

who are elected to such offices nearly always are people who have reputa-tions for getting things done. That is

One agricultural authority has made tions for getting things done. That is why they are chosen. At any rate, however, this matter of filling out and returning the questionnaires is one of a great deal of real importance as far as Farmers Union work is concerned. Here the transmission of 1931 and one who has learned the les-sons of 1931 and one who has adopted every possible means to put his pro-ciples which the marketing act of

farm organizations and Chambers of Commerce and civic organizations as marked as in Kansas, he added. "And Kansas, perhaps, has sus-tained the smallest percentage of bank failures of any state in the agricul-tural states of the United States," he added. Here a states of the United States, the company which had been organized was operating successfully. The save

ducts is through cooperation. Now is interesting account of the secretary before it is too late. farmers to build strong cooperative Delegates are asked to mail their cre-marketing accounts. The enemy of agmarketing agencies. The enemy of ag-riculture has his hands full. His mind opening of the convention.

company which had been organized cumulating money for future needs, was operating successfully. The say-was operating successfully. The say-ings made by these local companies encouraged us, and we began to sell stock for the purpose of organizing is the man who today is utilizing life is the man who today is utilizing life is finanretary of Agriculture, appreciates the value of life insurance and makes this statement. "Life Insurance is the best answer ever written to the needs of organized society. Through it, a man may provide for his own disability

For that reason, the state office is de-duction upon as low a cost basis as President Hoover's pending on a prompt response. In some cases, it may be necessary known facts will permit.

Notice to Members

CALL FOR THE TWENTY-SIXTH ANNUAL MEETING OF THE KANSAS DIVISION OF THE FARMERS EDUCATIONAL AND CO-OP-ERATIVE UNION OF AMERICA, WHICH WILL BE HELD AT BELOIT, KANSAS, OCTOBER 28, 29, 30, 1931.

The Kansas Division of the National Farmers Union will convene at Beloit on October 28, 1931 at 10:00 a. m.

The Board of Directors of the Farmers Educational and Co-operative Union will hold a meeting on Tuesday morning, October 27, 1931 at 10:00 a.m.

The Farmers Union Managers Association will hold its meeting on Tuesday, October 27, 1931 at 1:00 p. m.

Tuesday evening will be a general get-together meeting.

Wednesday morning, October 28, 1931 at 10:00 a. m., the Farmers Union will convene in annual session and with a few intermissions will continue in session until all the business necessary to come before the meeting is transacted.

Thursday morning the Convention will proceed to nominate its officers and two directors. One director from each of the Fourth and Fifth Districts.

Friday morning will be election of officers.

One delegate for each local union in good standing in the State Union, October 24, 1931.

2. One delegate for each county district union in good standing as above. A county and district union to be in good standing must have five or more local unions in good standing in the state union October 24, 1931.

3. One delegate for each county or district cooperative Business Associ-ation and in case of county Farmers Union Co-operative Associations, each unit of such association is entitled to a delegate. All delegates must have credentials of the organization they claim to represent.

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

DELEGATES ARE REQUESTED TO SEND THEIR CREDENTIALS TO FLOYD H. LYNN, STATE SECRETARY, SALINA, KANSAS, AT LEAST FIVE (5) DAYS BEFORE THE DATE SET FOR THE OPENING OF THE ANNUAL MEETING.

C. A. W	ARD.	President.	
a de la companya de			Secretary.

NOTE: If the delegates will kindly mail in their credentials then we can list them and thereby assist the credentials committee and make the work much less for them than it will be if the delegates bring in their credentials to the meeting.

1	And a lost on the trade at the second	the state of the second second	
		CDEDEN	TATO
	DELEGATES	S' CREDEN	LIALS
		and the second second	A CARLES A CARL

The Farmers' Educational and Co-operative Union of America

		Contify t	hat Farn	ners		 (Delegate)	D
This	15 10	Certify	1140 - 411		Alexandra Caller	and the second provides	R

P. O. Address..

3	
	P. O. Address
good standing of	Union No
and the second states of the second states and	were elected as delegates to the Twenty-
tate	were elected as delegates to the I wenty-
and the second second second second	were elected as delegates to the 1 wong-
State on October 28, 1931.	

President \$75,000 to electrify a mile of railroad.

administration with its farm board, is seeking to put months ago-on May 31, 1930,-we across-that the farmers should cooperatively own and control the maropened up for business and began keting of their own products. selling Union Certified gasoline, kerosene, oils and greases. "In my way of thinking, at least," Just why we decided to become dis-'the industrial east has profithe said.

ed at the expense of agriculture. "I have an abiding faith that there is going to be a solution to this problem-a way out. It may mean dealing with the monetary question-it may ers in the Quinter territory were gomean inflation, to some extent or in

some way, of currency." Ward called attention to the

fact that agriculture represents forty percent of the nation's buying public, and the lack of just returns for crops has caused agriculture to find itself robbed of its buying power. He expressed his belief that acreage reduction could not be obtained by volun-tary means. He declared the solution

of distressed farmers' problems would have to be legislative. He said he would not hold up the farm board as "tin gods" but said he had known most of the members personally, and was assured that they had honestly

and conscientiously done their best. He added that the farm board had

The use of the phrase to "get the government out of business" is large-ly camouflage. It is one of the thou-

on the Federal Farm Board to an-nounce holding of stabilization wheat supplies was another. The real fight of the grain trade is against co-operative grain marketing by grain producers. They are being joined by other groups whose profits consist of commissions and margins

consist of commissions and margins that come out of the price paid the farmer for his produce. The opponents of co-operative mar-keting hope to have a strong organi-was a wise one.

zation ready by the time Congress convenes next winter. They will have the support of psuedo farm leaders whose opposition to the Marketing bers have been satisfied, and have be-bers have been satisfied, and have be-date to be a support of psuedo farm leaders and the support of psuedo far whose opposition to the Marketing Act is largely political. They will have support from politicians who are "out" and who desire to cot "in" until today we are serving approxi-mately one hundred and fifty farm-ers in the Quinter territory. "out" and who desire to get "in".

Organization by opponents of co-operative marketing must be matched by organization of farmers, for whom the Marketing Act was passed. If there are to be any changes in the Marketing Act they must be made by its friends and not by its enemies. -The Tribune.

amount to \$12,500.00 with a net profit of \$8,526.00. We have made these ADIO BROADCAST TO BE BY G. E. CREITZ FRIDAY splendid savings on a paid in capital of \$3,425.00. It is almost astonishing

ers Union members are urged to note that our net profits for the in on the Capper Publications first six months are approximately ners Union members are urged e in on the Capper Publications istation, WIBW, Friday evening, r 9, to hear a program which e under the direction of Mr. G. say definitely at this time, I think I. isteners are assured that they instein asfein asying, in view of the vol-ume we are handling, and the profits istation, WIBW, Friday evening, r 9, to hear a program which e under the direction of Mr. G. istation, There is one per cent of the railroads. istation with a fill holds its own. There is one per cent of the railroads. iffed. It costs from \$35,000 to ooo to electrify a mile of railroad. ito to the equality of Union ito to the ecompany and the quality of Union ito to electrify a mile of railroad. ito to the ecompany and the quality of Union ito to the ecompany and the quality of Union ito to the ecompany and the quality of Union ito the ecompany and the quality of Union ito to electrify a mile of railroad. ito the ecompany and the quality of Union ito to electrify a mile of railroad. ito to the ecompany and the quality of Union ito to the ecompany and the quality of Union ito continued on page 4) ito to the ecompany and the quality of Union ito to the ecompany and the quality of Union ito to the ecompany and the quality of Union ito to the ecompany and the quality of Union ito to the ecompany and the quality of Union ito to the ecompany and the quality of Union ito to the ecompany and the quality of Union ito to the ecompany and the quality of Union ito to the ecompany and the quality of Union ito to the ecompany and the quality of Union ito to the ecompany and the quality of Union ito to the ecompany and the qu

a Cooperative Oil Company in our insurance to carry through his financommunity. As a result, just fifteen cial plans.

