



# THE KANSAS UNION FARMER

Organization

Education

Co-Operation



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## Proceedings of the 22nd State Convention of the Kansas Farmers Union Held at Ottawa, Kansas, October 12-13-14, 1927

### FARMERS UNION INSURANCE COMPANY PROGRAM

In introducing Mr. Brasted, President of the Farmers Union Mutual Insurance Companies, Mr. Huff expressed of the Insurance Company as being "The only union-pure organization of the Farmers Union in the state of Kansas that does not deal with anyone but members."

Mr. Brasted spoke of the Insurance Company as being a "membership" building up the organization of the Farmers Union. It is well to have a large volume of business but be sure it is the right kind.

C. E. Brasted, F. U. Insurance Co. We are not going to take up much of your time. I presume most of you, at least, are members of the Farmers Union Mutual Insurance Company. I know you all ought to be. I am quite glad that our President Huff mentioned the fact that we were SIMON-PURE Farmers Union. I am not going to go into detail and past history of the organization of the Farmers Union Mutual Insurance Company very lengthy but I believe I will take just a few minutes and make a few remarks. I have been President of the Farmers Union Mutual Insurance Company nearly 12 years. I was rather young in its existence and not a very lusty child at the time I was asked to take the Presidency, and at that time, we had, of course, once in a while a member who was somewhat impatient. They thought we should have volume. In order to build we had to get volume. In order to keep down our overhead we had to keep volume. I believe we have some business units of the Farmers Union in Kansas that has been affected with those same ideas and in order to get that volume they went out and dealt with the men who were not interested enough in the Farmers Union and the Farmers Union business units were to become members of the Farmers Union. In other words, dealing with non-members, the non-members using the Farmers Union institutions to make the other fellow pay a higher price. Now, the Farmers Union business units were a fine thing in every way but when the days of stress came, they forgot. They did not give their support any longer. The idea that the foundation of the Farmers Union Mutual Insurance Company had been built on the foundation of service for the use of such members of the Farmers Union as wanted to use it. We always went on the theory that if a man was not interested enough in his own welfare and the welfare of his family to become a member of the Farmers Union, we were not interested enough in his welfare to sell him a Farmers Union Insurance policy. We had another thought and that was that if we adhered to that policy, our Farmers Union Mutual Insurance Company would be a membership company and a membership holder, I believe that everyone who is familiar with its history, past and present, will agree that that has proven true. While we want a little slow, while we did not branch out and show to the world we were building rapidly and one of the biggest institutions we were building solidly and cheaply. I am going to make a statement here which I believe will sound extravagant but I believe it is true. It is just an idea or a prediction. There is no way of proving whether I am right or wrong. I have every line of activity the Farmers Union members of Kansas have engaged in had adopted the same policy and said to the public, if you want to deal with this institution you must first prove yourself worthy to deal here by becoming a member of the Farmers Union, that instead today of a number of members from 16,000 to 20,000 in Kansas, we would have 100,000 members and we would not be having the difficulty we are now having. I do not believe in business institutions. I do not believe I am going to go on and say much more. We have some good looking people back here who want to talk and you want to hear them. Our period is not very long. However, I am going to say this, there is just one way that we have built, those who have charge of your business, those whom you have selected to look after your business trying to render a real service for a reasonable compensation. Then, we have been successful in getting a wonderful set of men in Kansas to work for the Farmers Union Mutual Insurance Company in their separate localities. With none but members of the Farmers Union to deal with, they have had a splendid set of men to deal with. Consequently I feel that we have been more fortunate than any other one of our business units for which I feel very grateful to the membership of Kansas. I want to say to you that while I believe it is pardonable for me to say, we have been able to furnish you good safe, sound and cheaper insurance, we never were in better condition to do that than we are today. There is not a policy sold in the state of Kansas that is any better. Do not buy a policy on your house or barn and think you got it that the lightning won't strike, because, if it comes that way, it will hit you just as though you did not have any insurance policy. If your barn gets afire and the fire burns it up just the same as if you had some other kind of a policy, then your own. It takes just as much money to pay for \$1,000.00 loss with a Farmers Union policy as it takes with some other kind. The reason your rates are low is because the overhead is kept down. One more thought. Not a dollar of

your money is sent out of the state. We do not send a part of your premiums back East to have them use your money to fight you with.

Mr. Chas. Broom, Secretary of the Insurance Companies, was introduced and told of the growth of the company in the last 6 months. That this is an organization of the membership of the Farmers Union and their money is not sent out of the state to be used in fighting the Farmers Union.

Mr. Chas. Brown, Sec'y F. U. Ins. Co. I would like to give you a short report of our transactions since our last statement of Dec. 31. We had \$56,000,000.00 of insurance in force and during the year we have increased this amount \$5,000,000.00 or a total of \$61,000,000.00 at this time, of risks.

Our premium income during that time was \$115,000,000. We have increased our assets from \$320,000.00 to \$363,000.00. Yet, there are many millions of dollars of property owned by members of the Union that should be insured in their own company. There may be several reasons for this. One, and perhaps the most important reason is the local bankers have a good many of our members tied up in such a way he dictates where they shall place their insurance. He will tell you it is because he thinks so much of you. He really likes to get the commission. Do not be misled by such statements because we can give you just as good insurance a lot cheaper than he can. As Mr. Brasted said, your company does not send part of your money out of the state to build up an organization to fight you.

Mr. Chas. Simpson, field man for the Insurance Company, spoke of his travels over the state and his experiences.

Chas. Simpson, F. U. Ins. Co.

Mr. Brasted, in introducing me, spoke of the roads and my acquaintance with the roads and the people. To a man who is away from home all the time we soon learn where to stop. While there are not many places among the farmers in this state that are not good places to stop, there are some places where my car just will not run past and that car always runs just about the time dinner is ready. The Insurance Company, when I first went to Salina and met with the Board of Directors, were talking about it as being a great affair.

