



# THE KANSAS UNION FARMER

Organization

Education

Co-operation



SALINA, KANSAS, THURSDAY, OCTOBER 26, 1922.

NUMBER 11

## Farmers Union Wheat Marketing Association Marketing Agreement

A Complete Statement of the Articles Which Enter Into The Agreement The Members of The Farmers Union Will Sign

We Organize a Non-Profit Co-operative Association to Sell Our Wheat. The undersigned, a producer of wheat, together with other farmers engaged in such production propose to form a non-profit co-operative marketing association without capital stock, under the laws of the State of Kansas, for the purpose of promoting, fostering, encouraging and conducting the business of marketing wheat co-operatively; for reducing speculation in wheat; for stabilizing wheat markets and prices; for collectively and co-operatively handling the problems of wheat growers; and for other pertinent purposes. In consideration of these premises and of our mutual undertaking and of the agreement of each and every party hereto, each of us, jointly and collectively for the express benefit of and as the Association to be organized, we, the undersigned, hereby agree to the following terms and conditions, to-wit:

**We Agree to Become Members.**—First. We will become members of the Farmers Union Wheat Marketing Association, a non-profit, co-operative marketing association, without capital stock, organized under the laws of the State of Kansas.

**Farmers Union Members Only.**—Second. The Association may include in its membership, any wheat grower or the landlord or tenant, lessor or lessee of land on which wheat is grown, provided that the landlord or lessor, if he is not a member of the Association, shall not become a member of the Association who is not a member in good standing of the Farmers Educational and Co-operative Union of America.

**Twenty-five Directors.**—Third. The affairs of the Association shall be managed by a board of twenty-five directors, and the principal offices of the Association shall be in the City of Kansas City in the State of Kansas.

**Directors Nominated by Primary Election.**—Fourth. The members of the Association shall elect twenty-five directors from among their own number. Fifteen of the Directors shall be chosen by a primary election held on or before January 1, 1923, and the remaining ten shall be determined by the Organization Committee prior to the first primary election for Directors and each district shall include one-fifth of the wheat production of the signers hereto, without dividing the same. The Directors to be known as Districts at large, shall be members of the Association nominated in writing by the Board of Directors of the Kansas Division of the Farmers Educational and Co-operative Union of America, and such nominations for Directors at large shall include the names of all Directors and Officers of the said Kansas Division of the Farmers Educational and Co-operative Union of America who are members of the Association.

**To Hold Primary Elections.**—Fifth. The members of the Association in each district shall hold a primary election annually in the district to be conducted as, where, and when specified by the directors, and shall select one name in each district to be presented to the Annual Meeting of the Association as the nominee for a director to represent each of the said districts. The candidates so named in the several districts, together with ten members nominated by the Board of Directors of the Kansas Division of the Farmers Educational and Co-operative Union of America shall be elected as Directors at the Annual Meeting of the Association.

**Unable to Attend in Person.**—Sixth. Any member of the Association may vote at such primary meeting by mail, on a ballot prepared under the direction of the Board of Directors.

**The First Primary to Select Incorporating Directors.**—Seventh. The directors shall be conducted under the direction of the Organization Committee and shall be held within thirty days after the minimum sign up has been secured.

**District Always to be Given Fair Representation.**—Eighth. The directors, by a majority vote, shall at least twenty days prior to the primary meetings, each year, change the said districts and the counties included therein, so as to maintain at all times fair and reasonable representation of the wheat producing counties and districts included in the membership.

**Executive Committee.**—Ninth. The Board of Directors shall appoint an Executive Committee of five Directors to control the affairs of the Association, subject to the general control of the whole Board.

**Bonds for Officers and Employees.**—Tenth. It shall be the duty of the Board of Directors to secure adequate indemnity bonds for all officers or employees of the Association who handle the funds or property of the Association and any loss due to the failure of the said Board to secure such bonds and maintain them in effect shall be chargeable to the members of the Board of Directors individually.

**One Vote One Man.**—Eleventh. Each member of the Association shall have one vote and no more in the election of directors and the determination of the policy of the Association.

**Membership Fee Three Dollars.**—Twelfth. Each member of the Association shall pay an entrance fee of three dollars, payable in cash when he signs the agreement.

**Approval of Association Board Necessary.**—Thirteenth. After the Board of Directors of the Association shall have received the written request of not less than forty members asking for the organization of a corporation and for the purposes set forth in (a) of this paragraph and have prepared plans for construction and estimates of cost of the plant or facilities requested it shall then notify every subscriber within the trade limits of the proposed corporation of such request and of the probable cost of complying with the same. The members shall then have two weeks within which to signify their dissent or approval of the plan. If within two weeks from the mailing of such notices by the Association, the majority of the members within the district fail to mail written notices of such dissent or approval, the Association shall proceed to organize the corporation as requested and for the purposes herein set forth.

