



THE KANSAS UNION FARMER

Organization

Education

Co-operation



VOLUME XXVII

SALINA, KANSAS, MARCH 4, 1926

NUMBER 30

Report of Special Examiner to Insurance Department of the Farmers Union Insurance Companies

Salina, Kansas.
February 8, 1926.
Hon. William R. Baker,
Superintendent of Insurance,
Topeka, Kansas.

Sir:—
In compliance with your authorization, the undersigned has made an examination of the business and affairs of the Farmers Union Mutual Insurance Company and the Farmers Union Mutual Life Insurance Company, both of Salina, Kansas, and submits the following report thereon:

Scope of Examination
The two companies were last examined as of December 31, 1922, and this examination covers the intervening period up to and including December 31, 1925. The ledger accounts were checked to the annual statements submitted to the department for each of the years from 1923 to 1925 inclusive. An audit was made of the books covering both income and disbursements, the various assets verified and the liabilities computed.

History and Organization
Both of these companies were organized under the mutual laws of Kansas; the Hail Company in 1913 and the Fire Company in 1914. Originally located in Stockton, Kansas, the headquarters were moved to Salina, Kansas, April 12, 1918, where they are still domiciled. They are protégés of the Farmers Educational and Co-operative Union of Kansas and in order to have a policy in either insurance company, it is necessary that the insured be a member of the parent organization. Both companies have the same officers and directors, use the same offices and employees, field men and agents, and jointly own a modern, fireproof, three story building, space in which not needed by the companies, is rented to substantial tenants.

The Fire Company writes combined fire, lightning, windstorm and tornado insurance on country property and detached city property. All one and three year business is on a cash basis and five year term is cash or one-third cash on note, one-fourth of balance within a year, one-fourth in two years and the remaining one-sixth applied on note as a dividend if unassigned funds are available. Agents are allowed a commission of twelve and one-half per cent.

The Hail Company writes a general hail coverage contract, policies expiring on August 15th, and September 15th, based upon the kind of grain insured. The company spreads its risks proportionally over the state and carries any excess in acceptable Kansas companies.

Since 1923, the Hail Company has written nothing but cash business, their experience in accepting notes having proved an expensive undertaking. While this has materially reduced the volume of business, the move has proven to be an advisable one, as certain conditions are rounded, make it more difficult to collect on these notes than is experienced by other local companies.

Agents receive fifteen per cent commission on business produced. The loss ratio of the Hail Company has been severe and in 1923 it was compelled to mortgage its share in the company building for \$50,000.00, the money being advanced by the Fire Company. On December 31, 1925, this mortgage had been reduced to \$32,000.00, all losses had been paid in full and the company showed a free surplus of \$47,555.57.

REBATES
The rebates to policy holders during the period intervening since the last examination are as follows:
Date Fire Co. Hail Co.
1923 \$ 9,906.13 \$3,141.29
1924 18,558.07 3,141.29
1925 29,781.92 0

OFFICERS AND DIRECTORS
At the annual meetings of the policyholders held in the company buildings in January, 1926, the following officers and directors were elected for the ensuing year:

OFFICERS
(Both Companies)
President, C. E. Brasted, \$1,200.00
Vice-president, C. C. Kilian 0
Treasurer, Grant Bliss 0
Secretary, F. D. Becker 3,000.00
Field Rep., Chas. Simpson 3,000.00
The Secretary is bonded for \$1,000.00 in the Globe Indemnity Company of Newark, N. J. The Treasurer was bonded for \$5,000.00 but the policy was allowed to lapse during 1925. It is recommended that the officials who handle the assets, especially of the fire company, be bonded for an amount which will cover the value of the securities involved as clearly inadequate.

The company has the regular \$30,000.00 bond required of hail companies on deposit with the State Treasurer.

DIRECTORS
(Both Companies)
C. E. Brasted Grant Bliss
E. E. Whitney O. E. Gartrell
Norma E. Flora E. E. Woodman
W. J. Spencer C. C. Cole
John Huber Chas. Diederich

C. C. Kilian
H. E. Witham
Arthur Glessner
N. J. Kaiser
W. C. Whitney

The directors met as required by law and all transactions of their meetings are fully described in the companies minute books.

The directors are compensated at the rate of \$3.00 per day and expenses while attending board meetings \$50,000.00 mortgage on one-half of changed during the course of this ex-

with the exception of the Director-Treasurer, Mr. Bliss, who receives \$5.00 per diem and expenses for duties performed.

ACCOUNTING
A great deal of unnecessary detail work, both in making up annual statements for the insurance department, meetings of the board of directors and auditing work by local and state representatives could easily be eliminated, if the company would install a modern distribution system in their cash books and ledgers. This, the officers and employees in charge of such matters, are willing to do at once. The fact has been more a matter of misunderstanding as to proper and efficient methods. Various suggestions and examples have been submitted to:

The officials and plans are now being made to install a system that can readily be checked and any information desired will be available at a moment's notice.

Each company has its own books and records and the receipts and disbursements of the jointly owned office building are kept in a building fund by itself. At the end of the year, whatever profit is accrued in the latter fund is equally divided among the hail and fire companies, with the exception of a small balance which is left in the fund for current bills, etc.

A separate financial statement for each company has been made up by your examiner and is attached herewith.

FINANCIAL STATEMENT
of the Farmers Union Mutual Insurance Company (Fire)
as of December 31, 1925

MEMBERS
Number of members Dec. 31, 1924 10,730
Number added during 1925 4,825
TOTAL 15,555
Number who withdrew during 1925 3,124
Number belonging to company Dec. 31, 1925 12,431

AMOUNT AT RISK
Amount at risk Dec. 31, 1924 \$41,663,044.88
Amount added during 1925 18,396,088.44
TOTAL \$60,059,133.32
Amount cancelled and terminated in 1925 10,827,521.14
Amount at risk Dec. 31, 1925 \$49,231,612.18

INCOME
Balance Dec. 31, 1924 \$190,428.61
Cash premiums received \$117,952.43
Less reinsurance paid 2,306.69
Net Cash Premiums 115,645.74

Amount collected on assessments 36,488.88
Dividends applied on notes 14,384.23
Dividends applied on notes 147.17
Rent income from building 1,500.00
Kansas Publishing Company 5,454.57
Interest on bonds, mortgages, etc. 23.85
Checks charged off \$123.88 Bond val. inc. \$11.00
Total Income during year \$174,520.47

DISBURSEMENTS
Total \$364,958.08
BALANCE FORWARD \$87,476.61
Amount paid for losses (net) 221.52
Adjusting expense 20,541.69
Commissions to agents 1,750.00
Salary of field manager 3,159.86
Salaries of officers and directors 5,580.50
Salaries of office employees 29,781.92
Assessments and cancellation refunds 3,087.14
Insurance Department fees 561.47
Farmers Union Audit Association 360.52
Advertising 870.67
Printing, stationery and supplies 264.19
Postage, telegraph, telephone and express 1,096.29
Travel expense of officers and field men 153.80
Attorney fees 875.00
Rent 26.95
Furniture and fixtures 750.42
Automobile account 411.50
National & State Association dues 79.80
Miscellaneous Expense 79.80

Total Expenditures \$157,393.03
Balance December 31, 1925 \$207,565.05

ASSETS
1. Mortgage Loans \$32,000.00
2. Bonds 61,100.00
3. County warrants 1,545.00
4. Deposited in banks on interest 35,066.27
5. Real Estate 77,553.78
Total Ledger Assets \$207,566.05

Other Assets
1. Furniture and fixtures \$2,602.28
2. Accounts receivable 3,491.54
3. Automobile 600.00
4. Amount of premium notes on 925.48
5. Amount of premium notes on 82,420.11
6. Which assessments are fully paid 438.81
7. Amount of premium notes on 90,473.22
Total Assets \$298,038.27
Assets Not Admitted \$9,547.74
Total Admitted Assets \$208,490.53

LIABILITIES
Gross claims for losses due and payable \$ 73.65
Current bills due and payable 192.55
Reserve on risks in force Dec. 31, 1925 147,694.82
Depreciation on building (2% on \$74,093.78) 1,481.87
Commissions due agents 58.89
Total Liabilities \$149,411.78
Surplus \$59,078.75
Total \$208,490.53

FINANCIAL STATEMENT
of the Farmers Union Mutual Insurance Company (Fire)
as of December 31, 1925

MEMBERS
Number of members Dec. 31, 1924 10,730
Number added during 1925 4,825
TOTAL 15,555
Number who withdrew during 1925 3,124
Number belonging to company Dec. 31, 1925 12,431

AMOUNT AT RISK
Amount at risk Dec. 31, 1924 \$41,663,044.88
Amount added during 1925 18,396,088.44
TOTAL \$60,059,133.32
Amount cancelled and terminated in 1925 10,827,521.14
Amount at risk Dec. 31, 1925 \$49,231,612.18

INCOME
Balance Dec. 31, 1924 \$190,428.61
Cash premiums received \$117,952.43
Less reinsurance paid 2,306.69
Net Cash Premiums 115,645.74

Amount collected on assessments 36,488.88
Dividends applied on notes 14,384.23
Dividends applied on notes 147.17
Rent income from building 1,500.00
Kansas Publishing Company 5,454.57
Interest on bonds, mortgages, etc. 23.85
Checks charged off \$123.88 Bond val. inc. \$11.00
Total Income during year \$174,520.47