build a fund for old age, arrange for the education of his children and guarantee the independence of his family. tributors of Union Certified, the co-operative brand, is another interesting chapter in the story about our company. Once it was learned that farm-

ing to operate their own company, we were literally beseiged with salesmen from various Old Line companiés, who

almost begged us for our business. Without exception we gave them courgreatest benefactions." teous hearings. We listened to their place for a man to put his money is in his own business, and life insursales talks on quality, price and service. From some of them we even tolerated their criticism of Union Cerance. There would have been a great deal less misery and fewer suicides in tified. We listened to their flowery arguments setting out the advantages these United States in the last two

of handling a nationally advertised brand. In the meantime, we thought years if men had stayed by their own business and life insurance. I know the old argument, that the the thing through. As Cooperators, income return on a life insurance we became firmly convinced that our volume, as well as our efforts, should contract is low and that one will beat be pooled with the group of Coopera-tive Oil Companies, who through the the game by purchasing term insurance for protection and using the savwere building their own organization, the sole purpose of which was to son who makes this statement does

Friday morning will be election of officers.Delegates to the Farmers Union annual meeting are requested to have
their credentials in the hands of Secretary Lynn five days before the dateCHALLENGE TO FARM-
ERS TO ORGANIZEof the annual meeting.BASIS OF REPRESENTATIONBASIS OF REPRESENTATIONbeen made a pointer the phrase to "get the
to one of these Old Line companies,
we would be defeating the purpose for
the sole purpose of which was to
the sole purpose of which was to
to one of these Old Line companies,
we would be defeating the purpose for
the sole purpose of which was to
to one of these Old Line companies,
we would be defeating the purpose for
the sole purpose of which was to
the sole purpose of the phrase to "get the
to one of these Old Line companies,
we would be defeating the purpose for
the purpose for
the purpose of the phrase to the purpose for
the purpose of the phrase to the purpose for
the purpose for

Many a farmer today is being taxly camouflage. It is one of the thou-sand forms of camouflagee resorted to by grain men to hamper the opera-tions of the Marketing Act. Pressure on the Federal Farm Board to ansix years pay for the farm. The ownership of a farm or a home is high-ly desirable. Its ownership for investment income under present conditions is foolishness.

On the ordinary life plan, a young man, aged twenty, can create an immediate estate of any size desired, by to cast our lot with the Cooperatives making a premium deposit of about 1.9 per cent of the amount of the es-tate. This is less than the amount of icy holder can then leave this estate on deposit with the company, enjoy 4 1-2 to 5 per cent interest income, From the very beginning, we have made substantial savings for our members. To date we have returned to them patronage dividends amount-ing to \$6400 00. ing to \$6400.00. Our gross profits for the first six months of this year el, administrating or probate costs.

el, administrating or probate costs. One of the points to consider in an investment is its collateral value. Let

TO BE HELD AT DES MOINES.

Official calls for the National Confamily. Its requirements are small, perity to the farmers is the keynote vention of the Farmers Educational to the stabilization of all business in and Cooperative Union of America large in the hour of need. It is at the United States. However, if the soon will be published. The national large in the hour of need, it is and once the safeest of investments and greatest benefactions." My contention is that the safest place for a man to put his money is will have helped materially in return-(Continued on page 4) the meeting is transacted and com-pleted.

(Continued on page 4)



THERE'S ONLY ONE WAY TO GET RESULTS

Nearly every farmer realizes that The man at the pump believes in in order to get the most out of his products, he must market through his own cooperative agencies. It doesn't one of the points to consider in an own cooperative agencies. It doesn't and manages and works accordingly. He markets his grain through the source outsiders is the considered the premier sety Bonds—considered the premier se-curity of the world. Suppose back in the days of 1921 when the "Back to Normalcy" period hit the farmers, I had owned a \$2500.00 life insurance policy, with a \$1000.00 cash or loan value, and at the same time I had a \$1000.00 Liberty Bond which had cost me par. Suppose further that I had

PAGE TWO

THE KANSAS UNION FARMER

Published every Thursday at Salina, Kansas, by THE KANSAS BRANC OF THE FARMERS EDUCATIONAL & CO-OPERATIVE UNION, 1 South Seventh Street.		
Entered as Second-Class Matter August 24, 1912 at Sa Act of March 3, 1872.	alina, Kansas. Under	
Acceptance for Mailing at Special Rate of Postage Pr 1103, Act of October 3, 1917. Authorized Ju	covided for in Section aly 30, 1918.	

Editor and Manager Floyd H. Lynn...... Subscription Price, Per Year...

Notice to Secretaries and Members of Farmers Union of Kansas. We wan all the news about the Locals and what you are doing. Send in the news and thereby help to make your official organ a success. Change of Address—When change of address is ordered, give old as well

as new address, and R. F. D. All copy, with the exception of notices and including advertising, should

be in seven days before the date of publication. Notices of meetings can be handled up until noon Saturday on the week preceding publication date.

NATIONAL OFFICERS	Oklahoma City, Okla.	v
John Simpson, President H. G. Keeney, Vice President	Omaha, Nebraska	S
James J. O'Shea, Secretary	Roberts, Montana	200
James J. O Shea, Secretary	1-	

	BOARD OF DIRECTORS Clarks, Nebraska i
Emil Becker	Denver Coloradol:
	Yankton, South Dakota
And a second	
Fritz Schultheiss	

KANSAS OFFICIALS		Kansa
C. A. Ward, President W. P. Lambertson, Vice President	Fairview,	Kansa
Floyd H. Lynn, Secretary-Treasurer John Frost, Conductor M. V. Gates, Doorkeeper	Salina, Blue Rapids, Logan,	Kansa
DIRECTORS B. E. Winchester	Stafford,	Kansa
J. C. Gregory	Osborne, Alma.	Kansa Kansa

Ross Palenske. Carl E. Clark. Blue Mound, Kansas F. C. Gerstenberger. FARMERS UNION JOBBING ASSCIATION-1146 Board of Trade Bldg., Kansas City, Mo., 915 United Life Bldg., Salina, Kans.; 1004 Corby Bldg., St. Joseph, Mo.

FARMERS UNION COOPERATIVE PRODUCE ASSOCIATION-201 Oak St., Kansas City, Missouri.

FARMERS UNION LIVE STOCK COMMISSION-400-3-10 Live Stock Exchange Bldg., Kansas City, Missouri; Live Stock Exchange Bldg. Wichita, Kansas

	INSURANCE CORoom 202 Farmers Unio	FARMERS UNION
Bldg., Salina, Kansas.		

FARMERS UNION AUDITING ASSOCIATION-Room 308 Farmers Union Bldg., Thomas B. Dunn, Secretary-Manager, Salina, Kansas.

KANSAS FARMERS UNION-Salina, Kansas, Room 208 Farmers Union Bldg.

FARMERS UNION MUTUAL LIFE INSURANCE COMPANY, Farmers Union Building, Rex Lear, State Manager, Salina, Kansas. THE KANSAS FARMERS UNION ROYALTY COMPANY-Room 311 Farmers Union Building, Salina, Kansas. G. E. Creitz, State Manager.

FARMERS UNION MANAGERS ASSOCIATION .Presiden

.Secretary T. C. Belden. SALINA, KANSAS, THURSDAY, OCTOBER 8, 1931

C. B. Thowe.

The President's Column

By CAL. A. WARD

SALINA, KANSAS, THURSDAY, OCTOBER 8, 1931

THE PRINCIPLE OF THE GOLDEN RULE APPLIED

I believe it was Emerson who said, "what you do thunders so loud, I can't ear what you say."

In these strenuous times, it is quite easy for one to become enthused and stirred when we are face to face with appalling conditions that exist everywhere. It is one thing to know of the conditions, it is entirely another meet the issue.

During the past two weeks I spent one day at St. Paul, Minnesota, with about one hundred of the Farmers' Union family, from the states of Montana, North Dakota, Minnesota and Wisconsin.

These men were there to battle with the drouth situation, covering great sections of eastern Montana and western North Dakota. Some of these men, including Charlie Talbott, president of North Dakota Farmers' Union A. W. Ricker, editor of Farmers' Union Herald, St. Paul, Minnesota, and

. W. Thatcher, manager of Farmers' Union Terminal Association, gave a ery pathetic and descriptive account of prevailing conditions in those ctions.