I think we had about \$3,000,000.00 of insurance in force at that time. Our insurance company was 5 years old. I met Mr. Brasted at Beloit on my way down. I drove a Ford and it was not well acquainted with that part of the country. I had got as far as Beloit that day.

Mr. Brasted was in my presence that this Insurance company needed a man to travel all the time. I, at that time had traveled about 3 years but on commission. I was hunting easy money like some of our agents are today. I was hunting hard insurance because the commission was easy to collect. Easier than in the Fire Company. That did not prove to be very satisfactory to the Insurance Company and to the members to write the hail insurance as we did the first few years of our existence. I sold a good deal of fire insurance. We made rebates nearly every year. Consequently that was a big thing. In the winter time I did not travel on a commission. It is not so good as I could afford to do it. Mr. Brasted and I rode from Beloit to Salina and I met Mr. Woodman. After the Board of Directors had met and settled their business of their August meeting and we were sitting around talking, Mr. Woodman asked me what I would take to represent the Insurance Company in the field, giving all my time. Well, I told him. You know, I have always thought since then that Mr. Woodman had an eye for business far beyond the average man. He got up from the table where he was sitting, called the Board of Directors together again and said, "I did not know the boys of this insurance company were so active until that time. I have heard that I have driven about 10 or 11 years for this insurance company and the 15 men on the Board of Directors have taken my word in the field. They have never turned me down in a single instance. I am very proud of that. There are 15 men proud that I am proud of from the facts of the case that they have never given me anything but words of encouragement. Here is something that happened today. I was presented today by one of our Directors with a fine pair of gloves. I did not bring them down. I wish I had. He killed the deer himself. Sent the hide away to be tanned and then sent that away and had me made a pair of gloves.

We do business in 12 counties in the state of Kansas. We do a little business in 92 counties but none of consequence in the 10 counties. The southwest is not very strongly organized and I presume it is on account of thinly settled country. Farmers Union Insurance Company and I would love to talk to you about them, but I can't take too much time here. I do talk to you 12 months of the year. It does some little driving each year. It will not run up quite so many miles this year as last year. The roads to me are just as plain over the state of Kansas as they are to you from your home to town. I do not think much about it any more, driving so much. The Farmers Union people are pretty fair. We do not have much

trouble in making settlements. You might have 8 or 10 people who have been stubborn during the year, but that is not anything compared to the number of claims that have been filed.

In regard to the insurance, they did not tell you what the savings were. I think if you will look it up we have saved the policy holders of the state of Kansas about \$344,000.00. We are only 13 years old, too. Our net resources in these two companies are \$420,000.00. You have paid our way. Everybody is satisfied with the payments they have received in working for this insurance company. I like my work. I like to sell insurance. This Insurance company belongs to you. It is like Mr. Woodman said about the bank. This Insurance Company does not belong to the officers or the 15 Directors. If you do not want them, next January tell them so and they will not be there. This Insurance company belongs to you.

Somebody said to me today, what arrangements do you have with Brasted that he hires you each year. Mr. Brasted does not hire me. He is only 1-15 part of hiring me. He is just one out of 15 votes. Those 15 directors vote on me every year. They have hired me for 11 years. That does not mean because I am such a good field man, it comes because no one else wants such a job. Whenever you have a claim to buy a car for what it is worth. I will see to it. We will see to it. We will have some agent call on you. We sometimes write insurance by correspondence. They will say, don't you have to inspect the buildings? We do have to and so do. If your insurance comes in by correspondence, we will get your description and then the next time I got out in your county Mr. Broom will order me to go and inspect your buildings. If your buildings are not a good risk, then we can cancel your policy. I want to say to the agents that what we do want you to be careful about is the kind of risks you write. Remember at all times it is just as necessary to make good risks as it is to make bad risks. I have made this remark many times. A man may have \$20,000.00 of good risks but carry \$500,000.00 on something that is very poor and spoil the whole policy.

Rev. J. G. Olney, of the First Methodist church, furnished a ten-minute program of songs and music.

The report of the committee on Credentials was read by Roy Schmitt, chairman.

116 local unions represented.

35 county associations.

42 business associations.

3 banks.

1 Board of Directors.

3 ladies Auxiliaries.

191

Motion was made to accept this incomplete report of the Credentials Committee and continue with the business. Seconded and carried.

Next in order of business was the report of the officers and Mr. Huff, as President, gave the following report:

Mr. Tromble represented you as head of the organization for seven months of the year. During quite a large part of that time urgent need took him outside of the state. Very considerable time was spent in Washington. Every one of us, and agriculture everywhere, derived great benefit from the fine work which he did there. I know the Kansas Farmers Union was glad and proud to furnish him to that important task and to review those months but they will be reflected quite largely in the secretary's report, I am sure. For the past 5 months I have been in succession to Mr. Tromble, I have tried to carry on the work of the President. From one point of view, I came to the task under about as difficult and embarrassing circumstances as could be arranged. Mr. Tromble had been out of the state quite a little, being involved in large matters of common interest. His illness had been a severe one. Those long hours of the day, the most urgent necessities brought action in the office concerning matters of administration. Letters came in. Appeals. Matters needed attention. Miss Cowger, with the advice of Secretary Brasted, would, in most instances say "We will do this, and as soon as Mr. Tromble returns to his office full attention will be given to the matter." This had accumulated. Then came that terrible blow to the organization that was just almost heart breaking, not merely from the personal standpoint but from an official, organization standpoint. Then I came into the organization and tried to gather up those loose ends and fit into the scheme, and tried to adjust myself into the office and get in touch with things in the field and bring up the somewhat neglected work out in the country, trying to get over the state, and you will see how I mean when I say hardly a more difficult and embarrassing circumstance could have come than that. Yet, in the midst of that was one of the finest things. The Kansas Farmers Union under the guidance of President Tromble had become something more than a group of people. It was an organization, with a consciousness of itself and of fellowship, and loyalty, and devotion, which rallied about the organization, and I think there was an awakening by the very fact that he had put faith in us. He was taken from us rather suddenly but

### :: Neighborhood Notes ::

#### THEY LIE IN FRANCE WHERE LILIES BLOOM

They lie in France  
Where lilies bloom  
Those flowers pale  
That guard each tomb  
Are saintly souls  
That smiling stand  
Close by them in  
That martyred land.