DISBURSEMENTS
Total \$364,958.08
BALANCE FORWARD \$87,476.61
Amount paid for losses (net) 221.52
Adjusting expense 20,541.69
Commissions to agents 1,750.00
Salary of field manager 3,159.86
Salaries of officers and directors 5,580.50
Salaries of office employees 29,781.92
Assessments and cancellation refunds 3,087.14
Insurance Department fees 561.47
Farmers Union Audit Association 360.52
Advertising 870.67
Printing, stationery and supplies 264.19
Postage, telegraph, telephone and express 1,096.29
Travel expense of officers and field men 153.80
Attorney fees 875.00
Rent 26.95
Furniture and fixtures 750.42
Automobile account 411.50
National & State Association dues 79.80
Miscellaneous Expense 79.80

Total Expenditures \$157,393.03
Balance December 31, 1925 \$207,565.05

ASSETS
1. Mortgage Loans \$32,000.00
2. Bonds 61,100.00
3. County warrants 1,545.00
4. Deposited in banks on interest 35,066.27
5. Real Estate 77,553.78
Total Ledger Assets \$207,566.05

Other Assets
1. Furniture and fixtures \$2,602.28
2. Accounts receivable 3,491.54
3. Automobile 600.00
4. Amount of premium notes on 925.48
5. Amount of premium notes on 82,420.11
6. Which assessments are fully paid 438.81
7. Amount of premium notes on 90,473.22
Total Assets \$298,038.27
Assets Not Admitted \$9,547.74
Total Admitted Assets \$208,490.53

LIABILITIES
Gross claims for losses due and payable \$ 73.65
Current bills due and payable 192.55
Reserve on risks in force Dec. 31, 1925 147,694.82
Depreciation on building (2% on \$74,093.78) 1,481.87
Commissions due agents 58.89
Total Liabilities \$149,411.78
Surplus \$59,078.75
Total \$208,490.53

COMMENT ON THE FINANCIAL OF FIRE CO.
Income
Kansas Publishing Company \$885.00
This amount of \$1,770.00 was received during 1925 and \$885.00 apportioned equally to the Fire and Hail Companies. It represents a payment given by a tenant of the company building for special alterations made for which the publishing company agreed to pay the cost.

Disbursements
Losses Paid \$87,176.61
While the company paid out \$2,306.69 for reinsurance, it only had (and received) \$10.00 due from reinsurance losses, making a gross figure of \$87,186.61. The net figure is shown in the statement.

Salaries of Officers and Directors \$3,159.86
Of this amount the president received an annual salary of \$700.00, the secretary \$1,750.00 and the balance \$709.86 was paid to the directors for the current year's services.

Assets
Mortgage Loans \$32,000.00
This constitutes a balance due on a \$50,000.00 mortgage on one-half of changed during the course of this ex-

amination, they were allowed to stand as admitted assets.
Liabilities
Gross Claims for Losses \$73.65
This item consists of five minor claims for fire and wind losses and includes both those on file December 31, 1925, and claims of that year which have since been reported.

FINANCIAL STATEMENT
of the Farmers Union Mutual Insurance Company as of Dec. 31, 1925

MEMBERS
Number of members December 31, 1924 737
Number added during 1925 791
TOTAL 1,528
Number who withdrew during 1925 740
Number of members on December 31, 1925 788

AMOUNT AT RISK
Amount at risk Dec. 31, 1924 \$584,971.32
Amount added during 1925 688,194.08
TOTAL 1,273,165.00
Amount cancelled and terminated during 1925 586,409.32
Total at risk Dec. 31, 1925 \$ 686,755.68

INCOME
Balance December 31, 1924 \$ 44,975.70
Cash premiums rec'd on 1925 business 39,969.11
Amount collected on 1920 notes 99.57
Amount collected on 1921 notes 438.55
Amount collected on 1922 notes 1,143.23
Amount collected on 1923 notes 1,554.80
Rec'd from reinsurance companies on losses 2,334.55
Kansas Publishing Co. 885.00
Interest received 290.19
Rent from company building 1,500.00
Amount received from all other sources: check charged off \$19.20 notes charged off \$104.57, sale of maps \$3.25, refund on bond \$50.00, Accounts collectable \$28.07, Protested checks paid \$132.12
Total Income \$ 81,552.91

DISBURSEMENTS
Losses paid \$24,980.57
Prorated back to policyholders 43.60
Commissions paid agents 5,831.49
Salaries of officers and directors 2,209.00
Salaries of office employees 0
Salary of field director 1,250.00
Interest paid 1,995.00
Adjusting expense 20.90
Postage, telegrams and telegraph 92.45
Advertising, printing and stationery 195.58
Rent 625.00
Insurance department fees 128.00
Collection expense 338.59
Travel expense, officers and field men 304.71
Furniture and fixtures 28.95
Auditing expense 156.07
Attorney fees 125.00
Surety Bond 250.00
Automobile account 259.17
Miscellaneous expense 19.22
Total Disbursements \$49,049.34

ASSETS
Real Estate \$ 45,853.77
Deposits in banks on interest 3,195.57
Total Ledger Assets \$ 49,049.34
Other Assets
Accounts receivable 273.75
Automobile 200.00
Furniture and fixtures 2,602.27
Premium notes past due 21,321.99
Total \$49,049.34

LIABILITIES
Current Bills 11.90
Depreciation on company building 1,481.87
Total Liabilities 1,493.77
Surplus 47,555.57
Total \$49,049.34

COMMENTS ON THE FINANCIAL STATEMENT HAIL COMPANY
Income Rent from Company Building, \$1,500.00.
Funds derived from tenants of the company building are placed in a building fund from which all disbursements are made. At the end of each year any balance in the fund is divided equally between the Hail and Fire companies. The above amount was the Hail Company's receipts for 1925.

Disbursements
Salaries of Officers and Directors
The president received an annual salary of \$500.00, secretary \$1,250.00 and the members of the board of directors \$450.00.
Salaries of Office Employees, 0
The same employees are used by both Hail and Fire companies and all salaries of same are paid in full by the Fire Company. This custom applies to 1925 only as a fair proportion of this expense will be paid by the Hail company in 1926.
Interest Paid \$1,995.00
This amount was the interest due and paid on the mortgage given by this company to the Fire Company.

Assets
Real Estate, \$45,853.77
The company's one-half share of the partnership building is valued at \$77,353.77 against which there is a balance due on a mortgage on same of \$32,000.00, thus leaving an unencumbered value of the above amount.

LIABILITIES
Total Liabilities 1,493.77
Surplus 47,555.57
Total \$49,049.34

CONCLUSION
Every effort is being made to keep down overhead expense by those in charge of the companies, both as to remuneration to officers and directors and field expense.
Careful supervision is maintained as to the risks accepted and the premium rates are in conformity with other similar organizations.
Rebates of unorganized funds are prorated back to the policyholders whenever it is deemed warrantable to good business practices.
Loss adjustments were made promptly and all claims were settled on a 100 per cent basis.
All necessary records were placed at the disposal of your examiner and both officers and employees extended every courtesy possible during the course of this examination.
Respectfully submitted,
J. H. SHAW,
Special Examiner, Kansas Insurance Department.

The time to prune fruit trees is here. This work can best be done during open weather.
Little Kansas wheat should winter kill this year, say officials at the Kansas State Agricultural college, as the snows, while not heavy, have protected the ground over at least most of the state throughout the winter so far.

NO! NO!
We are not using any of your dues to assist the farmers of Lyndon and Lawrence in their effort to get their banks. Those who give their mite to help out are not to be deprived of the satisfaction of always being able to say it was a free gift on our part. We begin with the mail this Friday, the 26th getting responses, so have started our roster
—C. E. B.

Reserve for Risk \$147,694.82
This amount is based on the statute requirement of \$3,000.00 to each million in force.
Deposits in Banks on Interest, \$3,195.57
This amount consists of three open accounts in Kansas Banks upon which the company receives 3 per cent interest on daily balances.