**Who May Own Stock.**—(D)—The authorized common stock shall exceed in amount the authorized preferred stock. The common stock shall be sold or issued only to members of the Association at par or at a premium or bonus above par for the purpose of absorbing organization expenses and setting up reserves as may be determined by the Board of Directors. The common stock shall have all the voting power of the corporation and each owner of such common stock shall have one vote and no more in the election of directors and in determining the policies of the corporation.

**Retirement of Preferred Stock.**—(E) The Preferred stock shall be divided into seven equal classes, all bearing seven per cent cumulative dividends and having similar preferences, subject to retirement at the rate of one class or one-seventh annually, beginning with December, 1924. The preferred stock may be sold to any investor.

**Limitations on Preferred Stock Issue.**—(F)—The total issue of preferred stock shall not exceed ten cents per bushel for each bushel under contract in the territory based on a ten-year average as shown by the report of the Board of Agriculture, but this amount may be increased proportionately as the membership increases.

**Association Contract With Elevator.**—(G)—The Association shall make a contract with the corporation providing substantially as follows: That Corporation shall receive, test, weigh, handle, treat, process, manufacture, store, ship or deliver, all as required by the Association, the wheat delivered to it by and at the order of the Association. Such service shall be on a non-profit basis, and the corporation shall receive therefor, as the actual cost of such operations and the amounts so received shall be apportioned over the operations of one season and shall be sufficient to pay a dividend of eight per cent on the outstanding common stock, a dividend of seven per cent on the preferred stock, and to retire in each of the seven calendar years beginning with 1923, one-seventh of the preferred stock, or one class thereof; and sufficient amount for taxes, insurance, depreciation, betterments and commercial and secondary charges all as the directors of the Association may instruct and limit the Corporation, and not otherwise.

**Public Warehouse Earnings.**—(H)—If the warehouse earnings for taxes, insurance, depreciation, betterments and commercial and secondary charges all as the directors of the Association may instruct and limit the Corporation, and not otherwise.

**U. S. G. G. Membership A Liability**

**Liquidation of Huge Debt Must Come From Sale Of Farmers' Wheat**

A few months ago the American Farm Bureau Federation forced a reorganization of the United States Grain Growers. It was time. The concern was hopelessly insolvent. Within a year and a half it had spent nearly \$700,000 and was in debt to the amount of nearly \$400,000. Its obligations were spread all over the grain belt. Practically every solicitor had claims for commissions due running from a few dollars up to as much as a thousand dollars. It had borrowed from all possible friendly sources, probably as much as \$200,000 from various Farm Bureau units. Its principal creditor was the Illinois Agricultural Association which is the name of the Illinois Farm Bureau Federation.

In the reorganization the American Farm Bureau Federation really took charge. Gustafson and his hand-picked directors were compelled to resign and their places were filled by the designation of Farm Bureau officials of Illinois, Iowa and other states. Cunningham, secretary of the Iowa Federation, was made president of the corporation. It was announced that an effort would be made to get up grain selling agencies in the principal terminal markets by the first of September. That promise like all that preceded it under the Gustafson management was never kept.

Assumption of responsibility for the continued existence of the United States Grain Growers was a mighty hazardous undertaking for the Federation. It seemed necessary for two reasons. In the first place there was still some slight chance that arrangements might yet be made would validate the contracts with growers and force the delivery of the grain at ready organized. Such an outcome could very well be cited as a successful culmination of the enterprise, something that would enable the Federation to save its face.

More pressing than anything else, however, was the necessity for raising enough money to pay the debts due units of the Federation for loans advanced to the Corporation during the organization period. Income from the sale of contracts had practically ceased. Farmers who had given their notes for their entrance fees were almost unanimous in refusing payment. Creditors in every part of the country were demanding their money and threatening court action that inevitably forced the insolvent concern into the hands of a receiver with the sure result that no body would be able to collect even the smallest fraction of his claim. This meant financial ruin for the Illinois Farm Bureau Federation and probably for several other state units of that organization.

Since the reorganization the new officials have been busy trying to arrange some selling outlets for the contract grain on the terminal markets. It is now announced that they have succeeded. Subsidiary corporations of some sort have been organized for operation on the Minneapolis and other markets and announcement has been made that members will be called on to begin the delivery of their grain in a short time.

**Barrett, Farmers' Union President, Writes Book**

"The Reuben in Washington," is the title of a new book by Charles S. Barrett, president of the National Farmers' Union, which will be off the press soon. It is said to be a remarkable piece of work, "more exciting than a novel."

Mr. Barrett has had an unusual opportunity to gather materials for such a book in his capacity as the "farmers' man of affairs" in the national capital. He takes the reader into the corridors of the United States political bodies, and tells the story of the fight in Washington between the interests of the moneyed interests and the farmers' representatives.

"Were every article of a boosting nature to be eliminated from our state press, we would have a sickly, solemn looking lot of newspapers, and we would find our exchange tables about as interesting as the village cemetery."