And mutely there the long shadows creep  
And quiet hills to mourn for them who sleep  
While o'er them through the dusk go silently  
The grieving clouds that slowly drift to sea,  
And lately round them moaned the Winter wind  
Whose voice, lamenting, sounds so coldly kind  
Yet in their faith those waiting hearts abide  
The time when turns forever that false tide

In France they lie  
Where lilies bloom  
Those flowers fair  
For them made room  
Not vainly placed  
The crosses stand  
Within that brave  
And stricken land  
Their honor lives,  
Their love endures,  
Their noble death  
The right assures

For they shall have their hearts desire,  
They who unflinching, brave the fire  
Across the fields, their eyes at last shall see  
Through clouds and mists the hosts of victory.

#### DEATH OF CHESTER BALL

Mr. Editor—

Allow me a little space to tell my sad story. Last Saturday upon my return home from a 600 mile trip, I found several letters from different people, telling me that Chester Ball, of Belleville was seriously ill, and would not recover. Later telephone messages and telegrams told us that he had passed away. I said to Mrs. Simpson that I must go to this funeral, which we did.

Chester was one of our best agents a man we all learned to love for he had gained the confidence of us all. He has accumulated a plenty that he could have taken life easy, but it was for others.

Our understanding is, that Chester was not a member of any church or any fraternal order, he was strong within himself, needing no other support. He could rely on his word, his friends could rely on his word, his word was always ready to lend a hand to the needy.

We extend to the bereaved family our heartfelt sympathy for they have lost a faithful husband and a kind father. A comforting thought is in the fact that his loss is his gain.

Chas. Simpson, Fieldman.

#### SATISFIED CUSTOMERS ARE GRATIFYING

Norton, Kansas, October 26, 1927.

Mr. Chas. Simpson.

My Dear Sir: I want to thank you for the check for \$30.00 which I received yesterday in payment for my fire loss. By the way my insurance runs out in December this year and I want to have your representative call on me for renewal.

Thanking you, am

Truly yours

C. W. Bisbee.

#### RESOLUTIONS FROM RILEY CO.

The following resolutions were adopted by the Riley County Farmers Union at its third quarterly meeting.

We commend our State and National Organizations of the Farmers Union in the stand they have taken in the last year in co-operating with other farm organizations.

We are opposed to any increase in any freight rates, if there is any change in rates we think it should be lowered.

We do not think the County Commissioners should have power to issue bonds to build roads without a vote of the people.

We are opposed to the changing of our school books as often as they are, and think that every ten years would be often enough.

We wish to congratulate our State President, Mr. Huff, for the way he has handled the Kansas Union Farmer, since taking over the office of editor.

Gust Larson, Secretary.

#### ALLEN COUNTY

This is to report that Mr. Francis has at last moved out of the territory and we are in hopes he will again in the near future. Allen County Union members have been looking forward to his coming for a long time and we are sure the picture show he put on at La Harpe Tuesday evening, No-

he left us with an organization closely knitted in humanness and fellowship. I came into the office and I was awkward. I would like to pass a word of most deserving tribute to Mr. Brasted and Mrs. Ritzgers and before Mr. Tromble left us I had come in for field work and editorial work. Then the other job came to me. It has been a fine experience and I have appreciated and enjoyed it every bit, even when the work was very hard and heavy. I want to say first, I have not saved myself for any reason in the world from any job that has been open before me. There has not been a request for a field date, unless I had made a promise to go

some place else, that I have not filled. I have driven almost day and night. One week I spent every night on the road but one. I do not know how well you have liked the paper. I have put into it the best I have. There has been, almost without exception, the finest of co-operation on the part of the membership. Wherever I have been, I have been received royally. I have said to my wife, "I do not know how in the world anybody could be so good to me." I have tried my best. I have some plans in mind. I have some forward looking proposals, but for the most part we have not been able to get them under way. I can only say to you again that I appreciate the attitude you have shown, and can only submit to you your own knowledge of what has been done in the office during those months. I have appreciated the fellowship and privilege I have had, and I hope what I have done and tried to do has been acceptable to you.

Report of Mr. Brasted, Secretary Kansas Farmers Union.

I believe in making my report I would not only like to have the Auditor read his report first, but I think the membership here would understand my report better and take less time. I know they want to hear the Auditor's report.

Mr. Dunn, Auditor's report read.

I think after the very clear explanation and the detailed auditor's report you have just listened to, there is not very much for me to say. I anticipate this would be the case is the reason I suggested that Mr. Dunn read the report before I started in to make mine. At one time I made to the convention quite a lengthy report. There was an object in it. It was my first report to the convention. Since that time I have made them very brief and this one will be brief, also. I will give you the amount collected in dues, and the number of dues paying members, during the year.

1923 dues, 34 members ..... \$ 39.60  
1924 dues, 52 members ..... 64.00  
1925 dues, 152 members ..... 188.91  
1926 dues, 1826 members ..... 213.95  
1927 dues, 14,304 members ..... 17109.40  
National, 169 members ..... 40.00  
Initiation fees, 1,089 members 1089.00

\$20,687.86

For and during the year 1926 our receipts for dues and fees were as follows:

1923 dues, 186 members ..... \$ 196.20  
1924 dues, 293 members ..... 357.85  
1925 dues, 1,929 members ..... 2098.38  
1926 dues, 15,971 members ..... 19889.87  
National, 180 members ..... 45.00  
Initiation fees, 1445 ..... 1445.00

\$24,012.31

Or a deficit in the fees and dues received last year and this year of \$3,325.45.