FINANCIAL STATEMENT
of the Farmers Union Mutual Insurance Company as of Dec. 31, 1925

MEMBERS
Number of members December 31, 1924 737
Number added during 1925 791
TOTAL 1,528
Number who withdrew during 1925 740
Number of members on December 31, 1925 788

AMOUNT AT RISK
Amount at risk Dec. 31, 1924 \$584,971.32
Amount added during 1925 688,194.08
TOTAL 1,273,165.00
Amount cancelled and terminated during 1925 586,409.32
Total at risk Dec. 31, 1925 \$ 686,755.68

INCOME
Balance December 31, 1924 \$ 44,975.70
Cash premiums rec'd on 1925 business 39,969.11
Amount collected on 1920 notes 99.57
Amount collected on 1921 notes 438.55
Amount collected on 1922 notes 1,143.23
Amount collected on 1923 notes 1,554.80
Rec'd from reinsurance companies on losses 2,334.55
Kansas Publishing Co. 885.00
Interest received 290.19
Rent from company building 1,500.00
Amount received from all other sources: check charged off \$19.20 notes charged off \$104.57, sale of maps \$3.25, refund on bond \$50.00, Accounts collectable \$28.07, Protested checks paid \$132.12
Total Income \$ 81,552.91

DISBURSEMENTS
Losses paid \$24,980.57
Prorated back to policyholders 43.60
Commissions paid agents 5,831.49
Salaries of officers and directors 2,209.00
Salaries of office employees 0
Salary of field director 1,250.00
Interest paid 1,995.00
Adjusting expense 20.90
Postage, telegrams and telegraph 92.45
Advertising, printing and stationery 195.58
Rent 625.00
Insurance department fees 128.00
Collection expense 338.59
Travel expense, officers and field men 304.71
Furniture and fixtures 28.95
Auditing expense 156.07
Attorney fees 125.00
Surety Bond 250.00
Automobile account 259.17
Miscellaneous expense 19.22
Total Disbursements \$49,049.34

ASSETS
Real Estate \$ 45,853.77
Deposits in banks on interest 3,195.57
Total Ledger Assets \$ 49,049.34
Other Assets
Accounts receivable 273.75
Automobile 200.00
Furniture and fixtures 2,602.27
Premium notes past due 21,321.99
Total \$49,049.34

LIABILITIES
Current Bills 11.90
Depreciation on company building 1,481.87
Total Liabilities 1,493.77
Surplus 47,555.57
Total \$49,049.34

COMMENTS ON THE FINANCIAL STATEMENT HAIL COMPANY
Income Rent from Company Building, \$1,500.00.
Funds derived from tenants of the company building are placed in a building fund from which all disbursements are made. At the end of each year any balance in the fund is divided equally between the Hail and Fire companies. The above amount was the Hail Company's receipts for 1925.

Disbursements
Salaries of Officers and Directors
The president received an annual salary of \$500.00, secretary \$1,250.00 and the members of the board of directors \$450.00.
Salaries of Office Employees, 0
The same employees are used by both Hail and Fire companies and all salaries of same are paid in full by the Fire Company. This custom applies to 1925 only as a fair proportion of this expense will be paid by the Hail company in 1926.
Interest Paid \$1,995.00
This amount was the interest due and paid on the mortgage given by this company to the Fire Company.

Assets
Real Estate, \$45,853.77
The company's one-half share of the partnership building is valued at \$77,353.77 against which there is a balance due on a mortgage on same of \$32,000.00, thus leaving an unencumbered value of the above amount.

LIABILITIES
Total Liabilities 1,493.77
Surplus 47,555.57
Total \$49,049.34

CONCLUSION
Every effort is being made to keep down overhead expense by those in charge of the companies, both as to remuneration to officers and directors and field expense.
Careful supervision is maintained as to the risks accepted and the premium rates are in conformity with other similar organizations.
Rebates of unorganized funds are prorated back to the policyholders whenever it is deemed warrantable to good business practices.
Loss adjustments were made promptly and all claims were settled on a 100 per cent basis.
All necessary records were placed at the disposal of your examiner and both officers and employees extended every courtesy possible during the course of this examination.
Respectfully submitted,
J. H. SHAW,
Special Examiner, Kansas Insurance Department.

The time to prune fruit trees is here. This work can best be done during open weather.
Little Kansas wheat should winter kill this year, say officials at the Kansas State Agricultural college, as the snows, while not heavy, have protected the ground over at least most of the state throughout the winter so far.

NO! NO!
We are not using any of your dues to assist the farmers of Lyndon and Lawrence in their effort to get their banks. Those who give their mite to help out are not to be deprived of the satisfaction of always being able to say it was a free gift on our part. We begin with the mail this Friday, the 26th getting responses, so have started our roster
—C. E. B.

WHY IT IS HARD FOR FARMERS TO ORGANIZE
"Lack of Understanding of Marketing Problems Is a Rock Chained to the Neck of Agriculture"
(Missouri Farmer)

A week or so ago I came out of St. Louis one evening on a so-called "Accommodation" train—and my understanding of such a train is that it must stop at every cowpath and that the crew doesn't care whether they are running 30 minutes late or three hours. But even so, I have no fault to find with such trains, for they are the chief reliance of the small town and in years gone by they have had much to do with building up our great country. On this particular evening I found myself sitting behind a traveling man and a big, keen-eyed, hawk-nosed man who, from his general appearance and from the big cane he carried, clearly had some connection with the livestock business. Presently the traveling man threw his newspaper aside with the remark, "Looks like the farm."

Like the farm? "Yes, I would be getting pretty badly stirred up. I would not wonder but that they'll make things pretty hot in congress before the winter is over." The man with the big cane studies a moment and then drawled, "Yes, they are pretty badly 'hot up' now but it remains to be seen whether it will amount to anything. Farmers can get 'hot up' quicker and cool off quicker than any other class of people on earth. I was raised on a farm, have bought and shipped stock for nearly 30 years, and I know farmers like a book—they are the most human creatures in the world, and this is why it is hard for them to stick together." By this time I was very much alert, and in a moment the old stock buyer continued: "About four years ago they organized a 'Livestock Shipping Association' in my town, and for a year or so it nearly put me out of business. At first I tried to fight, but I soon realized that this was only adding fuel to the flame and then I changed my tactics—then I concluded to smile and wait. And I didn't have to wait long for presently some of the members began to complain that the shipping manager was making too much money, which wasn't really true, and they were handling about 80 per cent of the stuff and doing it well. The way had hardly started when a half dozen different members, none of whom knew much about livestock, offered to take the job for half the money—and I up-shot of it was that the old manager quit in disgust and a new man was installed in his place. As a result of the row a lot of men had gotten sore—the seeds of dissension had been sown a thousand times more effectively than I could have done it myself, and so today I am once more handling the big end of the livestock."

"Are you making as much money as you did before?" asked the traveling man. With a laugh the old stock buyer replied, "No, I am not." "Why have things pretty much my own way, while since they started the shipping association I have done well to break even. And my only chance to get back to where I can make something is to bust it up." At this the traveling man exclaimed with ill concealed feeling, "Well, if I were in your place I'd try to make a living in some other way—I don't think I could sleep soundly with the knowledge that I was making money out of the blunders of a lot of poor devils who are compelled to work from daylight till dark to keep out of the clutches of the sheriff."

And now comes a distinct surprise. Instead of getting sore, the old stock buyer quietly answers, "I am sorry you said that, for I was just about to tell you that I have concluded to quit—and mainly for the reason you have mentioned. My children are grown, and my wife and I can live on what we have saved out of our earnings; but when I quit I am going to do so on condition that they put in a shipping manager who understands his business, and to put the fear of the devil in their hearts I'll promise to stay out as long as they keep that kind of a man on the job." "Fine!" shouted the traveling man. "You're one of the best sports I ever met." And then he confided that he, too, had been raised on a farm and that he represented a big agricultural implement concern. Refilling his pipe, the old stock buyer continued: "I said awhile ago that I am not sure that the present farmer uprising will amount to anything—and bearing in mind similar uprising in the past, I am in truth very dubious. But I feel that it is now or never—this is why I want to get out of the way."

The Kansas Union Farmer

Published Every Thursday at Salina, Kansas, by THE KANSAS BRANCH OF THE FARMERS EDUCATIONAL & CO-OPERATIVE UNION 119 South Seventh Street

Entered as Second-Class Matter August 24, 1912 at Salina, Kansas, Under Act of March 3, 1879.

Acceptance for Mailing at Special Rate of Postage Provided for in Section 1103, Act of October 3, 1917. Authorized July 30, 1918.

JOHN TROMBLE Editor and Manager
W. C. LANSDON Associate Editor

Subscription Price, per Year \$1.00

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, MARCH 4, 1926

CORN AND THE CITY "FELLER"

A lot of fairly smart and tolerably well meaning folks who live in the towns are puzzled and a good many of them are all riled up because the farmers of the corn belt are raising so much sand about the cost of production. The Hon. Jay E. House of Philadelphia is not really a city slicker. He was born in the country and for a season he lived and labored in Erie, Neosho county, of this state and if that is not a rural neighborhood it would be hard to find one between the well known oceans that have if they do not purify the coats of the republic. House was mayor of Topeka and for a long time was a "colonist," if that is the way to spell that word, in the employ of Senator Capper. He is now at work for the C. O. publications and contributes a daily column to the Philadelphia Public Ledger and the New York Evening Post. He is quite prosperous, so well to do in fact that he is able to afford a new hat every two months and if he does not wear a belt can well bear the weight of a pair of suspenders for each of the two dozen or more pairs of trousers that he now owns in complete forgetfulness of the days when he had only one pair of "galluses" that he was forced to change from his overalls and his other "pants" whenever he dressed up. He has done well. He writes well. He wishes the world well but he may not be just a little influenced by his environment, especially when he undertakes to discuss the more or less astonishing economics of the corn belt farmer.

In a recent number of his "column" House disposed of the corn belt farmer's problems and petition in the following summary fashion:

"It was high time we considered a thought to the corn belt farmer. We shall make it in the form of an injury. James Hearst, who in the McNaughton of farm discontent, says it costs Iowa farmers 65 cents a bushel to produce the corn which on the current market, is selling at less than 60 cents.

"What we shall want to know is whether Mr. Hearst, in computing his costs, charged the land \$500 an acre for water? It sold during the Iowa land boom or at the \$200 or less per acre what it is actually worth for general farming purposes."

