

J. F. Lewis, Sec.

**NEWBERRY LOCAL NO. 1922.**  
Newberry Local No. 1922 meets regularly, the first and third Monday night of each month. The members make the union what is. You help make it a success in every way by doing more than your part and attending these meetings.

R. J. Muckenthaler, Sec'y-Treas.

**UNION LOCAL NO. 2019.**  
Regular meetings on the second and fourth Fridays of each month, at 7:30 p. m.

Geo. Speed, Pres.

Alice Kendall, Sec.

**CARLETON LOCAL NO. 1911.**  
Regular meetings on the 2nd and 4th Wednesdays of each month.

J. Humbarger, Pres.

R. J. Logan, Sec.

**CLEVELAND LOCAL NO. 364.**  
Cleveland Local No. 364, Neosho County, will hold their regular meetings on the third Tuesday of every month. Come out and boost. Don't stay home and kick.

George J. Schoenhof, Sec.

**PLEASANT VALLEY LOCAL.**  
Pleasant Valley Local No. 1309 meets every first and third Wednesday evening of each month.

E. J. Kissinger, Pres.

W. T. Finn, Sec.-Treas.

**NEOSHA COUNTY QUARTERLY MEETINGS.**  
The regular quarterly meetings of the Neosha County Farmers Union will be held in the I. O. O. F. hall in Erie, Kansas on the second Saturday of the following months: March, June, September and December.

E. G. Clark, Pres.

J. O. Foust, Sec.

**LIVINGSTON LOCAL NO. 1984.**  
Livingston Local No. 1984 meets regularly on the first and third Friday nights of each month at Livingston School House. A short program is prepared for each meeting.

Clyde B. Wells, Sec.

**GIRARD LOCAL NO. 494.**  
Girard Local No. 494 meets in Union Hall over the Crawford County State Bank in Girard, Kansas on the second and fourth Tuesday of each month at 7:30 p. m.

W. D. McClaskey, Pres.

Roy W. Holland, Sec.

**BROGAN LOCAL NO. 226.**  
Brogan Local No. 226 meets on the second and fourth Thursdays of each month. Visitors are always welcome.

George Baumgartner, Sec.

**PRETTY CREEK LOCAL 1652.**  
Pretty Creek Local No. 1652 meets every first and third Wednesday of each month at the Neosho School House. Come out. Don't stay home and kick.

H. C. Mathies, Sec.-Treas.

**FONTANA LOCAL NO. 1789.**  
Fontana Local No. 1789 will meet the first and third Friday nights regularly.

All members should be present.

W. A. Boze, Sec.-Treas.

W. H. Slyter, Pres.

**UNION VALLEY LOCAL 1679.**  
We meet every two weeks on Tuesday. All Farmer Union members welcome.

Owen Hunsperger, Pres.

I. M. Wagner, Sec.

**CHASE COUNTY WILL CELEBRATE THE FOURTH.**  
The Chase County Farmers Union have planned a big celebration to be held at Elmdale on the Fourth of July. There will be athletic contests such as foot racing, baseball game between two good teams, horse shoe pitching, etc. In the evening a fireworks display will be fired. At noon a good old fashioned basket dinner will be served and there will be plenty of good things to eat.

National Secretary A. C. Davis, of Springfield, Missouri will speak. He has chosen for his subject "Our Country, its Achievements and its Problems." Mr. Davis is an accomplished orator and will bring a message of great importance to his audience.

T. R. Wells, of Elmdale who is chairman of the entertainment committee and M. W. Greene, of Bazaar, who is secretary, cordially invite all members and their friends to be present and want every one to come and have a good time. There will be no other celebration in Chase County on this day so come out and make it one to be long remembered.

USE UNION WANT ADS

## INTERESTING REPORT FROM GEARY COUNTY

Editor Kansas Union Farmer:

Perhaps a little report of Geary Co. Union activities would be of interest to some of your readers. We have held a meeting each month since October, though it was necessary to postpone one for a week on account of storm and some others were rather poorly attended for the same reason.

Our meetings are held the first Friday evening of each month from October to June inclusive. Among those outside our own members who have given us addresses this season are Mr. Felts and Mr. Brasted. Each had a splendid and helpful message for us which merited a larger hearing than was given. Those who needed the inspiration to further and in those most frequently absent.

We bought some of the F. U. song books and under the leadership of Miss Roediger learned to sing a little. We hope to improve the neglected part of our program next winter. A number of our young people contributed to our pleasure with readings, music, etc.

At our June meeting a big program was planned to be topped off with ice cream. A threatening storm kept most of our crowd at home and other difficulties beset us but the abundance of ice cream was thoroughly enjoyed.

Our president, Mr. A. P. Hotten announced his decision to accede to the request of persons in all three counties that he be a candidate for State Senator from the 21st District.

Those who know Mr. Hotten best know his absolute loyalty to the cooperative plan and the best interests of the farmer are confident he is the man we need to represent us in the legislature and we earnestly bespeak the help of all who believe in "a square deal for all" in sending such a man to work for our interests in law making. We hope every member will do his or her full duty on August 5. Our annual picnic will be late in August and all are invited.