The expenses of the Secretary's office have been:

C. E. Brasted, salary ..... \$2100.00  
Auditing Association, audits ..... 167.00  
F. U. Ins. Co. rent ..... 360.00  
Postage, including 4500 ..... 128.73  
Envelopes ..... 2300.00  
Salaries, office help ..... 27.10  
Electric lights ..... 300.89  
Supplies for local unions ..... 66.95  
Supplies for office ..... 85.86  
Telephone, Pres. & Sec'y office ..... 34.48  
Telephone ..... 239.59

\$8,161.42

National dues still owing, \$1,513.24  
Kansas Union Farmer:

52 issues, 1,064,945 issues \$12,676.04  
Postage ..... 996.32  
Salaries ..... 3,000.00  
Rent ..... 360.00  
Advertising commissions ..... 21.70

\$17,145.06

Which figures that the paper cost us \$3 cents per member for last year. From the auditor's report you will notice the deficit for the paper was \$3,951.55. The surplus in the Secretary's office was \$2,300.71, which will leave a net deficit of \$1,650.84.

Just a word about the paper. Mr. Dunn referred to the fact that there has been no difference in the collections for the paper in the last five years. The dues have been raised. They were raised 5 years ago. There has been no difference in the paper in 8 or 10 years, that is the amount apportioned to it. Under the old contract with the publishing company in force 5 years ago, we were getting the paper published for 62 1-2c per thousand papers. Today we are paying 92c and a fraction for 1000 copies of the paper. That contract has been in force for the last two years. Consequently, you can understand there has been a raise of nearly 50 per cent in that item alone.

Now, in regard to the work of the state organization, I realize, and have for the last several years that our organization work in the field has been so largely with our statewide activities and work outside the state, but the greater reason was, we did not have the money to carry on that kind of work. It has always been my policy to keep within my income. Now, I do not know how we can lessen the expenses any more than what we have.

I know I and every one connected with the office is just as economical in every way, shape and form as we can be, and that is as it should be. We are spending your money and we know how you got it. We know we should be careful but I believe the time is at hand, I believe our business institutions are on their feet, the membership are awakening so they can

the need of carrying on a little more than they have in the past. I want to say it is quite encouraging to me, some of the correspondence that has come into the office lately. We are having inquiries from parts of the state where we have no organization. I got an inquiry a few weeks ago from a man whom I had never heard of, never had seen, and he and his neighbors were interested in the Farmers Union. They knew nothing about it. They wanted to know something about it. I wrote him and suggested that if he and his neighbors were interested in the organization of the Kansas Farmers Union, the plan of his neighbors go to Kansas City. I suggested to him was he or some of his neighbors go to Kansas City. Mr. Trull and Mr. Seavans and Mr. Witham and asked him to visit our different activities, determine for themselves, go back and report to the neighbors and let them make up their minds whether they thought it would be worth while. In the course of two or three weeks I got a letter from him saying he had acted on my suggestion, gone to Kansas City, inquired into the business and satisfied himself and took the report back to his neighbors, and says "we want an organization in our community when the rush of work is over." We are ready to go. It takes a little money to do those things.

A year ago your committee on constitution and by-laws made a report to the convention advocating the submitting a proposition of raising the dues 25c per member. I went to that committee and tried to persuade them from submitting that report. It had been voted down before that year. You did not get any referendum ballots. The Board of Directors, when they met instructed me to prepare those ballots and send them out. I was just starting to prepare them when Mr. Tromble was taken sick. I was with him five weeks. By that time you farmers were all busy in your spring work and you would not attend the local meetings. We would not have had a representative vote and consequently I did not think it was good business to go to the expense of sending out the referendum ballots. Consequently, I did not carry out the orders of yourself and your Board of Directors. That is my explanation.

Last year we did not have as large a deficit in the paper. We had a surplus. The income from the state organization, on the other hand, was greater than this year. We have had some extraordinary expenses. You noticed in Mr. Dunn's report there was the matter of donating to the referendum ballots. We have worked with what is known as the Corn Belt Federation. A Federation of farm organizations. Mr. Tromble gave a good deal of his time, both locally and in Washington, and the Kansas Farmers Union paid his expenses. The finance committee of the Corn Belt Committee considered Mr. Tromble had contributed her part. When we held our meeting in May in Des Moines there was an assessment levied and the Kansas Farmers Union levied and answered their need. Whether that money is well spent or not, we think it is. We hardly can see how we could afford to say we will not do our part. The press charges that that is a political organization. It is not a political organization. It is a Federation of the farm organizations to watch legislation, but there are many many lines of work they are doing other than along legislative lines.

You saw Uncle Dunn here. Do you people realize he is the last and only one of the 9 men who organized the Farmers Union? His companion of more than 80 years is a cripple. I have been sending him every month \$10.00 of your money. He gave of his life to the Farmers Union. Now, if you do not want that money should be sent him, I hope you will say so.

President C. E. Huff read the following list of contributors who answered to date the appeal for funds necessary to reimburse the treasury for money used in finding the freight rate raise and for the Corn Belt Federation:

\$ .25 Member at Baldwin, Kansas.  
1.00 A. L. Holcom.  
1.00 W. A. Rathbun.  
1.00 Lewis Hilt.  
1.00 Frank Sibrava.  
10.00 L. B. Heise.  
10.00 Farmers Elevator, Morganville, Kansas.  
20.00 Jewell County.  
20.00 George Keck, Los Angeles, California.  
40.00 Phillips County.  
5.00 W. L. Whitney.  
5.00 F. U. Co-op. Ass'n, Maple Hill, Kansas.  
11.00 Dist. 28 Local No. 753.  
2.50 Buckeye Local 2073.  
7.50 Contribution from individuals of Hays Local 1130.  
3.65 Hays Local No. 1130.  
40.00 Mitchell County.  
5.00 Fairmount Local 2149.  
5.00 Emmons Local 783.