Milo Reno or some other Iowa farmer should undertake to enlighten House on this matter. He intimates that the farmer, like the railroad, is endeavoring to earn dividends on watered stock. It may be true but it is certain that unlike the railroad the farmer is not getting by with it. Truth is that the corn field economists who are at work on the problems of Iowa agriculture have included land in their estimates at only \$150 an acre but no one who defends the rights of other classes to draw dividends on accumulated surplus retained in the business should object even if the farmer insists that he is entitled to a fair return on his capital investment and that such return cannot properly be estimated until a fair wage is paid to the labor that produced it.

READ AND USE THE PAPER

Yes, I am off again on the same old song. The Union farmers of Kansas own this paper. They pay for its publication and a few of them, not very many I hope grudge the fifty cents a year that it costs them. It need cost no farmer in Kansas a single cent. On the contrary, if properly used and read, it can be made a source of profitable income to every farm home that it visits.

If the Union cannot establish contact directly of the seller with the buyer and thereby in some measure save the tolls taken ordinarily by the so-called middle man it fails in one of its most important fundamental purposes. This little weekly paper owned by the farmers of Kansas is a medium through which we can get better acquainted with each other and make known to our brethren and other neighbors that we have things to sell and need many articles that we must buy some where. Why not sell to our fellow farmers and buy from other co-operators; easy enough if we let them know our wants and advertise the things that we have for sale.

"THEY" OR "WE"

It is beyond doubt that far too many farmers co-operative enterprises end in disastrous and discouraging failure. A group of producers with plenty of business of their own to assure success

contribute their money to the organization of a business agency planned to do their buying and selling. The full use of the institution is certain to result in substantial savings in marketing crops and in purchasing necessities. Every one is happy over the prospect and most of the members or shareholders immediately erase the whole matter from their minds and permit two of their number or what is more generally true, a hired man or two to run the whole thing. The forgetful members soon begin to slip a load of wheat or a case of eggs, a can of cream or a coop of poultry to the other fellow and before any one is wise to the situation more than half the business that should be nourishing the co-operative goes to grease the already fat sow of the middlemen.

After awhile the few real co-operators in the concern wake up to the prospect of failure and undertake to breathe a little life and infuse a little blood into the weak and anemic body of the enterprise that was set up with such bright prospects of contributing at least a small measure of additional income to the scanty returns of resulting from the farming operations of the members. In a little while it is disclosed that almost every slacking co-operator has an alibi that is satisfactory to himself even if it has little or no meaning to his fellow farmer. Almost all these excuses are grounded on the allegation that "they," referring to the co-operative have failed in this, that or the other opportunity to render real service at substantial savings.

If a reward should be hung up for the arrest and detention of an alleged co-operator who is willing to come right out and declare that failure or partial success results from the lack of loyalty and support that "we" have given to the enterprise there would be no successful claimant for the money in most of the neighborhoods where flourishing co-operative enterprises prove to the other fellows that farmers cannot transact business on their own account even when it is for their own interest to keep such concerns alive and make them prosperous. There are too many members of the Farmers Union and far too many shareholders in Union enterprise who speak of the undertakings and men of the organizations in the third person. We shall never be successful until all our members learn to use the first person in talking about the things that "we" have undertaken to do in our own interest.

This paper is "our" paper. The Union Insurance Company, the Live Stock Commission House at Kansas City, the Jobbing Association, the Auditing Association, the Farmers Union State Bank, the Produce Association, and all the local co-operators which we have established in Kansas and which we must maintain for our own protection are "our" enterprises and cannot succeed without the whole hearted support of all of "us" all the time. Suppose there are no large financial returns right away. Is that a reason for desertion? A co-operative is a part of the machinery that is necessary to the successful operation of a Kansas farm. It may cost some money to get it to going and it may not become self supporting. But what of it? Every piece of farm machinery and every necessary building costs money. No wheat grower refuses to buy a reaper because the machine in and of itself yields no dividends. A barn costs considerable cash but no farmer is able to get along without shelter for his animals and storage for his feed and forage?

It is time for "us" to get over this bad habit of charging all failures to "them," "they," and "him" and to look down to provide for the world that "we" can make a success of "our" own enterprises.

One good brother wrote in not very long ago complaining that the final result of the tree and pond policy adopted by the last legislature might be to take a lot of good land out of cultivation and use it for water and mud.

One of the things that is the matter with a good many sections of the country is that we have cleared off all the trees and as a result the lakes have gone dry, rivers have shrunk in size and there are droughts and crop failures where there was once abundant moisture and bounteous production.

The state of Kansas would be much better off if one quarter of its area could be converted into wood, and another quarter covered with water. Not very much high powered land need to be used. The woods and water would be a great improvement policy would not only yield revenues in themselves but they would so modify the climate and increase the rainfall that the remaining acres would be much more productive.

Of course it will take a good while but mankind is going to be on this earth for quite a long time. Recently some scientist announced that the world would be uninhabited within about a million years. That scared a lot of folks who began to see the end almost in sight. Now comes along another scientist who also knows all about it and says that the early extinction of life in a million years or so is all a guess and that his information leads him to believe that men will still be here after a billion years.

The point is that while many of us may not have the privilege of enjoying the woods and waters that should be in Kansas the state is not going to run out of folks and that is especially true if this generation does the right thing about making preparations for the comfort and security of the next. Men may pass away but man will go on. The best work that any legislature has done in Kansas for ten years was to start the folks to building lakes and planting trees. Incidentally of course the lakes will have fish and there will be game among the trees. Its a good work from every point of view.

STOCK AND MEAT PRICES

It is a good thing to know what other folks are doing with the products of the farm, and whether they are making as much money out of handling our stuff as they are charged with taking. Swift and Company take the public part way into their confidence each year by publishing a hand book which they are anxious to give away to any one who cares to read it. All Kansas farmers should get this book and learn what truth there is in it and just how many concealments there are in the apparently candid state-

ments of one of the biggest packing houses of the country. Here are a few figures taken from the Swift Year Book by the Washington Post. They are mighty interesting reading. Here it is:

"Each year Swift & Co., one of the big packers of Chicago, publishes a yearbook through which its 46,000 stockholders are advised of the operations of the preceding year. This publication is distributed without cost to any who may be interested from an economic standpoint, or even from plain idle curiosity. While the primary purpose of the publication of the brochure is to advise the shareholders of the corporation, it keeps the operations of their company, it usually contains much information of general interest to every man and woman who is compelled to practice the gustatory art. The current issue of this publication contains much "food for thought" as well as information concerning "food for sustenance." For example, the report shows that the average price of beef in the hoof in Chicago was \$6.83 per hundred pounds in 1923, as compared with \$6.55 in 1924 and \$7.09 in 1925. This was a greater difference in the price of hogs, which brought an average of \$7.49 in 1923, \$7.82 in 1924 and \$11.62 last year."

"The average beef animal will 'dress' about 65 per cent of his live weight, which means that a steer that weighs 1,200 lbs. when he is 'conder' will weigh only 780 lbs. when he is 'conder'." A big Lithuanian who greets him with a pole-ax, will reduce his avoidy pois to 650 pounds of beef by the time he is hung up in the cooling room."

The yearbook shows further the average price of beef sold last year in four leading cities. One of the four was Washington, where the "branch house" sold the beef sent on from Chicago at an average of \$11.40 per hundred pounds. A thousand-pound steer costing in Chicago \$70.90 delivered at which brought in Washington \$86.75 at \$14.90 per hundred pounds, which does not appear to be an exorbitant profit for the packer even though he realized a considerable sum from the sale of the hide and other "by-products."

"Swift & Co. report total sales for the year exceeding \$875,000,000, upon which was realized a gross profit of 1 1/2 per cent. It would be interesting to know if that were possible, what was the average price at which that \$14.90 beef was sold to Washington consumers."

THE HIGH PRICE OF SECURITY

The United States is in no very great danger from foreign enemies. Except a few outlying and more or less costly and useless insular possessions we are fairly well safe guarded by the oceans. There is no country in the world that cares to make war on us and yet we are spending more money than any other great power on so called defensive armaments, and probably are getting less out of what we spend. In order that our Kansas farmers may have the figures I am printing an editorial that recently appeared in the Philadelphia Public Ledger. I am not finding fault with the view of this editor nor am I commending it. My only purpose is to let the folks know what it costs us to be safe from our foreign enemies. Thus the Ledger:

"The military appropriation bills passed or being passed by Congress indicate the army and navy will grow about as well next year as they have in the immediate past. The Navy Budget Bill, passed by both houses totals about \$321,500,000. The Senate added about \$18,000,000 to the House totals. This is to be expended for the naval air service. The House Committee on Naval Affairs has reported a navy air bill carrying \$100,000,000, to be expended at the rate of \$20,000,000 annually for five years. This brings the House appropriations in line with those of the Senate on the total for the navy."

"The army bill passed by the House appropriates \$339,500,000, including \$15,250,000 for aviation. The strength in enlisted men and officers for the army was not changed. The Senate is not likely to twist the figure very much."

"In 1923 appropriations for the army totaled \$250,000,000; for the navy, \$329,500,000. In 1924 the army got \$348,600,000; the navy \$332,250,000. For 1925 the totals were: Army \$361,887,000; navy, \$321,500,000. During recent years the army forces have been costing from \$15,000,000 to \$18,000,000 a year, and those of the navy from \$12,000,000 to \$15,000,000."

"Thus far the agitation of 1925 concerning our military defenses and navy has not been reflected in the army and navy appropriations. Congress had an opportunity to become hysterical following the Mitchell affair, the Chamberlain matter and the investigations and hearings that followed. So far it seems to be maintaining the tradition with marked fortitude. There is little hysteria in these regular appropriations bills."