It was estimated that in one section of the drouth area in North Dakota ere were some ten thousand Farmers' Union members, including their famies, who were at the mercy of charity. I was impressed with the fact that was not a matter of being able to meet current expenses, pay taxes, and o forth, but, rather, a question of eking out a mere existence. No rainfall f any consequence throughout the spring and summer. No vegetation whatever, no garden vegetables, simply a condition of desolation. The livestock, quite generally, has been shipped to market, bringing ridiculously low prices, in some instances scarcely more than transportation charges. I was informed that in certain sections of this drouth area, many turkeys are raised and these, too, will starve unless wheat or other grain is available.

Pathetic and heart rending letters were read from mothers who had children and were unable to properly care for them. I spoke to this group of the abundance of food in Kansas, of the largest wheat crop in the history of our state. As I heard these tragic reports of conditions that existed McPherson, Kansas among our own membership, I thought of the principles and fundamentals of our own organization, namely, the Golden Rule and its application.

I really feel, if we would apply the Golden Rule instead of the Rule of Gold, we would be, by far, a happier people. I told this large Committee that when once their plans of gathering together food and provisions were completed, that the Farmers' Union of Kansas would be willing to cooperate. I am expecting more definite information this week from the Committee in that section.

I am just recently informed that the railroads will carry, free, food and provisions, including clothing, for human consumption or use. I am to meet comorrow, Tuesday, with a committee in Topeka, called by Senator Capper to work out plans of helpfulness in a definite way. I have a suggestion that in the near future, we make a special appeal to our Farmers' Union membership in Kansas, to collect several cars of food and provisions for these drouth stricken people. It occurs to me that, if the railroads will give us free transportation, there is scarcely a family in our organization but that will be willing to contribute clothing, provisions, and so forth.

You will hear more from us later about this plan. Series of Meetings In Missouri

I held six meetings in Missouri, at the following places: Savannah, found City, Marysville, Gallatin, New Hampton, and Lexington. The rainy weather and muddy roads held our attendance down somewhat, but the interest was keen and I find our Missouri farmers are in about the same condition as farmers most everywhere else. The Farmers' Union of Missouri is not strong in numbers, but the membership seems to be of a determined mind to "carry on." And with some help, our membership in Missouri could be materially increased.

Mr. M. R. Miller is state secretary of the Farmers' Union, and accompanied me to these various points. He is directing the work, in a worth hile way and will get definite results. The Cooperative Farmer, edited by Mr. Miller, goes to some twelve or fourteen thousand readers and this influence alone will most surely bring

"The Co-operator," a monthly periodical which reflects the activities of the KANSAS UNION FARMER WEEKLY Kansas City.

The Co-operator," a monthly periodical which reflects the activities of the three Farmers' Union statewide marketing associations headquartering in Kansas City. Mr. Lynn has always been keenly interested in the Farmers Union and the co-operative program. He has had considerable experience in dealing with many of the problems of the organization. We wish for our membership a still greater volume of information and for Mr. Lynn unqualified success.

-C. A. WARD.

BIG BROTHERS OF THE FARMER

Scores of thinking people are wondering whether the government's experiment with the Federal Farm Board has been or will become much of a success. There have been several distinct waves of opposition to the Farm Board and a new one is making its way through the mails. This time it consists of a printed copy of a half page advertisement which appeared in the Wichita Beacon and the advertisement itself is made up of cuts of articles clipped from the Beacon, in which the Farm Board and its officials are bitterly assailed.

Most of those who have been wondering just what good the Board has accomplished are persons who favored giving the Farm Marketing Act a thorough test, and they should see in current opposition to the board, nothing more or less than the fine touch of individuals and organizations opposed to cooperative marketing. The Beacon's attack is mailed out by a chain creamery concern, just as former attacks were led by the grain operators of the Twin Cities. The Beacon's lachrymose pleas declare that the opposition is inspired because the Board is hurting agriculture. Why not let agriculture do its own weeping then, instead of having those interests which are directly opposed to the interests of farmers prepare the tears?

The more we see of such inspired opposition to the Farm Board, the more we must suspect that the Farm Marketing experiment has been successful, at least successful enough to have those who pinch the farmers feeling a pinch at their own hide. When grain dealers who compete with grain cooperatives and chain creameries which compete with cooperative creameries, begin to shed tears because the Farm Board is "hurting the farmers" it is time to grin. We can hardly be expected to think that those who have consistently pushed the farmer around have turned into the farmer's great, big, stout-hearted brother or guardian angel. No, when the farmers start to kick about the Farm Board we will believe the experiment is a fizzle or the complaining farmer is misinformed, but when the competitors of the co operatives lead the pack, it provokes a yawn. The Beacon's plea urges everyone to write their congressmen and demand a special session of congress to repeal the marketing act. We wonder how many sound, sensible farmers will send in letters .- Billings (Mont.) Gazette.

TAX RELIEF DEPARTMENT

By JOHN FROST, Blue Rapids, Kansas No. 3

DOES THE INCOME TAX FAIL IN HARD TIMES?

The U. S. income tax, since its adoption in 1913, has each year raised mmense revenues for the Federal Government. And, since the World War, can't pay taxes and interest and oththere has been a surplus each year above budget expectations, so that the er necessary expenses, it becomes rate of income tax levy has been reduced many times. But this last year,

following the stock market crash and the general paralysis of business, the income tax failed to raise the money necessary for the budget, and now there is a large and growing deficit. And the cry is being raised that the borrow, it means penalties and delinincome tax fails in adversity, and that we need some other tax that is quent tax sales. To even those who stable through all periods, and will raise revenue in hard times the same as can borrow they are but using up their capital, and unless things change in good times. So the sales tax and an excise tax are being boosted because for the better very soon, they too will they raise about the same tax in adversity as in prosperity.

What is the principle by which all tax systems should be judged? It is the accepted principle that a just tax system should collect taxes in proportion to the ability of the taxpayers to pay. So when hard times comes and profits are reduced or wiped out, then a just tax system reduces taxes. There is no escape from this logic. The income tax system reduces taxes in and in those meetings they strike out proportion as times are hard, and is surely right and equitable in so doing. at whatever seems to call for money The sales tax, the excise tax, the property tax, and any other tax, that raises it hurts. taxes in adversity the same as in prosperity is surely wrong and inequitable.

CLASSIFIED ADVERTISING

FOR SALE

FOR SALE—APPLES, all varieties to suit every taste, all grades to suit every whim, prices to suit every pocketbook. By the basket or truck-load. MECK By the basket of transas. BRAZELTON, Troy, Kansas.

FOR SALE—Two elevators, 8000 and 3000 capacity. Located at Woodbine and Shadybrook, Kans. Three warehous-es and eight lots. On Rock Island rail-road, in good grain section. Write or call B. H. Oesterreich, Woodbine, Kan-ess

FOR SALE-10 ton truck scales-A. F. Koch, Hutchinson, Kansas.



"Nations may readily be divided into three groups. There are the few who make things happen, the many more who watch things happen, and the over-whelming majority who have no notion of what happens.'

-Nicholas Murray Butler, President Columbia University.

Things are getting lively in Kansas and most of the other farm states. When prices get so low that farmers

Some can borrow tax money but many cannot. To those who cannot be in the delinquent list.

With such conditions crowding farmers to the wall, it is not to be wondered at that mass meetings are being held in almost every

It seems to be the habit of the av-

THE EDITOR'S "HELLO

As the newly appointed secretary-treasurer of the Kansas branch of the Farmers' Educational and Cooperative Union, I wish to come before the members of the organization and all-other readers of this paper with a brief introductory statement in these columns.

I am here by virtue of an appointment made necessary by the resignation of my good friend and your good friend, Mr. A. M. Kinney. Mr. Kinney has been a faithful servant of the Farmers' Union for a number of years. It has been my pleasure and good fortune to enjoy Mr. Kinney's acquaintance and friendship for some time, and my admiration for his faithful service is such that when I realize I am appointed to take his place in this great cooperative organization, I am beset with a variety of emotions. I realize I am entrusted with an important assignment. I know there is a lot of work to do. I know I must depend on the friendship and cooperation of the other officers and of the entire membership of the organization; and in turn, I pledge my whole-hearted devotion to my duties in the office, pledge my complete cooperation with the membership and with local, state and national officers, and promise that I will do my best to further the cause of of the resignation of A. M. Kinney, Secretary of the Kansas Farmers Union. farmer cooperation and agricultural advancement.