\$178.90

The Farmers Union of Kansas has been party to one of the best fights ever staged in the history of that state. Has had as large a part as any one along with the other farm organizations, and the results of that fight will save the farmers of Kansas \$5,000,000.00 a year.

(Continued on page 4)



## The Kansas Union Farmer

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

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

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

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

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



THURSDAY, NOVEMBER 10, 1927

### KANSAS CONVENTION IS DIFFERENT

Jimmy Norgaard of Nebraska Writes Impressions.

After the meeting of the shareholders of the Fairbury Creamery at Fairbury on Tuesday, October 11, President Keeney, Mr. Geo. Larsen, and your humble servant proceeded by auto through Kansas mud to the state convention of the Kansas Farmers Union, held at Ottawa, Kans. We arrived there Wednesday noon, just too late for the memorial service held for the late President Tremble of Kansas. National President Barrett delivered the memorial address.

We were on deck for the afternoon session. The report of the Farmers Union Insurance Company of Kansas was read, which proved to us that Kansas has the largest Farmers Union co-operative insurance company. Like our Nebraska Farmers Union Insurance Company, it is Simon-pure Farmers Union; only members of the Farmers Union can take insurance in the company.

#### The Farmers Union Banks

Next the banking department was heard from. Kansas now has 10 Farmers Union banks. The large mother bank is located in Kansas City, Kans., while the smaller banks are situated at various places in the state. Although these institutions are still in their infancy, they have proved a big help in the localities where they operate. Still, the members have not supported them as they should. Perhaps this is due partly to the fact that old-line bankers have a hold on some of the farmers, and the latter have not yet been able to get loose.

Forceful speeches were made by W. C. Lansdon, formerly national lecturer and editor of the Kansas Union Farmer; by John Simpson, president of the Oklahoma Farmers Union, and by Milo Reno, state president of Iowa. A great musical program was injected between reports and speeches to rest the audience.

C. E. Huff, state president of Kansas, proved to be a good chairman. He has a way of making everybody feel at home and keeps everybody in good humor. It is no wonder that he was unanimously re-elected. The Kansas brothers are lucky to have such a man to step in and fill John Tremble's place.

#### More Women Attended

There were far more women in the Kansas convention than we have in our Nebraska conventions. This, without doubt, is due to the newly-organized women's auxiliary, which made a report to the convention. I am convinced this is one of the most progressive steps in recent years in the Farmers Union movement. Get the women interested in the organization and you will see an increase in buying from the State Exchange; more and better cream going to our Farmers Union creameries; more Farmers Union insurance, and more live stock and grain to our commission agencies.

The report of the produce association and creamery was very interesting. The creamery has done better than expected. They manufactured over 3,000,000 pounds of butter last year and have a splendid profit—just how much I am not at liberty to say. They have added eggs to their creamery business; this line did not prove so successful the first year, but the experience gained will be very valuable to them next season. They are fortunate in having such a capable manager in A. W. Seaman, and we wish them all success.

#### Reaching Across the Border

Mr. Geo. Larsen, president of our Superior and Aurora Creameries, gave them a very instructive talk, and your humble servant tried to convey to the Kansas members the fact that our Superior Creamery, located right on the Kansas line, is entitled to the support of the members in the northwest part of their state. And say, we are getting it, too! We have 25 stations in Kansas, and last year one-third of our cream came from those stations. In return, we sent back over \$10,000.00 to those stations in cold-cash farm relief. We expect to do as well again on this year's business.

The next on the program was the Farmers Union Live Stock Commission of Kansas City and the Jobbing Association of Kansas City. These two institutions have not prospered as much as the creamery, but expect to do so next year.

Our President Keeney gave them one of the best addresses of the convention, setting forth facts about farm conditions in Nebraska.

#### Kansas Delegates Listen

I could not help noticing the difference between this Kansas convention and our Nebraska state conventions. The Kansas delegates did not participate in the discussions to any great extent, but sat attentively and listened. They asked no questions about any figures or reports. Does this mean that the members in Kansas do not care, or are they fully satisfied?

In Nebraska at our conventions, the delegates do most of the talking; they debate the various

questions and take an active part in all issues. Does this indicate that our members are interested, or that they are dissatisfied?

Another observation was that our co-operative enterprises in Nebraska have returned more patronage dividends than the co-operative enterprises in Kansas. Yet in neither state are there now as many members as when only promises were being made. In other words, farmers organize to attain certain objectives, and after they are attained interest seems to lag.

The Kansas people have their conventions in different places throughout the state, at a different place each year. I think this is a good policy, and I suggest that we follow the same plan in Nebraska. I move, therefore, that we hold our 1929 convention in Grand Island.

#### JAMES C. NORGAARD.

Comment: This is a fine report, and gives us a chance to see ourselves through the eyes of a keen observer and friendly critic. I wonder if the Kansas delegates take too small a part, and if so I wonder whether the fault is in the arrangement of the program or in the manner of presenting it? I suggest that there are several reasons why no questions are asked regarding the reports. One is that they are officially audited, and the facts as shown may be accepted. Also, all reports will be published, and can then be analyzed and discussed in local meetings. Further, the separate organizations do a good deal of publicity work among the members, so that their knowledge in general is fairly accurate and complete.

And then I wonder if turning the State Convention into a forum meeting, or debating society, instead of helping to make the situation and need clear and to unite us in a program, does not tend to confusion, and to confirm us in our contentions. There seems certain to issue from such a convention a sense of division rather than of harmony. Does it not indicate the lack of a definite program?