Every banker in your county belongs to a banker's association and every one of them regards the unorganized farmer as a poor sort of fish that is unable to do the smallest thing to protect and advance his own interests. The bankers like the farmers that way. It is so easy to deal profitably with them, one at a time.

The school teachers of the United States have just been giving a first class demonstration of the results of effective organization. Something like 10,000 superintendents and other professors attended the recent meeting of the National Educational Association in Washington. It is violating no confidence to say that at least fifty per cent of them were their own expense accounts that the taxpayers will meet. No this is not a kick. The teachers have achieved their strong position because they are well organized. Farmers bankrupt and agriculture is in its present desperate situation because the farmers will not organize and stay that way.

COMMENT ON WORLD'S NEWS FOR WEEK

Gold So Enchains

The human mind is no limit to the "lies and deceptions" committed in the hope of getting rich. The known rich lodes of gold-bearing rock are almost exhausted but there are still countless billions of uncovered gold in almost every country in the world. There is gold in the waters of sea, in sands of all the rivers, in the dirt that provisionally produces crops, in the abandoned tailings of all the old places, and in billions of tons of low grade orders.

For ages men have dreamed of methods and machines for the recovery of gold from sands and formations that carry it in quantities too small to be worked profitably by the old methods. Now comes an inventor who claims that he has built and operated a machine that can take 100 per cent of the finest free gold from any sort of dirt in which it may be hidden. The owners of this machine have bought a couple of hundred acres of land in north Georgia in that old gold mining district that was first worked for the precious metal before Washington was founded.

It may not work and probably will not but the promoters are being covered up with the money of gold hungry Americans who want shares of stock in the latest gamble for more of the metal that has made and ruined men without number in every generation since it was first discovered.

The new tax bill will be a law before this paper reaches its readers but the tax cuts will not help the farmer as much as the tax increases. The forces that keep farm prices below the cost of production.

Superintendents Of Public Schools

And others connected with the work of educating young and old are in a predicament. This week the number of more than 10,000. That so many educators can get away from their jobs for eight or ten days and raise the funds necessary to a trip to the celebrated capital city of the republic is evidence of at least two important things that have happened to the teaching profession since the writer made a meagre living that way.

Salaries, of course, are higher. That however, is not so important since the profession is now so well organized that most of the superintendents are able to get their expenses paid by whatever group of taxpayers they happen to be serving at the time. They also get full time and pay for days off. In addition to this trip every one of them attends his own state teachers association and the great majority also get expense money for that.

What I started out to say is that teaching is much better paid than formerly and that school superintendents have a much heavier drag with administrative boards when it comes to a matter of expense money for attending an alleged professional gathering. And it all comes with the big thing that I am trying to preach all the time. Organization pays.

Countess Vera is at liberty in New York City on personal bail in the amount of \$500. It will be awful if she should take advantage of her opportunities and contribute to the moral delinquency of that stainless burg.

Reducing Taxes Is What

People think they want but if they are in earnest about it they make a mighty poor guess most of the time in electing members of congress and of other bodies charged with the responsibility of appropriating and spending the public funds. We heard a lot about the retrenchment expenditures that has been brought about by General Lord and other public servants in Washington but the cold truth remains that we are still spending \$4,000,000,000 a year which is four times as much as the most extravagant congress ever dreamed of appropriating for the war.

It is true that one of the amount goes for interest and sinking fund on the public debt and that half a billion more is for the support of the various agencies and expenses that we maintain for the care of wounded veterans of the war. But after taking away that billion and a half it is still true that we are paying out a billion and a half for purely governmental agencies that were necessary.

No one seems to be particularly to blame. The president, the budget director, congress and all the departments do their best to avoid it and so doing trim the estimates to the bone but always there is some way to spend more than is appropriated as is evident from the fact that each session of congress is called on to pass numerous deficiency bills. Tomorrow the president will sign the first one of this session for \$1,000,000,000.

Taxes will never be very much reduced until folks quit wanting so many things that must be supplied by government.

High legal authority decided it and he is against the law to read George Washington's recipe for home brew at a dinner given by the advocates of a more liberal administration of the prohibitory amendment. It is a good thing for Washington that he is not living today. If half that the investigators tell about him is true he would be in jail most of the time.

Education, Or Rather Too Much

Education is being charged with responsibility for the prevalence of crime. A Brooklyn lad has just sentenced a high school boy to jail and is now doing improved his opportunity to say something a little more foolish than is often heard from the bench. He thought the boys might be punished as a law breaker and resulted from too much education and

said in a long, insane and pompous speech.

There are lots of folks who believe that education was the cause of the crimes of Leopold and Frank. All foolish. Education ever made a worse man out of any one who acquired it. It has made better men and women of millions who lacked the home training, the traditions and the environment to receive necessary training for citizenship with attending public and other schools.

The educated criminals plunder and kill, steal and otherwise misbehave themselves in spite of not because of their school advantages.

The colleges of our country are so overrun with young folks that the faculties are reducing the campus populations as rapidly as possible by increasing tuition fees and expenses and by setting examinations that really test the knowledge of the students.

Meat In Moderation Is a very good sort of food for human beings but is a diet that he overdone in many ways than one, especially by persons past middle life. The live stock producers have not been offered prices altogether too low for their products. An organization of live stock men that recently held a meeting in Wichita adopted a plan for inducing folks everywhere to eat more meat.

Like the now very dead cat, it is made the people to eat more wheat this movement. The people of this country are going to eat what they please, when they please and in such quantities as seems good to them. They are not going to be made any poorer or any more carnivorous by daily reminders that various forms of meat are available, that the prices are moderate and that live stock growers need the money.

It is illogical, foolish and useless to attempt to persuade the consumer of this country to eat more meat, wheat, or butter than they need just for the privilege of paying higher prices for what they should have.

Washington's birthday was celebrated by wets and dries alike all over the country and both sides cited the Father of our Country in support of their quite antagonistic positions on the prohibition issue. Washington was a very many sided character and some of the sides are even yet quite unknown to a large part of the folks who are enjoying some of the liberties that he believed essential to human happiness.

Small Is Still Having

A lot of trouble with those few people of Illinois who still believe that it is not the best form to pile up private wealth from public sources. While he was treasurer of the state some years ago Small had the custody of bank balances alleged to have averaged around \$20,000,000. All that money was deposited in financial institutions that appreciated governmental plums and all drew interest at varying rates.

It seems that none of the interest, or any part of it, was ever paid into the treasury. Small is alleged to have collected it for his own use. After he became governor he was indicted for the conversion of public funds to private use and in due course of time was acquitted. The people of Illinois thereupon re-elected him and word was sent out that he had been vindicated.

But some folks are never satisfied. Unable to convict the governor of a criminal act his enemies brought suit to compel him to return over a million dollars to the treasury. The supreme court of Illinois has just decided that Small owes the state a million and he has been called on to make good.

It seems that the poor, persecuted governor no longer has a million. So his political friends propose to donate a million to him presumably as a preliminary to electing him to the old job for a third time in order that he may be "vindicated" again.

Bibles are found in almost every home in all so-called Christian lands but few folk have one that cost more than a dollar or two. Still most any one would pay a good price for the Good Book if it were printed only in limited editions. A Philadelphia man has just paid \$108,000 for the very first Bible that was ever printed from movable types. Some price, but if any book is worth that much money it is the Gutenberg Bible.

Conwell Earned a Great Fortune

Delivering his famous lecture "Acres of Diamonds," it is estimated that in his day the folks of this country paid about \$10,000,000 to hear him lecture and for the privilege of reading his books. He died the other day and left less than \$100,000 to his heirs. Always he regarded himself as a more trustee of the money that he earned on the lecture platform and gave his away so fast that not even the tax collectors ever got a whack at it.

Conwell practiced what he preached. He had no money for anything except as it enabled to relieve the necessities, soothe the sorrows, and cheer the joys of his fellow men. In all the history of the world there is no other man who earned so much, or Conwell, the hardest labor known to man, and left so little except the love and veneration of good men behind him.

Snow removal has already cost the city of New York more than \$6,000,000 this winter and so far as at present determined only about \$3,000,000 of that amount was stolen by dishonest contractors and others who had hundreds of phantom wagons and "ghostly drivers" the job.

Intoxicated

"Drink Inside the Human"

Body may be transported from place to place without violating the Volstead Act. An Oregon court has just acquitted a man who was arrested of illegally transporting liquor in his stomach. The evidence necessary to convict could be obtained by the use of a stomach pump but that process has to be applied before absorption takes place. This fellow was so dry that his inner man sprang up the drink as fast as it reached the stomach and none could be recovered for evidentiary purposes.

Also congress had failed to include an provision for the purchase of stomach pumps in the appropriation for the enforcement of the prohibitory law and General Lord, the newly appointed Director of the Federal Bureau of Investigation, has been authorized by law. This may be a rather far reaching decision. If it is affirmed law breakers may enjoyably escape the penalty of their vicious acts by drinking up the evidence before they are over hauled by the sleuths.

Andrew Jackson Volstead over-looked few possibilities when he was framing his widely famous law but here he must have overlooked a little while his opportunity was lost. Still it is never too late to do good. Volstead is advising as to the amendments to his law that existing conditions and new problems of enforcement require. It may be that the congress will act on this issue yet this session and make adequate appropriations for stomach pumps and emetics for use when it becomes necessary to recover the evidence from the stomachs of thicky suspects.