My duties here, as my readers know, include editing this publication the Kansas Union Farmer. I shall honestly endeavor to make the paper readable and instructive, and I shall need the help of the membership in doing this. I shall need the help of the local secretaries and all other local officers, as well as of the officers here in the state office. I shall need the Union over the state, and I shall need the cooperation of the different co- we are going through we are faced with many problems that almost seem operative marketing organizations and of the state business institutions. I unsurmountable. am appealing for that aid now, and I hope the response may be generous. The members of the Farmers' Union of Kansas are entitled to know

what is going on within the organization. The organization belongs to the members. I shall endeavor, as secretary, and as editor of the paper, to keep the membership informed. I want the matter which goes into these columns to be a true reflection of the activities of the whole organization. This cannot be affected, however, without the complete cooperation of all who are, and all who should be, interested.

Local secretaries, those who are selected to report activities of the varsend reports to this office, so that we may let the readers of this paper know what is taking place. Matters which may seem trivial might be of considerable interest to some other member or some other local; so send in the news from your neighborhood and from your local.

Now that I, as secretary and as editor of this paper, have made this introductory statement and this appeal for your cooperation; for the good of the organization as a whole, I again pledge you my complete and unreserved -FLOYD H. LYNN. cooperation.

THE INSURANCE CORNER

By W. J. Spencer, President-Manager

The month of September is past. In September, wind storms were state wide and did considerable damage to buildings on farms. The city of Oswego, Kansas, probably suffered more than any other town in Kansas, and two persons were killed when the storm struck that vicinity. At this time, we have most of the wind claims disposed of, and in a few cases, we are having damaged buildings repaired.

To Our Agents:

It has been suggested that we hold ten agency meetings this fall at the following places: Girard, Ottawa, Holton, Augusta, Herington, Salina, Concordia, Hoisington, Stockton and Oakley. I think this schedule would cover the state very thoroughly.

We will send out letters to our agents at a later date, outlining some of the changes that have been suggested.

definite results. I think it would be a splendid thing for the state leaders of our various states to visit each other in meetings more frequently than they do.

Appeal to Attend State Convention

The columns of this paper have been carrying publicity relative to our state convention, which will be held at Beloit October 27th-30, inclusive. We want our people to attend. We want our groups to send delegates. Make a vigorous attempt to collect past and current dues in advance of the convention. Times are hard but if you group together your expenses can be held down to a minimum. We hope to be in a position to publish our program in next week's issue, so make arrangements now, to attend our convention and participate in the discussion of current issues, in addition to listening to some of the greatest agricultural leaders and speakers in the country.

SECRETARY A. M. KINNEY RESIGNS

Our members throughout the state have probably read from press reports I would not be doing my duty if I failed to make mention of this fact and of his long years of continuous service in our organization. Mr. Kinney has

felt for some months that because of his age and general health this was

necessary. He and I have discussed this matter at various times. It is doubtful the people. most of our membership appreciates the many weighty problems that are constantly called to the attention of your state officials. In times such as

His reasons for resigning in advance of our state convention had to do with his call to the employ of the Farmers National Grain Corporation. He takes up his new duties at once, and for that reason could not delay his departure.

It has been my pleasure to be associated with Mr. Kinney for the past two years. Our friendship and association has been quite pleasant. On some questions we would differ but we always had a mutual understanding. No one can question Mr. Kinney's sincerity or loyalty to the organization.

A lot of times I have seen him in action and he was always courageous and unwavering when he was sure he was right. He had been definitely associatious locals, the local presidents, and the members, are earnestly urged to ed with Farmers Union activities for the past 14 years and has a large WATERVILLE UNION, NO. 782 number of friends and acquaintances throughout the state.

Mr. Kinney will always be ready in a helpful way to assist in the build ing of the Farmers Union in Kansas. We wish for him happiness and -C. A. WARD. success in his new work.

FLOYD H. LYNN BECOMES MEMBBER OF OFFICIAL FAMILY

Becomes Secretary-Treasurer Of The Kansas Farmers' Union and Editor Kansas Union Farmer

Mr. Lynn takes up his new duties at once. . At the resignation of Mr. Kinney, I immediately called our state Board together in Executive session. It was the mind of the Board that the vacancy should be filled by appointment at once.

These are strenuous times and our Board feels keenly the need of keeping in close touch with our local and county units. Also, it was suggested that because of the annual convention to be held the last of October additional work would have to be taken care of.

Mr. Lynn's parents pioneered Kansas, coming to the state in the 60's and residing in Woodson county. Mr. Lynn grew up on the farm, gradu-ated from High School in his own county, and also attended Kansas Univer-Good Old Union Way." sity two years. He saw service in the World War and for the past three years has been associated with the Farmers' Union Live Stock Commission Company in Kansas City, holding the position of advertising manager. Previous to his being associated with the Farmers Union Live Stock Com- help with the program and bring just million dollars. mission Company he had several years' experience in newspaper work in

Kansas. Mr. Lynn has many friends in our organization in Raisas, coptor of ings together. among the shippers of live stock. He originated and has been Editor of Mrs. Jno. Tommer, Reporter.

When times are hard people slow up on making improvements, on paint-However much we deplore some uning their buildings, on buying conveniences and luxuries, and they cut exreasonable radicalism in those meetings they at least show signs of life penses wherever possible. When the income of people is reduced by adand activity and that farmers are not versity, they clearly understand that they must reduce their spendings. So the "dumb driven cattle" some take must government officials during a period of hard times reduce their spendthem to be. The amount that can be ings. Not the ability of the tax receivers to spend, but the ability of the saved by all possible tax reduction taxpayers to pay, should determine the amount of the tax levy. a paying basis, but it is a good begin-

It may be true that it is more difficult for a government to reduce exning and may serve to throw a scare penses in times of adversity than it is for a person or a corporation to do so. into the higher-ups.

The government has buildings that must be kept in repair, highways that must be maintained, schools that must be kept going, crime must be reerage farmer to let someone else do pressed and convicts housed and guarded, defectives must be cared for and his thinking, especially in matters the poor fed, and a large payroll of officials and employees must be met. pertaining to national affairs. We Bonds and interest and other fixed charges can not be scaled down. If the elect senators and congressmen to Bonds and interest and other liked charges can not be scaled down. If the elect schaots and congressmen to reduced revenues under an income tax in a year of adversity will not pay all the expenses of government pared down to the lowest economy, then, as will be explained in the next two articles, there are two plans by either of remain fairly steady and remunera-

which the deficit may be covered without piling oppressive tax burdens on tive.

For some reason our senators and representatives from the middlewest have been asleep or fooled into letting the eastern fixed income class get away with the baggage. The dol--- NEIGHBORHOOD NOTES -lar of their fixed income will buy almost twice as much as it would three vears ago.

> The eastern investor is benefited by this "panic of plenty," while we, the The Linn County Farmers Union meeting will be held Saturday. Octoproducers, are very nearly ruined. I hold that our senators and representatives in congress have fallen down on the job, not through dishonesty aim to have a picnic as well as a regular meeting, providing the wea-ther permits. If the weather is too

The congress has permitted the wildest orgy of blue sky issues of stocks, and investment trusts issuing stocks based on already worthless stocks. Those stocks sold by high powered crooked salesmen to unsuspecting investors has ruined millions of honest people.

This great flood of stock issues has absorbed the money and credit of the nation to the extent that business is prostrate and agriculture almost ruined. There is a money famine out here in the middle west. It takes so Dr. J. M. Gaume, rectal specialist much of farm products to get a dol-of Salina, Kansas, who has been a lar that the farmer hasn't enough to

consistent advertiser with us for more than two years, sends through his It becomes the plain duty of Con-

gress to stop this gambling with fic-titious values whether in blue sky stocks or imaginary grain and cotton that never existed. It is just plain not pay to stop advertising, although there is evidence of a depression. He stealing under the plea of financing industries and creating a market for grain and cotton.