Again, the presence of the women may have been a quieting influence. Most men are used to keeping still when the women are present.

And our visitor is entirely right in his estimate of the possibilities of the Women's Auxiliary, as a building and sustaining influence. Within 5 years their organization will probably be the biggest asset of the Kansas Farmers Union. We enjoyed the visit of the Nebraska brethren and their fine addresses, particularly that of Pres. Keeney, and we want them to come again.

### FARM PROSPERITY STILL LINGERS "JUST AROUND THE CORNER"

When Eugene Meyer, Commissioner of the Federal Farm Loan Board, announced about two months ago that the American farmer was about to gather and market a crop whose value would exceed that of the 1926 crop by a full billion dollars, the statement was hailed with joy and relief. Business pricked up its ears in anticipation of profits, and politicians gave a sigh of relief, feeling that the troublesome plea for farm relief legislation would now be quieted. It was a lovely picture which our good friend painted, and the press gave it the important space and editorial comment which it deserved—or which it would have deserved if it had been true.

Unfortunately, it was not true. Even theoretically it was overdrawn, and actually there was no way in which the farmer could sell prospective crops at prospective prices, and get the money.

Corn was credited with producing about three-fifths of the total increase, and that on a decrease in yield, prospectively, of about two hundred and fifty million bushels. Indeed, the whole prospect for increase in income was based on decrease in production. Great areas were threatened with failure of their crop, and their prospective calamity was about to solve the agricultural problem by increasing the price in the areas having a crop. Why great city papers should hail this as "mighty good news, not only to farmers, but to the millions engaged in other pursuits," is quite beyond normal intelligence.

But the early frost which was feared did not materialize, and instead of usual autumn temperatures there came a long period of unseasonable heat. The late corn, for which no one entertained any hope, developed and ripened very rapidly. The distribution of the corn crop extended over the states whose farmers had quite given up all expectation of yield. A vital and necessary commodity, in which the prospective yield had been set down at the lowest in many years, increased by millions of bushels. That increased yield and distribution ought to have been much better news for

America than that which had been "broadcast." The very opposite threatens to be true.

Mr. Meyer's figures for corn crop returns were based on a market thirty-two cents per bushel higher than a year previous. But from the day's high figure for December corn in Chicago on August 11th, 1927 to the same for Nov. 2nd, 1927, a decline of thirty-seven cents has been registered. Corn is actually selling in Kansas at fifty cents a bushel, and in some instances less. The decline in price has been out of all proportion, even, to the probable increase in yield. Misfortune in production promised success in income—for those who had the product. Success in production, even though not extravagantly high, means misfortune in income for producers as a whole.

Farm prosperity is yet a long way off, and the first and primary concern of the coming session of Congress must be the passage of such legislation as will protect the farmer in comparable prices for his product. It is unthinkable that the present unfavorable relative position for agriculture shall be allowed to continue. The farmer is entitled to the safe legislative protection as has been given the railroads, the bankers, the manufacturers, and he is prepared to fight for it if necessary.

### WE DRAW SOME HEAVY CONCLUSIONS

There are three great lessons to be learned from the Fall-Sinclair trial. There might be others, but these are all-important.

You can not trust a farmer in public office. Farmer Fall caused himself, his friends and his government a good deal of trouble, but it was because he was already in trouble. With the loss of his property staring him in the face he lost his head. You cannot trust farmers in office. They are too deeply in debt to withstand temptation.

"Americanism," in its pure, unadulterated, one-hundred-per-cent glory, is being threatened, persecuted, discouraged. This "sinister" threat arises from the prosecution of worthy gentlemen, and not, as you might suppose, from their gentlemanly method of acquiring title to valuable public property. The Honorable Martin W. Littleton, defense counsel for the Honorable Harry Sinclair, is the same gentleman who last April in New York City warned the Key men of America in a public address that sinister influences were at work to destroy Americanism. He actually had documents to prove that a few U. S. Senators had approved a program in which the damnable proposal was made for "the public control of coal mines, water power and hydro-electric power in the interest of the people." They might have said: "The Honorable Littleton is less concerned about defending his client, the Honorable Sinclair, than he is about defending the right of honorable gentlemen to acquire property."

The third conclusion is that where ignorance is safety it is folly to be wise. There is a Biblical injunction to the effect that the right hand may well be kept ignorant of what the left is about. But these men have kept themselves ignorant of what both hands were doing, while keeping both hands busy. Nobody knows how large sums of money changed hands. Or if any of them ever knew they have forgotten. Even so shrewd a detective as Mr. Burns, who has been able to see dangerous radicals several blocks away during labor disturbances, has no idea who employed his operatives, if anyone did; nor how his operatives corrupted the jury, if at all. Such vast ignorance cannot be acquired—it is a natural gift. You are either born that way or you go through life cursed by responsibility for your actions.

### THE FIGHT FUND LANGUISES

Since the Ottawa Convention seven contributions have been received, totaling \$77.05. These locals and county unions are to be commended. Theirs is the spirit that wins. One more real good "push" and the thing will go over. We cannot allow it to stop at less than completion. The amount spent was the absolute minimum, and the results obtained were almost beyond our hopes. It has been a busy season and many locals have probably not been holding their meetings. But let us now attend to this important matter once. This office has no attendance in this case, but must depend upon a responsive membership. The contributions need not be large, but they need to be prompt and general. Let us rise up and do this thing—now! Will you see to it that your local responds? The fund is to cover the cost of our fight in the grain rate case, and through the Corn Belt Federation. I KNOW you will.

## GLIMPSES OF CO-OPERATION

### REAL TAX LEADERSHIP TEAM

The successful efforts of the three general farm organizations of the State, the Farmers Union, the Grange and the Farm Bureau, to get together on a State tax program seems to have hit a responsive chord in newspaper and political circles generally. Most of our larger dailies commented on the movement favorably and recognized the justice of the demand on the part of the farmers for an adjustment of the tax burden.