Mrs. E. N. Hall, Sec'y.

HONOR ROLL

The following secretaries of Farmers Union Locals have reported to the state office every member on their rolls paid up in full for the year 1924.

Bellevue — 2042 — John T. Anderson, Sec. 52 paid for 1924 — 100 per cent.

Burmeister — 943 — Roy Hunter, Ellsworth sec. 24 members paid for 1924 — 100 per cent.

Athelstone Central — 1171 — Ralph Heister, W. Wakefield, Sec. — 12 members paid for 1924 — 100 per cent.

Summit — 1574 — Mrs. Alice Ames, Madison, Sec. — 30 paid for 1924 — 100 per cent.

Pleasant Valley — 1804 — Frank R. Ebert, Ellis, Sec. — 18 paid for 1924 — 100 per cent.

Fairdale — 927 — Carl W. Mayer, Brewster, Sec. 13 members paid for 1924 — 100 per cent.

Rydal — 763 — G. S. Duncan, Beleville, Sec. 31 members paid for 1924 — 100 per cent.

Prairie College — 1227 — I. P. Bruening, Robinson, Sec. 29 members paid for 1924 — 100 per cent.

Catherine — 884 — Wm. R. Staab, Sec. 7 members paid for 1924 — 100 per cent.

Hays — 1130 Mrs. Everett Alquist Sec. — 78 members paid for 1924 — 100 per cent.

Sylvan Grove — 1555 — J. A. Reichard, Minneapolis, Sec. — 11 members paid for 1924 — 100 per cent.

Point Lookout, 1072, Jno. Hoffmann, Esbaw — all members paid for 1924 — 100 per cent.

Neutral, 303, John Costello, McClure — 11 paid for 1924 — 100 per cent.

Independence, 1419 — Hugh Winslow Sec., Wellington, Kans. — 19 paid for 1924 — 100 per cent.

Liberty, 925 — Ed. Mog, Sec. — 42 members paid for 1924 — 100 per cent.

Twelve Mile, 2002 — R. L. Pearce, Sec., Downs — 12 paid for 1924 — 100 per cent.

Walnut Grove — 1308 — Robert J. Meyer, Girard, Secretary — 100%.

Victor — 1516 — W. G. Harris, Burdett, Secretary, 5 members — 100%.

New Hope — 1834 — S. Tibble, Cedar Point, Secretary, 8 members — 100%.

Gem — 1889 — G. E. Weir, Pittsburg, Secretary, 10 members — 100%.

Survey — 34 — Grant Bliss, Woodston, Secretary, 9 members — 100%.

Star — 831 — Willis J. Billings, Lima, Secretary, 6 members, 100%.

Olive Hill — 1120 — A. F. Braun — Clay Center, Sec. — 36 members, 100%.

Coin — 1657 — S. M. Beason, Orion, Secretary — 7 members, 100%.

Bushong — 579 — H. C. Harder, Dunlap, Secretary, 10 members, 100%.

Hunt — 1107 — J. L. Kong, Corning, Secretary — 19 members 100%.

Santa Fe — 1717 — Marion Johnson, secretary, Lyons. Thirteen members — 100 per cent.

No. 5 — 761 — Clarence W. Smith, secretary, Phillipsburg, six members — 100 per cent.

1803 — Maple Grove — Howard Timbman, secretary, Hepler, Five members, 100 per cent.

1935 — Kaw Valley — Jerome Van Hole, secretary, Belvue, 10 members, 100 per cent.

1669 — Highland — Roy L. Lee, secretary, Paola, 80 male members, 56 female members, 100 per cent.

1884 — Prospect, Martin Rohe, Jr., Secretary, 29 members, 100 per cent.

Prairie Star — 944 — E. W. Podena, secretary, Wilson, 15 members, 100%.

1427 — Henry Eden, Sec. 13 members, 100%.

Koeber, 914 — F. A. Korber, Seneca, secretary, 21 members, 100%.

Hobo 1497 — W. C. Coffman, Madison, secretary, 22 members, 100%.

Eagle Star — 928 — C. G. Conrad, Du Bois, Nebraska, secretary, 21 members — 100%.

Eureka — 911 — Harvey Strahm, Sabetha, Kansas, secretary, 37 members 100%.

## Alpha-1267 — M. T. Anderson,

Windom, Secretary, 100% with 22 members.

Pleasant Run — 2018 — Ida M. Bell, secretary, 100% with 24 members.

Marine — 643 — Albert Sparman, Green, secretary, 100% with 21 members.

Walsburg — 1198 — V. E. Oman, Secretary, Leonardville, 18 members paid for 1924 — 100 per cent.

Sand Creek — 804 — Alex R. Wilson, LaCrosse, 22 members paid for 1924 — 100 per cent.

Osage Valley — 1638 — T. A. Retter, Secretary, Paola, 100 per cent with 25 members paid for 1924.