If the energy wasted in one minute . There is no logical excuse for this in a thunderstorm could be put to commercial use and sold at normal money famine from which we now suffer, only culpable mismanage Each family is to be prepared to willion dollars. If our legislators haven't the intelligence or

courage to stand up against eastern gambling and financial interests, lets Caution in feeding sorghums, cane, serve notice on them either to play Mr. Lynn has many friends in our organization in Kansas, especially ghbors along. Let us enjoy these meet- than ever this year, with numerous ball or guit, else we'll find men who party or no party.

local, ADVERTISING PAYS HIM gave us an interesting talk. Delegates were elected to attend the state meeting at Beloit, on Oct-ober 27. John Tommer and George Livergood were elected. Charles Copeland gave us agent another schedule and with it a some good pointers for the good of the order.

At a late hour refreshments were served by the ladies. Our next meeting will be October 28.

will hold their quarterly meeting at ber 17th. one mile north of LaCygne, Hays on Saturday, October 10, at 1:30 in the grove of George Lawhead. We -Leo Rajewski, Sec'y. MEETS WEDNESDAY SEPT. 23

Farmers Union No. 782 of Waterville, Kansas, held their meeting Wednesday evening, Sept. 23. A nice crowd was present with sev-eral families from the Cottage Hill

ELLIS COUNTY FARMERS UN-

o'clock

ION TO HOLD MEETING, OCT. 10

The Ellis County Farmers Union

The meeting was opened by sing-

gram consisting of singing, instru-

Mr. Tommer gave an interesting re-

The busy season is now over, come

parted.

cold at that time for an out-door meeting, the meeting wlli be held in LaCygne. We hope to have every lo-

annual convention. Basket dinner at noon. We are expecting speakers

activities.

ing "America" the usual business was conducted followed by a short pro-

mental music, and speaking. Mr. Pralle, from Breman

note that he has learned that it does

port on the quarterly meeting at thinks that much of the depression is in our minds and that the business

Beattie. The audience sang two songs, "The More We Get Together" and "In the sistently after business will get it.

Come and enjoy the day with us

and sudan grass is more necessary

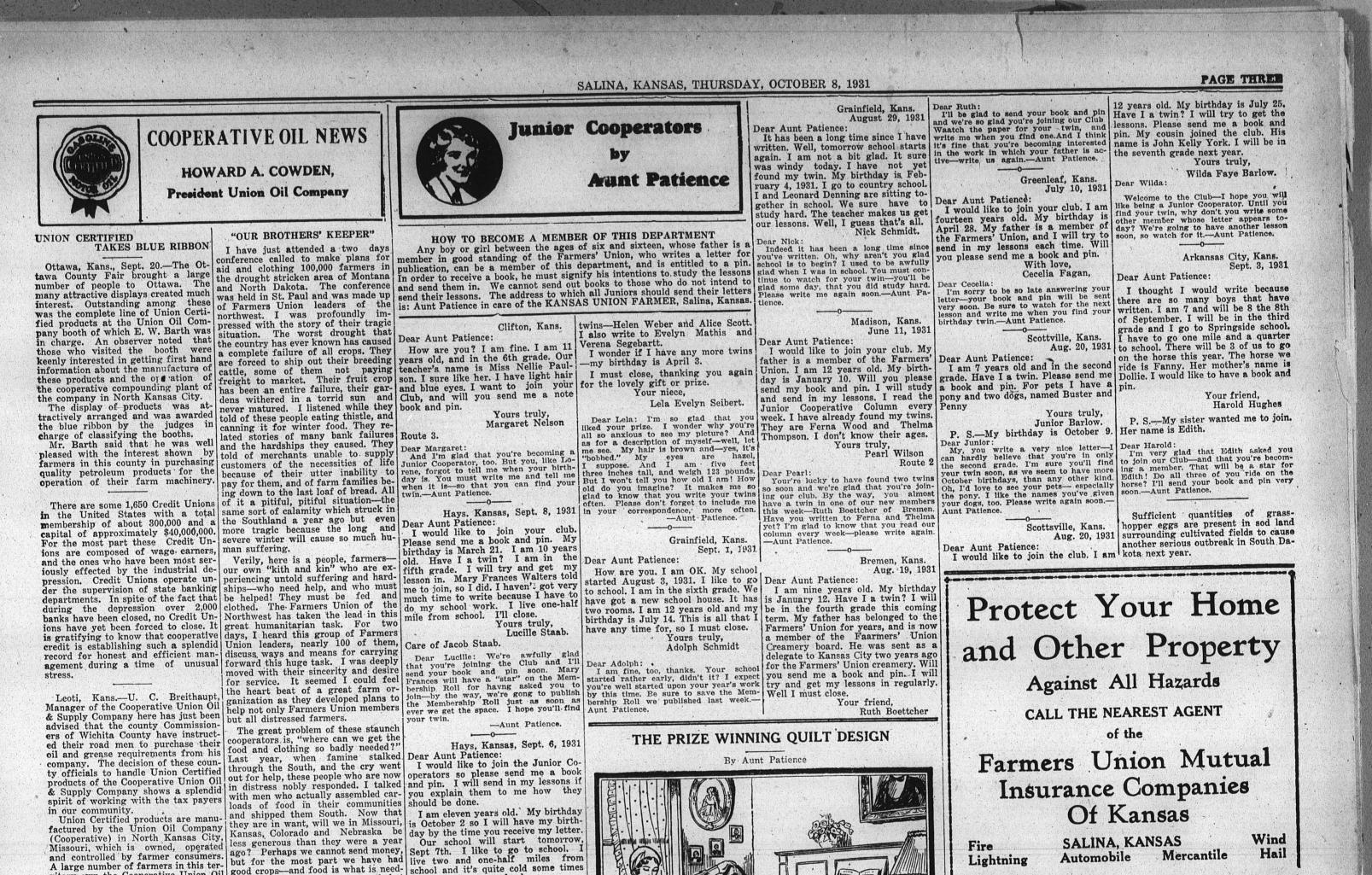
cal in the county represented. This will be our last meeting before the

LINN COUNTY MEETING

from some of the different state-wide

and get acquainted with your neigh-bors. You might like them.

DR. GAUME SAYS



guess I have to close.

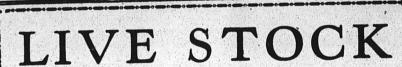
in winter to go to school.

Yours truly, Ottila Miller.



sustain human life, and prove a bless-

My letter is getting quite long so

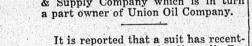


Be a REAL Farmers Union member and market your live stock

UNION CERTIFIED TAKES BLUE RIBBON

advised that the county Commission ers of Wichita County have instructed their road men to purchase their oil and grease requirements from his company. The decision of these county officials to handle Union Certified products of the Cooperative Union Oil & Supply Company shows a splendid spirit of working with the tax payers

in our community. Union Certified products are manu-factured by the Union Oil Company (Cooperative) in North Kansas City Missouri, which is owned, operated and controlled by farmer consumers. A large number of farmers in this ter-ritory own the Cooperative Union Oil & Supply Company which is in turn a part owner of Union Oil Company.



Governor "Alfalfa Bill" Murray's

personal oil representative, Cicero I.

diana as the "Kingpin" of the indus-

try, for the absence of the expected

increase in the crude oil price. He

has stated that if this company had posted the \$1.00 top price, other pur-

chasing companies would have fol-

The Rio Grande Oil Company reports a net loss of \$1,997,893 for the first half of 1931. Their net profits

for the same period last year were

lowed suit.

\$2,232,304.

LaPlata, Mo.

Murray, has termed Standard of In-

It is reported that a suit has recent-ly heen filed against the Champlin Re-fining Company, alleging that they have installed hidden pipes to conceal the fact that they were running oil wells unlawfully in the Oklahoma City the lessons carefully, wear your pin, and write other members as often as you can. My birthday is in October, too. write other members as often as can. My birthday is in October, field. Write me when you've found your twin. —Aunt Patience.