The man who flew around the world now proposes to relocate the north pole which has been misplaced since it was discovered by Admiral Peary, Dr. Cook, one or both or neither. Does the United States really need that pole?

Mussolini Makes More News

Than any other man in the world and most of it is bad. The success of the Italian dictatorship is only a temporary matter. In the long run the people of Italy will assert and secure their right to some measure of freedom. While it lasts the reign of the Fascist tyrant is a menace to the world. Such a man acknowledges no responsibility to humanity because all his acts are based on his own ambition to out do the immortals of the Caesars.

The tyrant has decided that it would not be best to make war on Germany at this time but announces that he will consider the matter again whenever there is any serious threat of the amalgamation of Austria and Germany. The Austrians and the Germans are of the same race. They speak the same language. They have the same history and traditions. They should be merged into a single nation and should be able to work out their own salvation without asking permission from any one.

Like all tyrants Mussolini will come to the end of his career when he persists in spreading himself over too much territory.

Marion Talley Sang Himself into Fame

And fortunate in a single evening's appearance at the Metropolitan Opera house of New York. Only 19 years old, a product of the west, sprung from a parentage that knew nothing of the arts she is now enrolled among the greatest singers of all times. Of course there was training, five or six years of hard study, an opportunity presented her by the folks of Kansas City, but back of it all there was a natural gift that no one is able to explain. Just so have all the great of all the ages been gifted and all our knowledge fails to explain their greatness.

The west takes pride in the success of her children and many of us are beginning to wonder whether there is not something in the air, the life, or the customs of this part of the country that contributes to the birth and development of genius.

Our new prime donna is the first great American singer to come from west of the Mississippi river. Unless her press notices are all press agent stuff she is very likely to turn out to be a second Patti.

Alf. Williams, United States District

Attorney for Kansas has been lecturing some "snake" folks about it and that and among other things he has said there are too many proposals to amend state and national constitutions, too many parents dangle the nighties away to jazz music while their children go unattended to the devil, too much regulation of the private affairs and habits of the people and too much meddling around the folks that seem to have no business of their own worth their time and attention.

For a man whose business it is to enforce the prohibition amendment, the Volstead enforcement act, the Kansas home dry law, the statute against white slavery, the federal and state laws against gambling and lotteries and a few thousand other regulatory provisions to eliminate evil from human conduct, Williams seems to have small use for detective. Also he believes that the best way to secure better children is for all of us to be better parents.

Now that he has been elected and confirmed by the senate, our United States District attorney seems inclined to do the modern system of reforming human nature by passing new laws. He is right. What the country needs is fewer statutes and more parents with a firm persuasion of their duties. All reform worth while comes from the working of inner forces. Pressure from without simply does no good on the human impulses and invites law breakers as acts indicative of personal indecendence.

The only difference between a stumbler and a person who is in the way you use them.

The Country woman

HOME HINTS
By Aunt Maggie of K. S. A. C.

Sunshine Makes Healthy Children
Fortunate indeed are the children of "Sunny Kansas." For they have access to an abundant supply of nature's great protector and healer—sunshine.

Authorities on child health are stressing more and more the beneficial effects of sunlight. They tell us that sunshine will prevent rickets, which is one of the most common diseases of childhood. This disease attacks the bones and makes them soft and unable to support the weight of the body. This may cause bow-legs, knock-knees and other deformities.

The teeth also may be seriously injured by this disease. "Rickets" children are especially liable to colds, pneumonia and tuberculosis.

Preventive measures can be taken too early. Sunshine will do the work. The curative and preventive properties are in the short, invisible, ultra-violet rays. These rays can penetrate even ordinary window glass. Clothing, also may interfere with the action of the rays or keep them out entirely.

To secure full benefits of the rays the sun should shine directly on the skin. Each child should have a "sun bath" frequently. At first, it is to expose only the hands, arms, and cheeks. Finally the entire body should be subjected to the rays.

Care must be taken to avoid sunburn and to prevent the sun's rays from entering the eyes. During the hot summer months, the head, also, should be protected.—Amy Jane Kazenby England, Head of the Department of Household Economics, K. S. A. C.

THE IRIS AN IDEAL PLANT FOR THE HOME FLOWER GARDEN

For the flower garden of the busy man or woman a better plant than the iris can hardly be chosen, says E. Y. Morrison, horticulturist of the United States department of Agriculture, the author of a new publication issued by the department entitled "Garden Irises."

The iris is to be had in a variety of colors and forms equalled by few hardy plants, is tolerant of many adverse conditions, is subject to attacks from few diseases and insects, and relatively permanent. It readily adapts itself to widely different environments, certain varieties growing in hogs, others along the edges of the desert, some doing well with marked dry seasons, and a great many flourishing under average conditions of climate and soil.

Although ideal for the home flower garden, irises do not meet the requirements of the florist and are therefore unsatisfactory for landscape uses. If used for the latter purpose it is recommended that kinds similar to the wild species be selected. This sort of planting is frequently found on the shores of ponds or streams in broad open meadows either alone or in conjunction with tree and shrub plantings.

The publication contains detailed descriptions of the numerous species and varieties of irises together with instructions concerning their propagation and management, and offers helpful suggestions relative to the selection of irises and other plants for the flower garden.

Copies of Farmers' Bulletin 1400, Garden Irises, may be obtained free, while the supply lasts, from the United States Department of Agriculture, Washington, D. C.

MAKE BUSINESSES BUILD UNION

Fred Hagge of Grand Island tells the following interesting story of how they got one member into the Sand Krog Local:

"When we were organizing our general company, we made it difficult for Farmers Union members only. We met one man who refused our solicitation to join the Union, and declared he would not join.

"After we got nicely started and our trucks were delivering regularly to our members, he came in one day and wanted to join. When asked the reason for his change of heart, he said that he was the only man left in his vicinity who did not belong to the Union and all the other oil companies were after his business."

"He was being pestered to death by several trucks daily and he just had to join the Union to get rid of them."

This is only a further emphasis of the fact that the Farmer Union must be built more air-tight, and we must build more members into it in order to get and to hold the membership. And there will be no benefits in the Union that the members themselves do not build into it.

You can build the success of any local or state business by the volume you give it and by being its boosters of it. If the benefits accrue to members only, they will realize their value and those outside will see what they are missing.

If the profits of an oil or local business institutions are scattered to the general public, the following outside is too slow to give the Union credit; and even if he does, he forgets too quickly any benefits he may have received from Farmers Union activities.

We returned last year one-half of the live stock commissions from the Omaha horse market to hundreds of shippers who were non-members, but very few of them showed their appreciation by voluntarily tendering a part of the \$7.00 or \$8.00 they received from a membership in the Farmers Union.

Christ healed the sick, and lame and even raised the dead, but none of them were there to comfort him in the garden or when he made the sacrifice supreme on the cross. Man's forgetfulness and ingratitude is the story of the ages.

Make the Farmers' Union a part of your life and build it up so good that every farmer in the state of Nebraska will clamor to get in.

A. O. JONES, Sec'y, Nebraska Union Farmer.

WOMEN ARE MORE CAREFUL THAN MEN, SAYS ENGINEER BRADGON

Locomotive Engineer Ben B. Bradgon of the Rock Island Lines, says women are more careful than men in driving automobiles over railroad crossings. Engineer Bradgon is the author of "Crossing Accidents as They Are," which attracted nation-wide attention, as coming from a man who saw crossing accidents from the viewpoint of the engineer. In commenting on the "Crossing Accidents as They Are," Engineer Bradgon says, in the March issue of the Rock Island Magazine: "The careless driver is the primary element that makes the highway crossing hazardous. To the careful driver it is not a hazard and there is a warm place in the heart of the engineer for him who, on hearing the warning whistle, slows down, stops and waits until the train goes by."

"The women driver is the one who, I want to say a word for her. I have never seen a woman driver attempt to cross ahead of a train after she has heard the warning whistle. Her natural timidity seems to hold her back, and there can be found the cause of her reckless driving at railroad crossings. There seems to be some natural instinct that warns some men on even to their own destruction. To overcome this, the habit of stopping before crossings would, it seems to me, be a successful antidote."

"How many times after an accident do we hear of the driver saying (if he is alive) 'at the whistle was not so bad? He is honest, too, in what he says, for he did not hear it, but if he had slowed down and stopped before he attempted to cross, he would have heard the whistle. I do not mean to imply that it is impossible for the engineer to neglect to blow the whistle, but I do say positively that in the matter of attention to duty, he gives way to no man. He is able, conscientious and subject to strict discipline. Then, too, if it should so happen that he did neglect to sound the whistle, the engineer who has stopped his car in a position to judge whether it is safe to cross ahead of the train or not."

Railroads Observe "Safety" Rules
"Do you know that in railroad service we are required to stop on coming to another railroad crossing, unless it is protected by interlocking crossing devices, and it does not make any difference whether a train is coming from the other road or not? I may be morally certain that there will not be a train on that track for hours, nevertheless we must stop at the required distance, and it is a gross violation of the Interstate Commerce laws if we do not stop. These laws require that all brakes on the train be in perfect working condition. I believe that a positive knowledge that automobile brakes are in perfect working condition and the stopping of the car before crossing a railroad crossing would eliminate the vast majority of the accidents."