Prairie Rose — 721 — E. C. Donze, Secretary, Colby, 100 per cent with 9 members paid for 1924.

**MITCHELL COUNTY ADOPTS RESOLUTION AT QUARTERLY MEETING**

Beloit, Kansas, June 14, 1924.

Editor Kansas Union Farmer:

Find enclosed a copy of Resolutions passed at the quarterly meeting of Mitchell County F. E. and C. U. of June 3, 1924 and by a vote instructed the Chairman of the Commission on Legislation to forward a copy to the Kansas Union Farmer for publication.

Fraternally yours, F. W. Harlowe.

**RESOLUTIONS**

We, the Legislative Committee of Mitchell County F. E. and C. U. of A. wish to submit the following report.

We believe that an uncumbered home, good schools, good churches, and good roads, tend to increase the happiness and contentment of any community, and whereas 60% of the homes are occupied by tenants, and a large per cent are mortgaged, and whereas the average farm will scarcely pay taxes and interest, and whereas the tendency of the present time is to make unnecessary and costly improvement create useless commissions, and employ unnecessary clerk hire, regardless of financial condition of the tax-payer and without giving him proper hearing in the matter, we therefore submit to you the following resolutions, to-wit:

(1) Resolved that we are opposed to the present State Highway Commission.

(2) Resolved that we are opposed to the creation of any new Boards or Commissions.

(3) Resolved that we are opposed to the present Federal Aid System.

(4) Resolved that we are in favor of a reduction of freight rates on all farm products.

(5) Resolved that the present prices of farm implements are too high and out of line with the present prices of farm products, and should be lowered.

(6) Resolved that we are opposed to the Labor Bureau setting the price of harvest wages.

(7) Resolved that we are opposed to the present high Telephone Rates.

(8) Resolved that we are not in favor of the present proposed School Code Law.

(9) Resolved that we are not in favor of the proposed Page Parcel Post Law.

(10) Resolved that all officials, National, State, or County, or members of Appointive Offices, Commissions, or Boards, should give their full and undivided time, to his or her duty.

(11) Resolved that our Congress and Legislature, give agriculture its proper attention, and not the last few hurried hours of the Session.

(12) Resolved that we are in favor of a Cooperative Banking Law.

(13) Resolved that the price of farm products, and manufactured articles, should be raised and lowered respectively, to a more equal basis.

F. W. HARTWELL, Chairman.

J. F. MACEY, Secretary.

GRANT BROWN, F. W. PAULSEN, HENRY TOBIN.

**WOODSON COUNTY MEETING**

The Woodson County Farmers' Union held their last meeting at Burr 10th, as it was a called meeting there was only a fair attendance present. Owing to the absence of the president, and vice president, the meeting was called to order by Lecturer Harding.

After a general discussion of various subjects the following resolution, presented by Mr. Cowles was adopted.

Whereas patriotic progressive voters, after voting, desire to know whether their votes have been well cast or not; and whereas the rules and customs as now practiced by your State and National law makers and especially while in the committee of the whole, are such that it is impossible for the average voters to know whether they are represented or misrepresented and whereas the time for roll-calling as used now is burdensome and very expensive;

Therefore be it resolved we ask our State and National lawmaking bodies to establish and use in their voting an electrical voting machine, and that each member be required to go on record on all questions.

MR. COWLES.

The next meeting will be held at Neosho Falls July 4th. Come and bring your dinners. A good time is promised.

Business meeting before noon. Speaking in the afternoon.

Arthur McCormick, Co. Sec.-Treas.

**EAGLE VALLEY LOCAL 916**

On Thursday evening, June 12, 1924 we had another very interesting meeting. While the attendance was not 100 per cent it was far from a "dead" meeting.

Our local man had prepared a speech for this meeting, but as the hands on the clock moved too swiftly, the lecture was postponed.

## WHAT TAXPAYER GAINS

This table shows at a glance what the new tax law does for the taxpayer, if he is a married man with dependents:

This table shows at a glance what the new tax law does for the taxpayer, if he is a married man with dependents:			
Income	Present Tax	Mellon Tax	New Tax
\$ 3,000	\$ 20.00	\$ 11.25	\$ 7.50
4,000	60.00	45.00	22.50
5,000	100.00	75.00	37.50
6,000	180.00	120.00	57.50
7,000	250.00	188.00	87.50
8,000	430.00	317.50	167.50
10,000	520.00	860.00	207.50
20,000	1,720.00	1,280.00	1,017.50
30,000	3,620.00	2,660.00	2,617.50
40,000	5,840.00	4,540.00	4,037.50
50,000	8,640.00	6,880.00	6,137.50
60,000	11,940.00	9,880.00	8,677.50
70,000	15,740.00	11,640.00	11,577.50
80,000	20,040.00	14,080.00	14,877.50
90,000	24,840.00	16,880.00	18,587.00
100,000	30,140.00	19,940.00	22,617.50
200,000	86,640.00	52,740.00	65,617.50