S. S. EBBERT MAKES INTERESTING BROADCAST

Appeal for All Cooperatives to Work Together In National Program

Topeka, Kans., Sept. 26 .- "It is alnost astonishing to note that the net profits of our cooperative Oil Com-pany at Quinter for the first six sent them in. I have been reading the months of this year have amounted to paper every time it came by mail. approximately two and one half times Please send me a book and pin. I am the amount of capital the farmers in our territory have invested in the March 18. Yours truly,

our territory have invested in the company," is just one of the many in-teresting facts contained in the address broadcast over station WIBW yesterday evening by S. S. Ebbert, of Quinter, Kansas. Mr. Ebbert repre-senting the Union Oil Company (Co-

"I have had good results from Union Certified motor oil and Ful-O-Pep operative) North Kansas City, Missouri, made the address for the Kan-sas Farmers Union weekly program gasoline which I have been using for

several months."-Albert O. Wright, over this station. Mr. Ebbert emphasized the fact that the leaders in the Cooperative

North Kansas City, Mo., Sept. 26.-New equipment including a 15,000 gal-Oil Company at Quinter were gratified that they had adopted the policy lon storage tank has just been purfrom the very beginning of distribut-ing the Cooperative brand-Union

chased by the Union Oil Company (Cooperative). The fact that the volume continues to show a steady in- Certified. He explained that they crease has made the purchase of equipment necessary from time to

Officers and directors of Coopera-tive Oil Companies throughout the territory which the Union Oil Com-the Interview of the Union Oil Company is serving are practically un-animous in giving the high quality of ion Oil Company, kept two things in Union Certified a large part of the credit for this splendid increase in our volume to one of the Old Line volume.

companies, we realized that we would be defeating the purpose for which

As a result of price conditions which the other cooperatives were working have caused many refiners to lose together." He continued, "On the other have caused many refiners to lose money, during the past two days five refineries have closed. Sinclair Re-fining Company reports that they are closing their Kansas City, Kansas re-finery. J. H. Wilcox Gas & Oil Com-pany are closing their Pampa, Texas refinery. At Wichita Falls both the American and Taxman refineries have closed, and the plants of the Altitude American and Taxman reinertes have closed, and the plants of the Altitude Petroleum Company at Oklahoma City work with other Cooperatives was a

pect to close their refinery near Kansas City, Mo. The closing of these large refiner-ies brings the pitiful 'situation of throwing a great many people out of work. This in turn means that less crude will be consumed.

crude will be consumed.

In spite of this, reports show that Standard of Indiana, Shell and Gulf consumers in the Quinter territory continue to import crude at the rate have given their Cooperative Oil Standard of Indiana, Shell and Guif consumers in the Quinter territory of the supervinately 300,000 barrels per day, and in the face of this, no end of the supervinately 300,000 barrels per delize they have an even greater as day, and in the face of this, no end of the supervinately 300,000 barrels per delize they have an even greater as a first supervise in Kansas may be work in the supervise in Kansas may be again the face of this, no end of the supervise in Kansas may be work in the supervise in the interview programs in the country for the handling of pervolues." In their and form the supervise in the interview programs in the supervise in the interview programs in the supervise of the cooperative in Kansas may be work in the near supervise of the supervise of the winning blocks. There the interview is that in the mean interview in the supervise of the board of directors of the winning blocks. There there in the mean volume. In conclusion, Mr. Ebber

Catherine Kansas, Sept. 9, 1931 Dear Aunt Patience: How are you? I am fine. I would like to join the Farmers Union Club.

> Mary Sihmetdler, Catherine, Kansas.

Care of Frank Sihmeidler. Dear Mary: I have almost a "ready-made" twin for you-her letter appears this week. It is Lucille Stabb of Hays and as you see, her birthday is just three days later than yours. I hope you girls will write each other. I'm glad you're will write each other. I'm glad you're joining-and your book and pin will be sent very soon.

-Aunt Patience.

made by various Old Line companies.

Farmers Union, Farmers Equity Un-ion, Farm Bureau, Grange, Wheat Pool and other farm organizations throughout the state which are rendering a very vital service to Kansas farmers. He referred to the Union Oil Company (Cooperative) as the "melting pot," a medium which af-forded an opportunity for all organi-

that the record made by the Coopera-tive Oil Company at Quinter was con-clusive proof that their decision to work with other Cooperatives was a wise one. The Cooperative Oil Company at Quinter has already returned to their members in patronage dividends, f \$6400.00. Their net profits for the f first six months of this year amount to \$8,526.00. They have been operat-ing fifteen months. The splendid support which the consumers in the Quinter territory have given their Cooperative Oil Company, would indicate that they f realize they have an even greater as-set than the savings the company has mede for them in the distribution of set than the savings the company has mede for them in the distribution of set than the savings the company has mede for them in the distribution of set for them in the distribution of set for them in the distribution of set than the savings the company has mede for them in the distribution of set that the company has mede for them in the distribution of set for them in the distribution of set for them in the distribution of set that the in building one of the



My readers can never have the slight-est idea how simply overwhelmed I was with the many beautiful quilt blocks I 1-2 inches wide by 11 inches long, with its many new and unusual pat-ters. You will be enthralled with the in-tersting history connected with many of there were absolutely original ones—a joy to behold.

Conway, Kansas, Sept. 5, 1931.
Dear Aunt Patience:
I am writing to thank you for the beautiful prize you sent me. I surely
I ike it. I wish all the Juniors could see it. If you can't, have your picture in theme were inspired to decide whose block was the best, so in fairness to all a com-essary to pass by. It was more work than I had ever imagined to decide whose block was the best, so in fairness to all a com-binations suggested above. The pilow is estarts Sept. 7.
Why don't you have your picture in the paper, Aunt Patience. I'd love to se it. If you can't, have your picture maybe you can describe yourself.
Why don't you have your picture maybe you can describe yourself.
I still write to my two birthday
Mrs. Maidie M. Powell of Hanston.

cases. Mrs. Maidie M. Powell of Hanston Kansas, and Mrs. Fred Nobert, of Clyde

Ransas, and Mrs. Fred Robert, of Char, won prizes in this contest. Upon the very narrowest decision, the first prize was awarded to Miss Rose Ma-rie Lowery of Davenport, Nebraska. Miss Lowery is a true lover of quilts, as she says, "I like to pass on things of beauty even though there is no prize connected with them."

The picture of Miss Lowrey's quilt shown here as an original design may give you a faint idea as to the exquisite with them. Address

through YOUR OWN FIRM Your own organization naturally will do more for you than some one not interested in you. You get your part of the profits returned to you from the Farmers Union firm. Farmers Union Live Stock Commission Co. G. W. Hobbs, Mgr. Kansas City, Mo. Stock Yards

Price List of Local Supplies

Application cards....20 for 5c Credential blanks....10 for 5c Dimit blanks......15 for 10c

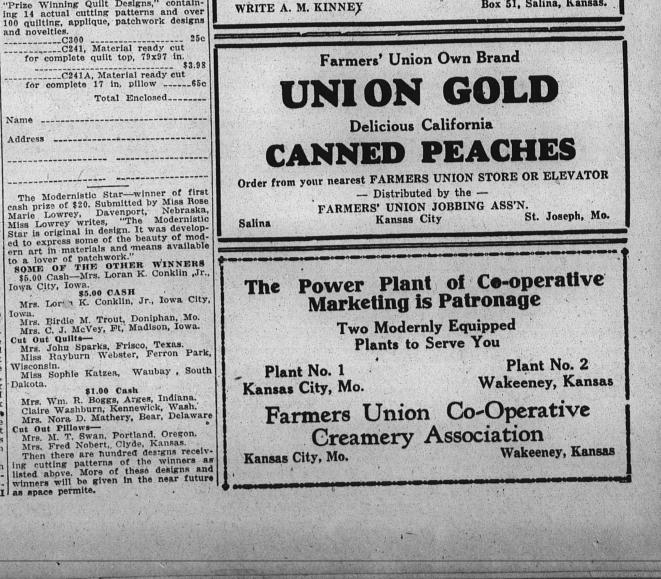
Local Sec'y Receipt Books 25c Farmers Union Buttons 25c Farmers Union Song Leaf-

Constitutions ...

lets, per dozen......10c Secretary's Minute Books 50c Business Manuals, now used instead of Ritual, each 5c Farmers' Union Watch

Cash Must Accompany Order. This is Necessary to Save Expense in Postage and Labor.

Box 51, Salina, Kansas.