Safety Matter of Education
"You know that railroading is considered by many as a 'hard' occupation. In days gone by it was, extremely so, but today I believe I can truly say that an engineer getting into his cab and going out on his run is in a no more hazardous position taken mile for mile than any one of you gentlemen who may step in his car and drive away. The change from a hazardous to a comparatively safe occupation has, of course, been gradual and has been brought about by constant effort from various sources, not the least of which is a very efficient Safety Campaign which, in turn, owes its success to a great extent to a complete understanding and hearty co-operation between management and men. Much of interest could be said on this subject but time will not permit; suffice it to say that Safety is a matter of education and self-protection."

"I know of no better method of advancing reforms than the sponsoring of them by the Rotary Clubs and other similar civic organizations, for it is here that the moral obligation that man owes to man is stressed. "Am I my brother's keeper?" Positively, yes, if you are driving with passengers toward a railroad crossing."

REPORT FROM STATE FIRE MARSHALL

TOPEKA, KAN., Feb. 25.—"The new year starts out with a big mark for January fire losses," according to Clyde W. Coffman, state fire marshal who released the January report today. "The high total of \$63,357 was reached during the month which sets a new record for losses in the state. Sedgewick county came in with a loss report of over \$300,000 which swells the total. Part of this loss was in previous months but was not reported to the department until the January list was being made up and thus adds to the huge total."

"Cherokee county also reports a \$41,756 loss while Waudette comes in with a total of \$42,930 and Ellis registers \$37,970 which added to the Sedgewick loss runs the total in large figures quickly. Stores make the loss in the loss column with a grand total of \$248,935, while dwellings come next with a grand total of \$149,129. The loss to stores and homes should cause every citizen in the state to stop and think a minute about fire prevention. It is safe to say that 75 per cent of this loss could have been prevented by proper precaution."

"In the list of known causes 'sparks on roof' again takes lead with 61 losses reported, while chimneys and flues come second with 41 and stoves boilers and furnaces are charged with 20 fires. From which we may infer that a good chimney sweep would have saved the state a substantial loss in dwelling properties."

"It is most unfortunate that in the loss each year dwelling takes a substantial lead. If there is one thing that should be protected, it is the American home and yet we go year after year without giving proper attention to the fire prevention of our homes. During the new year our de-

partment expects to make an special drive upon the prevention of fire in the home," concluded Mr. Coffman.

TREASURY DEPARTMENT INTERNAL REVENUE SERVICE

Dear Editor: Attached please find list of towns in your vicinity to which deputy collectors have been assigned to assist federal income taxpayers with filing their 1925 return. The list also shows date and place the deputy will be available.

The government has no available funds to pay for advertising this information, but as this is a service that will be appreciated by your readers, it is very probable that you will run this list, or such a part of it as will be of information to your readers, as a news item.

The fact that a new Revenue Bill has just been passed necessarily curtails the time for giving assistance, and the new features in this Bill with respect to 1925 income can be explained by the deputy collectors.

The requirements for filing have been changed in that a single person with a net income of less than \$1500, and a married person with a net income of less than \$3500, is not required to file; however, any person having a gross income of \$5,000 or more is required to file, regardless of his net income.

Persons not familiar with the requirements, and uncertain as to their liability, should get in touch with a deputy collector or address a letter of inquiry to this office.

Any publicity you may give this subject will serve the government as well as your readers and will be appreciated.

Respectfully,
H. H. MOTTER,
Collector of Internal Revenue.

Barton Co., Great Bend, Court House, Mar. 10-11. Holington, Club Rooms, Mar. 9.

Clay Co., Clay Center, Post Office, Mar. 5-6.

Cloud Co., Concordia, Post Office, Mar. 11, 12, 13, 15. Elsie, Post Office, Mar. 10.

Dickinson Co., Abilene, Federal Bldg., Mar. 2-3. Herington, Court House, Mar. 4.

Ellsworth Co., Ellsworth, Court House, Mar. 10.

Geary Co., Junction City, Court House, Mar. 11-12.

Jackson Co., Holton, Court House, Mar. 4-5.

Jewell Co., Mankato, Court House, Mar. 5-6.

Lincoln Co., Lincoln, (See postmaster) Mar. 5.

Lyon Co., Emporia, Court House, Mar. 1 (morning only), Mar. 8, (morning only), Mar. 10, (afternoon).

Mar. 11-12-13-15.

McPherson Co., McPherson, Post Office, Mar. 2. Lindsborg, Swedish Amer. Ins. Bldg., Mar. 1.

Marion Co., Florence, Post Office, Mar. 10. Marion Court House, Mar. 11-12. Peabody, Post Office, Mar. 9.

Marshall Co., Marysville, Court House, Mar. 2 (noon) to Mar. 3 (noon).

Mitchell Co., Beloit, (See postmaster), Mar. 12-13-15.

Morris Co., Council Grove, Court House, Mar. 3, (2:30 to 6 P. M.), Mar. 1.

Mar. 4, (to 1 P. M.).

White City, House Hotel, Mar. 1 (2:30 to 6 P. M.), Mar. 2, (8 to 12 A. M.).

Nemaha Co., Seneca, City Hall, Mar. 8.

Osage Co., Burlingame, Post Office, Mar. 3. Lyndon, Court House, Mar. 4.

Osborne Co., Osborne, (See postmaster) Mar. 8.

Ottawa Co., Minneapolis, (See postmaster) Mar. 10-11.

Pottawatomie Co., Wamego, Court House, Mar. 1-2. Westmoreland, Court House, Mar. 3.

Republic Co., Belleville, Court House, Mar. 8.

Rice Co., Lyons, Court House, Mar. 3-4. Sterling, Jennings Hotel, Mar. 5.

Riley Co., Leonardville, Post Office, Mar. 8. (9 A. M. to 5 P. M.).

Manhattan, Post Office, Mar. 9-11. Randolph, Post Office, Mar. 2 (2:30 P. M. to 6 P. M.), Mar. 4.

Russell Co., Russell, Court House, Mar. 8.

Saline County, Salina, Federal Bldg., Mar. 1, 5, 8, 9, 10, 13, 15.

Shawnee Co., Topeka, Revenue Office, Mar. 1 to 15, Inc.

Smith Co., Smith, Court House, Mar. 3-4.

Wabawsee Co., Alma, Court House, Mar. 1. (8 A. M. to 3 P. M.) Eskridge, Post Office, Mar. 2 (8 A. M. to 4 P. M.).

Washington Co., Washington Court House, Mar. 1-2 (up to 10:30 A. M.).

After Egypt gets through looking the gift horse in the mouth, the country will accept a donation of \$100,000 from the Rockefeller family and use the money for establishing and maintaining a museum to preserve the memories of the days of the Shepard Kings. Incidentally it will also perpetuate the name of the Rockefeller donors.

PRICE LIST OF LOCAL SUPPLIES

Application cards 20 for 5c
Credentia blank 15 for 5c
Dimit blanks 15 for 10c
Ode cards 12 for 20c
Constitutions 5c
Local Sec'y's Receipt Books 25c
Secretary's Minute Books 50c
Farmers Union Buttons 25c
Cash Must Accompany Order. This is Necessary to Save Expense in Postage and Labor.
WHITE C. E. Brasted, Box 51, Salina, Kas.

LOCAL SUPPLIES

Farmers' Union Song Leaflets, per dozen 10c
Business Manuals, now used instead of Ritual, each 5c
Farmers' Union Song Books published by Jobbing Assn. 20c
published by Hackney 25c
Central Kan. Publishing Company, Salina, Kansas.

PRICE LIST OF LOCAL SUPPLIES

Application cards 20 for 5c
Credentia blank 15 for 5c
Dimit blanks 15 for 10c
Ode cards 12 for 20c
Constitutions 5c
Local Sec'y's Receipt Books 25c
Secretary's Minute Books 50c
Farmers Union Buttons 25c
Cash Must Accompany Order. This is Necessary to Save Expense in Postage and Labor.
WHITE C. E. Brasted, Box 51, Salina, Kas.

LOCAL SUPPLIES

Farmers' Union Song Leaflets, per dozen 10c
Business Manuals, now used instead of Ritual, each 5c
Farmers' Union Song Books published by Jobbing Assn. 20c
published by Hackney 25c
Central Kan. Publishing Company, Salina, Kansas.

LOCAL SUPPLIES

Farmers' Union Song Leaflets, per dozen 10c
Business Manuals, now used instead of Ritual, each 5c
Farmers' Union Song Books published by Jobbing Assn. 20c
published by Hackney 25c
Central Kan. Publishing Company, Salina, Kansas.

LOCAL SUPPLIES

Farmers' Union Song Leaflets, per dozen 10c
Business Manuals, now used instead of Ritual, each 5c
Farmers' Union Song Books published by Jobbing Assn. 20c
published by Hackney 25c
Central Kan. Publishing Company, Salina, Kansas.

LOCAL SUPPLIES

Farmers' Union Song Leaflets, per dozen 10c
Business Manuals, now used instead of Ritual, each 5c
Farmers' Union Song Books published by Jobbing Assn. 20c
published by Hackney 25c
Central Kan. Publishing Company, Salina, Kansas.

LOCAL SUPPLIES

Farmers' Union Song Leaflets, per dozen 10c
Business Manuals, now used instead of Ritual, each 5c
Farmers' Union Song Books published by Jobbing Assn. 20c
published by Hackney 25c
Central Kan. Publishing Company, Salina, Kansas.