The one outstanding exception was the Topeka State Journal, whose political writer seemed to have handled the story and pretended to see in it only a political movement favorable to some one for some office. Of course nothing could be further from the truth.

It's results in legislation that we want. We are well-agreed on the type of legislation we desire, so far as we proceeded in our first meeting. The mere matter of who should be selected to carry out this program, either as legislator or executive, either State or Federal, is a secondary, though none the less important affair.—Kansas Bureau Farmer.

### WILL SOMEONE CALL MR. SINCLAIR'S ATTENTION?

Extract from Inaugural Address of President Coolidge March 4th, 1925

"In a republic the first rule for the guidance of the citizen is obedience to law. Under a despotism the law may be imposed upon the subject. He has no voice in its making, no influence in its administration, it does not represent him. Under a free government the citizen makes his own laws,

chooses his own administrators, which do represent him. Those who want their rights respected under the Constitution and the law ought to see the example themselves of observing the Constitution and the law. While there may be those of high intelligence who violate the law at times, the barbarian and the defective always violate it. Those who disregard the rules of society are not exhibiting a superior intelligence, are not promoting freedom and independence, are not following the path of civilization, but are displaying the traits of ignorance, of servitude, of savagery, and treading the way that leads back to the jungle."

### THE PART KANSAS PLAYED

Kansas had her part in the great war whose ending we celebrate. Her volunteer enlistments were 10,000 men, she contributed 55,000 thru the selective draft, and had 12,200 in the navy and in the marines.

Of that total of 77,200, 592 were killed in action and 224 died from wounds received in action. Disease claimed a larger toll—1453. The dead from other causes totaled 11, and 300 men were "missing." Thus the death loss is shown to be nearly 3-1/2 per cent of the whole number in service. These 2680 graves ought to stir us to thoughtfulness this Armistice Day. The price of war is a ghastly price.

Orders were received by the Farm Club Mill & Feed Co., of Springfield for 6250 barrels of M. F. A. flour in one week. These orders were placed by the managers of the various farmer exchanges of Southwest Missouri.

## REFLECTIONS

### DON'T HELP

"If your local is on the bum, Blame the secretary; If your members will not come, Blame the secretary; Don't take hold and do your part, Show them all that you are smart— Blame the secretary."

"If the programs are a frost, Blame the secretary; Don't help put the thing across, Blame the secretary; If the grub's not what you like, Threaten to go on a strike; Don't help for the love of Mike— Blame the secretary."

"When you get a bill for dues, Blame the secretary; When you're asked to help, refuse; Blame the secretary; Why should he be asking aid? For you know he is well paid! That is why his job is made— Blame the secretary." —The Builder.

### THE FARMERS' HOLIDAY

(Being the Remarks of Representative Loring M. Black of New York During the Congressional Fight for a National Agricultural Holiday.)

Mr. Speaker, the Senate bill providing for an agricultural holiday should be amended in the House to arrange for appropriate ceremonies.

At 5 a. m. the day appointed, preferably April 1, the cows should be assembled in every farm yard and saluted to the east in honor of Allah Coolidge and Mohamet Mellon, his prophet. The chickens, the pigs, and

the Ford tractors should get down on their knees in prayer for observance of the Constitution as interpreted by Grand Vizier Sargent.

At 12 o'clock noon in every village square four-hour men from the Rotary Clubs, led by Elbert Gary, should read the veto message of Calvin the conservative on the McNary-Haugen farm relief bill. The music should be the "Dead March of Soul," furnished by the bankers' bass bands under the auspices of the United States Chamber of Commerce.

At sundown the farmers should listen in on the radio to the heart of the President breaking for the farmer while the high-tariff club gathers round him singing "Calvin Coolidge is a Good Old Soul."

Then, before they retire, the farmers should salute the campaign picture of Cal for farm-vote purposes—then he is for a surplus—in which he appears with a sap-bucket under one arm and a bull under the other and a smile on his face like Tex Guinan as she stands at the door of her New York night club greeting the latest delegate from the big butter-and-egg co-operative associations. —Co-op. Feature Service.

### MIGHT BE WORSE IF WE ALL MOVE IN

When I first realized the squalid misery of a great city, it appalled and tormented me and would not let me rest for thinking of what caused it and how it might be cured.—Henry George.

### AN OPEN LETTER FROM CLYDE M. REED TO OUR LEGISLATORS

Honorable Charles Curtis, Washington, D. C.

Honorable Arthur Capper, Topeka, Kansas.

(United States Senators.

Honorable D. R. Anthony, Leavenworth, Kansas.

Honorable U. S. Guyer, Kansas City, Kansas.

Honorable W. H. Sproul, Sedan, Kan.

Honorable Homer Hoch, Marion, Kan.

Honorable J. G. Strong, Blue Rapids, Kansas.

Honorable Hays White, Mankato, Kansas.

Honorable Clifford Hope, Garden City, Kansas.

Honorable W. A. Ayers, Wichita, Kansas.

(Members of Congress)

Sirs:—

This letter is being addressed to you on behalf of the following farm organizations of Kansas: The Farmers Union, The Grange, Kansas State Farm Bureau, Kansas Co-operative Wheat Marketing Association, Kansas Farmers Co-operative Grain Dealers' Association, Southwest Kansas Co-operative Grain Marketing Association,

and has reference to the facts being developed in the GENERAL GRAIN RATE Investigation now being conducted by the Interstate Commerce Commission—hearings on which have been held at Dallas, Texas, and Wichita, Kansas, with a hearing now not here discussing the rate upon grain for domestic consumption—that will be taken care of in the usual and ordinary progress of the case now being heard before the Interstate Commerce Commission.) It is conservative in transportation costs to the Lake or the Gulf imposed upon the Kansas farmer in the movement of wheat and flour for export is not less than 10c per bushel as compared with the charge made to his principal competitor the Canadian farmer for similar service.