PAGE FOUR

REX LEAR GIVES INTERESTING FACTS ON LIFE INSURANCE

(Continued from page one) without bothering to submit a finanwithout bothering to submit a finan cial statement, Furthermore, while I had the privilege of repaying the loan had the privilege of repaying the loan at any time, the insurance company at any time, the insurance company could never call it.

racts like these, force any thinking man to admit that in these trying times a substantial equity in a life insurance policy is the best collateral in the world.

We have been told that the next best thing to collateral is credit. Today, for the farmer there is no such thing MOVE DISCU as credit. I may define credit as "a conviction that the applicant will re-

the power, the influence, the prestige have acquired. they

In the last issue of the "Spectator", an insurance magazine, The Promiment Patrons Number, there were giv-en the names and addresses of 387 prominent people who own one million or more of life insurance. There also were given the names and addresses

Governor Harry Woodring recently endorsed life insurance by saying, "Every thoughtful person realizes his obligation to his family, necessities and comforts of life, and meets that obligation largely by securing suffi-cient life insurance to protect his own

insurance, not only for its protective

MOVE DISCUSSED BY S. S. EBBERT

as credit. I may define credit will re-conviction that the applicant will re-pay a loan even though we can't be certain when or how." 'Today, the country banker knows that the aver-age farmer, under the present farm prices, cannot repay a loan, so for the farmer it is collateral or nothing. Fortunate indeed is he who in the years gone by has been building through life insurance, a fortification against the loss of his busines, in times such as we now have. It is hard for the average mind to realize the size and scope of Legal Reserve Life Insurance Companies, the power, the influence, the prestige

ment.

As a member of the Union Oil Com-pany (Cooperative) we are a part of a nation wide cooperative oil move-ment, the sole purpose of which is to benefit farmer consumers of petroleum products. We heartily recommend their services to every local Coopera-tive Oil company in the country. Fur-thermore, we believe that the record they have mad emerits the support of were given the names and addresses of over 17,000 persons who are own-ers of \$50,000.00 or more life insur-ance. While these are the spectacular owners, the records show that by far the largest part of the 112 billions of Legal Reserve Life Insurance in force, is owned by the small investor. Perhaps the finest compliment ever paid to any group of business men is paid to life insurance officials by the public, when they deposit with them over three billion dollars a year with-farm leaders, who were members of the Farmers Educational and Cooper-ative Union of America, realized the

tarm leaders, who were includes and cooper-ative Union of America, realized the need of a financial institution that would be for agriculture what these old eastern companies have been for their favored industries. They knew that farmers are preferred risks for life insurance, and to get the ben-efit of this fact, the farmer must in-tite organize a life insurance company that takes only They found that the largest compan-ies were mutual, and that these mu-tual companies were able to furnish man fast companies were matual, and that these mu-tual companies were able to furnish sure in a greater investment income. protection at a lower net cost and re-turn a greater investment income. The largest life insurance company in America today is a purely mutual organization. It has no stock, and no the building of aux own concentrative concentration of stations, all of whose efforts go to the building of aux own concentrative chiracter which to date this sector. stockholders. All of its assets are held the building of our own cooperative shipments which to date this season for its policy holders and it has over 44 million policies i nforce. Our Far-

SALINA, KANSAS, THURSDAY, OCTOBER 8, 1931

GRAIN AND HAY MARET REVIEWS

Domestic wheat markets remained weak and unsettled during the week ending October 2 as a result of con-tinued weak and unsettled for a result of con-

ending October 2 as a result of con-tinued uncertainty in the securities market and in foreign financial con-ditions according to the Weekly Grain Market Review of the United States Bureau of Agricultural Economics. Futures prices at Chicago declined to the lowest point in the history of that market but cash wheat sales at the principal markets were at prices not Corn declined rather sharply under principal markets were at prices not materially changed from a week ago. Corn declined rather sharply under 50 per cent larger than those of the previous week and totaled 988 cars. Bookings "to arrive" were large, while

shipping demand was of only moderate volume. Cash prices declined 2 to 3 cents per bushel with No. 2 mixed quoted at 38½-38 3-4c and No. 3 yel-low at 38-38½ c per bushel. The Milwaukee market declined four to five cents but a better demand developed at the lower range of prices. No. 2 yellow was quoted in that market October 2 at 39 3-4c, No. 2 white at 40c and No. 2 mixed at 38-39c per bushel.

The St. Louis market declined about The unsettled situation in world 4 cents under the influence of lower

tober 2 at 45-47c, delivered Group III rate points. OATS AND BARLEY

ally held about steady with continued light offerings in fair demand. St. Paul trade territory and demand for alfalfa at the market was notice-The Kansas City market was without offerings of either timothy or clover.

Wheat Market Continues Unsettled; Corn Sharply Lower; Hay Irregular
Irregu loads during the corresponding month a year ago. Demand was very light at St. Louis and prices declined 50c to \$1.00 per ton during the week. Demand was for which records are available. Demand was fairly active but limited almost entirely to local interests

Alfalfa prices were somewhat irregular during the week, but quota-tions at the close generally ranged barely steady below those at the end of the previous week. Recent rains and mild weather have refreshed pas-tures considerably in the Minneapolis-

IN MEMORIAM

Henry Dexter Collins was born May 14, 1859. Departed this life August 26, 1931, aged 72 years, 3 August 26, 1931, aged 72 years, 3 months and 12 days. He was born in Rush county, Indiana, and lived with his parents on a farm near Rushville until he grew to young manhood. After the death of his father he moved with his mother and youngas bothers and cirtar and younger brothers and sisters to a farm near Bloomington, Ind. He came to Kansas in 1883 and lived for several years in 1663 and county. Later he went to western Kansas, where he took a home-stead and a timber claim near Ravanna. He was married at this place and he and his wife shared the hardships and privations of pioneer life in the west. Several years ago they sold out there and came back to Neosho county and bought the little farm near Erie where he resided until his death. He was an ardent supporter of the Farmer's Union, acting as organizer and lecturer, and in many other ways for the good of the or-der, until his health failed. He was at one time a member of the Execu-tive committee, and also of the jobbing association. He was largely instrumental in introducing the or-der into Neosho county. He was a firm believer in cooperation and dreamed of great good to result from the movement. Although childless, it was his proud boast of the friendship of

little children, and he could never pass by one of them without a cheerful, friendly greeting, and many little hearts were gladdened by his gifts of some kind of sweets. Generous to a fault, he willingly

shared his all, especially to any who seemed to be less fortunate. He was ever a friend in time of sickness and sorrow and trouble. I can never forget his help and kindly sympathy to me and mine in the sickness and death of my dear father, who was his uncle, and many others who have passed to the great beyond have carried the same message to St. Peter's gate. He has two sisters and a brother

living in Indiana, an older and a younger brother having preceded him' into the great unknown. (Written by his cousin, Mrs. J. R. Long, Walnut, Kan.)

ably lighter than during the previous week. The week's receipts at Kansas City were again light. Total arrivals at that market for the month of Sepnext year. tember were but 233 carloads which

Sound Alfalfa generally sold at prices

Every ear of corn which can possi

666

LIQUID OR TABLETS

J. M. Gaume, M. D.

Specialist in Diseases of the Rectum and Colon Colonic Irrigator

PILES CURED WITHOUT

SURGERY

Also treat all other rectal

diseases, except cancer INCURABLE DISEASES

NOT ACCEPTED Literature Sent on Request

134 N. Eighth

country.

three days.

operation.

Stop Suffering well up within ranges and undercured and slightly heating hay sold at pric-es well up within ranges and under-cured and slightly heating hay sold STOOPED WEAK BACK at prices very close to those paid for sound hay of similar types. CHEST UNDEVELOPEI LUNGS STRAINED ENLARGED ABDOMEN ly be used should be saved. Seed which is adapted to the community us SPINAL CURVATURES ually gives higher yields than seed CONSTIPATIO imported from other parts of the RUPTURES MISPLACED INTERNAL ORGANS PAIN FROM WALKING Nothing to Try the Natural ot satisfactory after 30-day trial. Over-weakness — makes walking and work s erect, graceful figure, lungs, chest, Costs You Body Brace if no Cor , nervousness, constipation, after ts of flu. Thousands write like this Relieves a Headache or Neuralgia in 30 minutes, checks a Cold the first day, and checks Malaria in "Ends 10 Years of Suffering" wearing your Brace I could walk about the house. I had su years with womb trouble, back tring down pains, bladder trouble 666 Salve for Baby's Cold THENATURAL 6 D D Y 6 8 8 (P 5

Made to your individual measures. Comfortable easy to wear. Over 300,000 satisfied users! (17 Mail Coupor for free illustrated booklet, "Health Strength and Perfect Figure", and liberal trial proposition THE NATURAL BODY BRACE COMPANY Howard C. Rash, Pres. Rash Building,
 Rash Building,
 THE NATURAL BODY BRACE COMPANY
 Howard C. Rash, Pres.
 74 Rash Building,
 74 Rash Building,
 74 Rash Boilding,
 74 Rash Building,
 75 Stilling, Kansas
 Yosas and mo free bookiet. 'Realth, Strangth and Per-foct Figure's and full details of your free individual Health Service and theral thing proposition.