KANSAS UNION FARMER WEEKLY EXCHANGE

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

POULTRY

Good laying strain, \$4.50 per 100 pre-selected. C. R. HODGE, RFD 2008, Salina, Kas. Mrs. J. O. Anderson, Dwight, Kas. DARK RINGLET BARRED ROCK eggs \$4.50 per 100. Pen Stock \$3.00 per 15. Clara Phillips, Carlton, Kas. PURE BUFF ORPHINGTON EGGS \$4.50 per 100. Mrs. L. W. Bethin, Logan, Kas. HARDY CHICKS, 14 VARIETIES. State Accredited Standard bred, heavy weight, laying, Rockers. Free delivery. Moderate prices. Catalog free. Standard Poultry Farms, Chillicothe, Mo.

ROSS CHICKS CERTIFIED AND BLOOD TESTED STANDARD quality. America's leading egg strains, highest standard for egg production and vigor. Shipping dates guaranteed or money refunded. Reasonable prices. Free literature catalog free. Ross Hatchery, Dept. J, Junction City, Kansas.

WYCKOFF TANGRED S. C. WHITE Leghorn eggs \$2.00 per 100. Satisfaction guaranteed. North Slope Poultry Farm, Spring Hill, Kansas.

YESTERLAIN SINGLE COMB WHITE Leghorn eggs \$2.00 per 100. Satisfaction guaranteed. Eggs \$3.50. Mrs. John Zimmerman, Sabathia, Kansas.

CO-OPERATIVE CHICKS—HIGHEST quality. Be set. Prepaid, live delivery. Write for prices. Co-operative Hatchery, Chillicothe, Mo.

SHINN CHICKS ARE BETTER. Leading breeds. \$3.40 per 100. Free book. Shinn Farms, Box 153, Greenport, Missouri.

BETTER CHICKS. ALL KINDS. Our low prices will surprise you. Pictorial catalog free. Comfort Hatchery, North 11th, Pleasant Hill, Mo.

PLANTS AND SEEDS

FOR SALE—SEED CORN. AGRICULTURAL College tested 93, 1924. Gold Improved Yellow Dent, \$2.50, on board govt Yellow Dent, \$2.50, on board govt \$6.00 per 100. Case \$18.00. Gus Gabbert, Bancroft, Kas.

GOOD HULLED SWEET CLOVER Seed \$5.00 bushel. Chas. F. Redding, Waverly, Kansas.

FOR SALE—PURE, CERTIFIED, RE-cleaned, and tested Pink Kafir, Dawn Kafir, Early Sunac, Pereira, and Dwarf Yellow Milo seed. Write for samples and quotations. Fort Hays Experiment Station, Hays, Kansas.

FROST PROOF CABBAGE AND ONION Plants. Grown in open field, strong, well-rooted. Cabbage plants packed to roots. Each bundle fifty plants. Late maturity. Write for prices. Cabbage: Early Jersey Wakefield, Charleston, Wakefield, Succession, Copenhagen, Market King, and Late Flat Dutch. Parcel Post Prepaid, 100, 500, 1000, 1500, 2000, 2500, 3000, 4000, 5000, 6000, 7000, 8000, 9000, 10,000, 15,000, 20,000, 25,000, 30,000, 40,000, 50,000, 60,000, 70,000, 80,000, 90,000, 100,000. Onions: White Crystal Wax, Yellow Bermuda, Parcel Post Prepaid, 100, 500, 1000, 1500, 2000, 2500, 3000, 4000, 5000, 6000, 7000, 8000, 9000, 10,000, 15,000, 20,000, 25,000, 30,000, 40,000, 50,000, 60,000, 70,000, 80,000, 90,000, 100,000. Full count, prompt shipment, satisfaction guaranteed. UNION PLANT COMPANY, TEXARKANA, ARKANSAS.

SUDAN \$2.25; ALFALFA \$7.00; SWEET Clover \$5.00; Millet \$1.50; Canoe Seed \$1.25; Kentucky Blue Grass \$4.00 sacks (free); Red Clover \$17.50; Red Top \$2.50; timothy \$1.50. Write for prices. Union Plant Company, Salina, Kansas. If you have any quantity send sample and ask for bid.

POSTS AND POLES

HEDGE POSTS FOR SALE. CAR LOAD. Lewis Howell, Lawrence, Kansas, R. 4.

MACHINERY

HAY GROWERS WANTED. EARN 40 per cent stacking hay with the reliable, latest improved, time-tried Jayhawk Stacker. Thoroughly experienced tractor hitch for stackers. Lowest prices. Fully guaranteed. Write Wyatt Mfg. Co., 217 North Fifth Street, Salina, Kansas.

STOCK FOR SALE

FOR SALE ONE REGISTERED JERSEY Bull and one Duroc Boar, both extra fine. Write to C. A. Hanson, Bettysville, Ark.

MISCELLANEOUS

YOUR BARREN COW CAN BE MADE "Safe with Calf," or money refunded. Remedy \$2.00. Booklet free. Broad-Cremery Co., Kansas City, Bristol, Conn.

LUBRICATING OILS

High grade paraffine base oils direct to Co-operative Managers. No traveling salesmen commissions. Write for prices. Satisfaction guaranteed. Consumers Oil Company, Salina, Kansas.

FOR SALE OR TRADE

IMPROVED 287 ACRE FARM IN HICKORY County, Mo. For northern Kansas land. Miles Perkins, Uniontown, Mo.

POSITION WANTED

POSITION WANTED AS MANAGER or General Manager with the Farmers Association operating one or more Elevators. Thoroughly experienced in handling Grain, Feed, Implements, Coal, Twin Groceries and Cream Station. Competent bookkeeper. References given. 100 per cent CO-OPERATOR. Address Co-operative Kansas Union Farmer, Salina, Kansas.

AGENTS WANTED

WANTED—AGENT WITH FORD for each county. Our plan is to sell factory to consumer. Any man willing to work can make big money. Fergus Falls, Woolen Mills Co., Fergus Falls, Minnesota.

SALESMAN WANTED

WE PAY \$200 MONTHLY SALARY. Detail our expenses to introduce our guaranteed poultry and stock products, cleaners, etc. Bigler Company, X 673, Springfield, Illinois.

FARMERS' UNION DIRECTORY

NATIONAL OFFICERS
C. S. Barrett, Pres., Union City, Ga.
John A. Shipson, V. P., Oklahoma City, Ok.
A. C. Davis, Sec., Springfield, Mo.
W. C. Landson, Lecturer, Salina, Kan.

BOARD OF DIRECTORS
John Tremble, Salina, Kansas
J. C. Keeney, Omaha, Neb.
Jeo M. Bowles, Lynchburg, Va.
J. M. Collins, Baton, Colo.
J. W. Butcher, Mission Hill, S. D.

KANSAS OFFICERS
John Tremble, President, Salina, Kansas
C. E. Huff, Vice Pres., Oronoque, Kansas
E. E. Husted, Sec., Salina, Kansas
Grant Bliss, Treasurer, Woodstock, Kan.
J. C. Ellis, Conductor, Clay Center, Kan.
M. V. Gates, Doorkeeper, Logan, Kansas
M. O. Glesner, Lecturer, Salina, Kan.

DIRECTORS
W. P. Lamberton, Fairview, Kansas
John Yessely, Timkin, Kansas
C. E. Huff, Oronoque, Kansas
H. B. Whitaker, Colony, Kansas
Carl E. Clark, McPherson, Kansas

LECTURE BUREAU
M. O. Glesner, Salina, Kansas
W. C. Landson, Salina, Kansas
Hou. John Tremble, Salina, Kansas

GENERAL ATTORNEY
811-13 Ellis Bldg.
Kansas City, Kansas

Farmers Union Jobbing Association
643 Board or Trade Building
Kansas City, Missouri

218 F. U. Insurance Bldg., Salina, Kan.
Farmers Union Cooperative Produce Assn.
600 Board of Trade Bldg.
Kansas City, Missouri

Farmers' Union Live Stock Commission
406-510 Stock Exchange Bldg.
Kansas City, Mo.
Live Stock Exchange Bldg., Wichita, Kan.
Farmers' Union Mutual Insurance Co.
Salina, Kansas

Farmers' Union Auditing Association
Thomas B. Dunn, Salina

Farmers' Union State Bank
Kansas City, Kansas
Kansas Union Farmer
Salina, Kansas

Farmers' Union Managers Association
A. M. Kinney, President, Huron, Kansas
Vernon Secretary, Kansas City, Kas.

RESOLUTIONS OF CONDOLENCE

Whereas: God in His infinite wisdom has seen fit to remove from among us Brother John Homer Connor, a fellow member of our Board of Directors; and Whereas: We greatly deplore his untimely death and the loss of his counsel and advice among us; therefore Be It Resolved: That we, the Board of Directors of The Crawford County Farmers' Union Elevator Association, extend to the bereaved mother, sister and brother our heartfelt sympathy.
Be It Further Resolved: That a copy of these resolutions be sent to the bereaved family, also published in The Kansas Union Farmer and a copy to be sent upon the minutes of our Association.

Over Anderson,
H. F. Leonard,
C. A. Clark,
Committee.

CORRECT ENGLISH MONTHLY MAGAZINE