This presents a situation that it seems to me calls for extraordinary treatment and would justify a resolution by Congress directing the Interstate Commerce Commission to give immediate attention to this situation and to establish promptly rates on export wheat and flour on a basis that will remove the disadvantage now suffered by the Kansas and other wheat farmers in this section. The daily market reports show that generally speaking the Canadian farmer is receiving a higher price per bushel for his wheat than is the Kansas farmer. Part of this is due to the fact that the Canadian farmer is not subjected to the transportation costs to the Lake or the Gulf imposed upon the Kansas farmer in the movement of wheat and flour for export is not less than 10c per bushel as compared with the charge made to his principal competitor the Canadian farmer for similar service.

The difference in situation between the grain rates in the two countries since the War, has been that in Canada there was a moderate maximum, fixed in the first place and afterwards reaffirmed by Parliament, which guaranteed to the producer in advance what the cost of the rail movement of his crop would be. Out of the discriminations complained of, which are the subject of present consideration, this gave him an assurance against exploitation that encouraged and enabled him to meet other difficulties with better spirit and therefore with greater success.

In the United States the Interstate Commerce Commission is by legislation permitted to allow such rates as will enable the railways to earn from 5-1/2 per cent to 6 per cent on their capital investment, measured by reproduction cost. In pursuance of this instruction, it would appear that the Commission has laid an undue share of the burden of general transportation costs on the basic product of grain, which in proportion as it gives purchasing power, causes the movement of other traffic. The producer in the United States suffers material injury from the higher grain rates thus imposed and his resentment is no doubt a factor in creating the state of mind which has found expression, as already stated, in the Forney Tariff, in the McNary-Haugen Farm Relief Bill and in decreased railway earnings. To yield to the demand of the railways for a continuance of the present discriminatory rates or for a general increase of grain rates, which they also urged with great insistence—would, it appears to me, create a condition of mind amongst the grain growers of the Canadian west similar to that now existing throughout the grain growing regions of the United States and with the same or even more damaging results to the railroads themselves and to the country at large. It is to be remembered that the export grain trade of Canada forms a much larger proportion of her total trade than is the case with the United States. For that reason it does not follow because United States business is generally prosperous while agriculture is depressed, that Canada could maintain her present prosperity with western agriculture in the same condition of depression as it is in the United States.

Yours very truly, CLYDE M. REED

I am attaching for your information an excerpt from the report the Board of Railway Commissioners in Canada taken from pages 249 and 250 whereat the matter of United States grain rates is discussed interesting and illuminating.

Excerpt from report of the Board of Railway Commissioners in Canada, September 12, 1927, No. 13, Pages 249-250.

### RESPECTFULLY REFERRED TO THE RAILWAY RATE ATTORNEYS

#### How Many Hours Does the Farmer Work?

More than 3,000 hours of physical work plus experienced management plus the benefit of \$1,000 to \$15,000 of property—all for \$563. That's what the country pays its farmers for producing the food, cotton and other agricultural products which are the basis of its existence, according to the findings of Leland Olds of the Federal Press. If we disregard entirely the work of the farmer's family and the farmer's capital, he says, the farmer's return on his own work figures at considerably less than 80 cents an hour.

The Department of Agriculture has tried to answer the question, how many hours does the average farmer work? From records kept by 282 farm operators in eleven farm states the department finds that the hours of the average farm operator vary from 2,024 per year on cotton plantations in Texas to 3,405 per year on dairy farms in Wisconsin. The unweighted average for the thirteen states is 3,005 hours per year.

"The hours of work only," says the department, "include only the physical labor performed. The hours shown consist of work in the fields, crops, feeding and caring for livestock and miscellaneous maintenance and repair work about the farm. In addition, the farm operator performed the duties incident to management of the farm, including the supervision of the work done by other workmen."

#### United States Grain Rates

During the course of the hearings in the rates case, it was persistently urged by the railways that as grain rates were somewhat higher in the Western United States than in the Canadian west, that was proof that the Canadian rates were unduly low. It does not appear to me that the comparison is fortunate, from the railway point of view. In the northwestern States, with which the comparison is made, wheat is the crop of the farmer, as it is in the Canadian west. The cash returns from his wheat is the measure of his buying power and of his material success. The cost of rail haul to market is an important factor in his operations.

Throughout the chiefly grain-growing regions of the United States a serious condition of agricultural depression admittedly prevails. The Forney Tariff, actually in force, and the McNary-Haugen Farm Relief Bill which passed both Houses of the United States Congress at its latest Session and was only prevented from becoming law by the President's veto are not merely local admissions, they are national assertions, of the widespread character and the seriousness of that depression. Failing legislative relief, or faced because the depression itself, there is and has been in progress a campaign to decrease production in the grain-growing States.

Decreased returns of the railways which serve these States reflect the result of this condition of depression and campaign for decreased production. Given such a condition of mind amongst the farmers of the Canadian west as has prevailed for some years and still prevails throughout the grain growing regions of the United States, and the two Canadian railway systems would be showing much more favorable returns than at present. Conditions which so affected the railways would of necessity be reflected in the general financial state of the country.

The difference in situation between the grain rates in the two countries since the War, has been that in Canada there was a moderate maximum, fixed in the first place and afterwards reaffirmed by Parliament, which guaranteed to the producer in advance what the cost of the rail movement of his crop would be. Out of the discriminations complained of, which are the subject of present consideration, this gave him an assurance against exploitation that encouraged and enabled him to meet other difficulties with better spirit and therefore with greater success.

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Yours very truly,

CLYDE M. REED







Salma for Sunday. A. M. Kinn