J. M. Gaume, M. D. Eighth Phone 3505 Salina, Kansas Addres City.

COAL! COAL! COAL!

We Solicit Your Inquiries

Through disking of the top two or hree inches of sod surrounding cultivated fields between now and the time the ground freezes up will help decrease the number of grasshoppers

There is no substitute for co-

we operate as they do, with two main exceptions: 1st, we insure only the lives of rural people, and second, our reserves are used only for the bene-fit of farmers in that they are loaned on first farm mortgages, to policy holders who are members of the Farmers Union.

The large company I mentioned a moment ago, is returning this year over 95 million dollars in dividends to its policy holders. One of the main savings that go to make the dividends possible, is the savings on mortality tables. By taking rural people, only, we gain the advantage of their low mortality rate, which simply means greater savings to return in dividends. In last year's August 10th issue of the Kansas Farmer, there appeared a full page article entitled "The Country Life is more Healthy." Figures were

quoted from the United States census bureau life tables, taken from both the 1910 and 1920 census. These figures show that a male child born and continuing to live in the country, will on an average, live nearly eight years longer than a male child born and living in the urban or city districts.

At age 40, among one thousand peo-ple in the urban or city district, twelve are expected to die during the year, while in the same number in the coun-try, only seven are expected to die,

from a bank. Many banks have large amounts of money lying idle in their vaults, but absolutely refuse to loan munity where there is a Farmers' Union membership, there are some members who have obtained loans on their farms, or their policies from their own company so that they did not have to sacrifice all their pro-

ducts at the present ruinous prices.

44 million policies i morce. Our Far-mers Union Company is a purely mu-tual, legal reserve old line company. We have every right and every privi-lege of this mammoth institution, and lege of this mammoth institution, and local companies one at a time, but lege of the main of the second to companies one at a time, but lege of the second to company to company to local companies one at a time, but, with a "big brother" like Union Oil Australian shipments have been main-Company, representing a large group ly to ex-European destinations. Re-of cooperatives, I think we have no maining supplies in Australia are cause for alarm. Through our own efforts we are building something which no one can take from us. It has been can bail dia the bold dia the bold crop wheat in Argentina

which no one can take from us. It has been our policy to hold dis-trict managers and directors meetings ficially placed at 41,000,000 bushels. About the same amount of the world's from time to time. Here we have an opportunity to work out our mutual shipments has moved to European problems. The Union Oil company is countries as last season but shipments countries as last season but shipments Review of the United States Bureau frequently referred to as a "melting to ex-European countries have been pot." Here it is that we merge our larger.

The board of directors, of which I not follow the decline in future prices pastures and ranges from the Lake have had the pleasure of being a but held generally steady for most Region westward to Idaho. classes of wheat. Receipts of winter

member for several months, is com-posed of thirteen cooperative leaders, representing several of the leading markets continued to decrease and to taled only 3,268 cars compared with farm organizations. It seems to me that this is as it should be. Out here 4,646 cars during the previous week Prevailing lower prices and the rush in Kansas we have thousands upon thousands of farmers who are large of fall seeding were largely respon consumers of petroleum products. sible for the reduced marketings. Ex-Large numbers of these farmers are port sales of United States wheat Large numbers of these farmers are members of the Farmers Union, Grange, Buyers, or Wheat Pool and other farm organizations, each of which is rendering a very vital ser-vice to Kansas farmers in their own the service to the service the way. It seems to me that the coop-erative purchasing of petroleum products affords an excellent oppor-tunity for all of us to work together, but prices of good quality wheat were

are expected to die during the year, while in the same number in the coun-try, only seven are expected to die, according to government figures. Sup-pose each person had \$1000.00 life insurance, you can readily see the ave vantage gained by taking only rural people. In spite of the fact that for the past from the worst depression in history, and that the prices of farm products have dropped until they are lower than any on record, the Farmers Un-ion Life Insurance Company has shown the largest gains in assets and insurance in force of any time in its history. This is because the members of the Farmers Union realize more each day the fundamental soundness of the program of building their own financial institution, and see by ac-tual observation the benefits to be derived. We now have over one million doi-

derived. We now have over one million dol-lars loaned direct to farmers, either on their farm, or the sole security of their policy. Every farmer knows how difficult it is at present to get a loan on a farm, or borrow money from a bank. Many banks have large amounts of money lying idle in their from a bank. Many bing idle in their amounts of money lying idle in their vaults, but absolutely refuse to loan a farmer a dollar to pay his taxes, or enable him to hold his products for a fair price. In practically every com-munity where there is a Farmers' Union membership, there are some members who have obtained loans on

CORN

Corn markets weakened under

J. E. SHIPPS WRITES

(Continued from page one) ing a degree of prosperity to the far-

gram. At the July meeting of the Board of Directors, it was found possible to substantially increase the dividends to policy holders. This increase is much larger than any of the past in-creases, and should be especially grat-ifying to our policy holders, as many of the eastern companies are finding it necessary to make reductions in their dividend schedules.

oats and barley markets but the de-Here rests his head upon the lap of earth, A youth to fortune and to fame un-known; cline in corn brought about lower quotations on these other feed grains. Fair science frowned not upon his hum-ble birth, HAY

And melancholy marked him for her Hay markets were somewhat irregular during the week ending October own. 2, but trading and movement remain Large was his bounty, and his soul sin-

cere; Heaven did recompense as largely send. He gave to misery all he had—a tear; He gained from heaven—'twas all he wished—a friend. when compared with a week ago, ac-cording to the Weekly Hay Market

No further seek his merits to disclose, Or draw his frailties' from their dread abode; (There they alike in trambling hope reof Agricultural Economics. Inquiry for hay was further restricted by re-Domestic cash wheat markets did cent rains which greatly benefitted sponse). The bosom of his Father and his God.

Timothy and clover markets gener-



She sells her pastry and flowers by telephone

A FARMER's wife living near Newton, N. C., takes advantage of her telephone to sell the cakes and pies which she is skilled in making. She calls her customers regularly to find out what they wish, and in this way is able to dispose of all the products she can bake. She also takes telephone orders for flowers in season. Her extra money from these sources amounts to a substantial sum in the course of a year.

The telephone is an important aid in promoting the most profitable sales of livestock, grain, fruit and vegetables through cooperative associations or local markets. It is invaluable in making social or business engagements, ordering supplies or summoning help in times of fire, accident or sickness. And it enables parents on the farm to keep in frequent touch with children who are at school or working in nearby places.

The modern farm home has a telephone that serves well, rain or shine.

> ADVERTISEMENT A BELL SYSTEM

Be prepared for the usual increased demand that September always brings by ordering NOW. You will be assured of good service and careful attention to your orders.

We can supply you with coal from several districts in Colorado, Wyoming, Kansas, Arkansas, Oklahoma and Illinoiz. Freight rates to a great many Kansas points show a substantial reduction compared to rates in effect last season. We will be glad to furnish you with rates on any of the above mentioned coal.

Be sure to get your order in before prices take another advance. If your freight rate is favorable, try a car of deepest mined Henryetta Oklahoma Fancy Lump or Fancy Egg.

The Farmers Union Jobbing Association

KANSAS CITY, MO 1140 Board of Trade Phone L. C. 64

Member of K. C. Board of Trade-K. C. Hay Dealers Ass'n-St. Joe Board of Trade-Salina Board of Trade.

Branch offices at Salina, Kansas, Colby, Kansas, and St. Joe, Mo.