## U. S. G. G. Membership A Liability

Liquidation of Huge Debt Must Come From Sale Of Farmers' Wheat

A few months ago the American Farm Bureau Federation forced a reorganization of the United States Grain Growers. It was time. The concern was hopelessly insolvent. Within a year and a half it had spent nearly \$700,000 and was in debt to the amount of nearly \$400,000. Its obligations were spread all over the grain belt. Practically every solicitor had claims for commissions due running from a few dollars up to as much as a thousand dollars. It had borrowed from all possible friendly sources, probably as much as \$200,000 from various Farm Bureau units. Its principal creditor was the Illinois Agricultural Association which is the name of the Illinois Farm Bureau Federation.

In the reorganization the American Farm Bureau Federation really took charge. Gustafson and his hand-picked directors were compelled to resign and their places were filled by the designation of Farm Bureau officials of Illinois, Iowa and other states. Cunningham, secretary of the Iowa Federation, was made president of the corporation. It was announced that an effort would be made to get up grain selling agencies in the principal terminal markets by the first of September. That promise like all that preceded it under the Gustafson management was never kept.

Assumption of responsibility for the continued existence of the United States Grain Growers was a mighty hazardous undertaking for the Federation. It seemed necessary for two reasons. In the first place there was still some slight chance that arrangements might yet be made would validate the contracts with growers and force the delivery of the grain at ready organized. Such an outcome could very well be cited as a successful culmination of the enterprise, something that would enable the Federation to save its face.

More pressing than anything else, however, was the necessity for raising enough money to pay the debts due units of the Federation for loans advanced to the Corporation during the organization period. Income from the sale of contracts had practically ceased. Farmers who had given their notes for their entrance fees were almost unanimous in refusing payment. Creditors in every part of the country were demanding their money and threatening court action that inevitably forced the insolvent concern into the hands of a receiver with the sure result that no body would be able to collect even the smallest fraction of his claim. This meant financial ruin for the Illinois Farm Bureau Federation and probably for several other state units of that organization.

Since the reorganization the new officials have been busy trying to arrange some selling outlets for the contract grain on the terminal markets. It is now announced that they have succeeded. Subsidiary corporations of some sort have been organized for operation on the Minneapolis and other markets and announcement has been made that members will be called on to begin the delivery of their grain in a short time.

**Barrett, Farmers' Union President, Writes Book**

"The Reuben in Washington," is the title of a new book by Charles S. Barrett, president of the National Farmers' Union, which will be off the press soon. It is said to be a remarkable piece of work, "more exciting than a novel."

Mr. Barrett has had an unusual opportunity to gather materials for such a book in his capacity as the "farmers' man of affairs" in the national capital. He takes the reader into the corridors of the United States political bodies, and tells the story of the fight in Washington between the interests of the moneyed interests and the farmers' representatives.

"Were every article of a boosting nature to be eliminated from our state press, we would have a sickly, solemn looking lot of newspapers, and we would find our exchange tables about as interesting as the village cemetery."

Before any contract signer accepts notice that his contract has been validated and begins to deliver grain he should demand a little more information about what has been done and just what sort of returns he is likely to get from his shipments. In the first place he will learn that his grain will be sold through a house that holds a membership on an organized market or board of trade and that every bushel of his consignments must be subject to the regular commission charged on the market where it is sold. To this commission taxed against his crop must be added all the overhead expenses for conducting the affairs both of the subsidiary corporation and the United States Grain Growers.

The deductions already enumerated as unavoidable prove beyond question that membership in the Grain Growers is a liability to any farmer who delivers his crop. But this is not all. The debt of \$300,000 must be paid and can be paid only by deductions from the proceeds of grain delivered by members. If the deliveries were sufficiently large say thirty or forty millions of bushels, this debt would only cost the members about a cent a bushel. This is an over-optimistic view of the situation. Beginning as late as November 1st it is not likely that more than two or three millions of bushels will be delivered from this crop. Such a delivery would be subject to deduction for organization expenses of from ten to fifteen cents a bushel, assuming that it is necessary to pay all debts this year.

There is every indication that a great majority of the members have made up their minds to refuse delivery. They believe that their contracts are invalid because the United States Grain Growers has not done its part. It has not established a cooperative selling agency on any market. On the contrary the only outlets it has provided or can provide are through the organized grain exchanges to which access is permitted only by express agreement to abandon the cooperative principle.

There are only a few members of Grain Growers in Kansas and probably most of them have already sold this year's crop through regular marketing channels. This state will not suffer very greatly but members should know that if they deliver any part of their crops as directed by the United States Grain Growers, they thereby accept responsibility for the mountain of debt piled up by Gustafson and his associates.—W. C. Lansing.

**Barrett, Farmers' Union President, Writes Book**

"The Reuben in Washington," is the title of a new book by Charles S. Barrett, president of the National Farmers' Union, which will be off the press soon. It is said to be a remarkable piece of work, "more exciting than a novel."

Mr. Barrett has had an unusual opportunity to gather materials for such a book in his capacity as the "farmers' man of affairs" in the national capital. He takes the reader into the corridors of the United States political bodies, and tells the story of the fight in Washington between the interests of the moneyed interests and the farmers' representatives.

"Were every article of a boosting nature to be eliminated from our state press, we would have a sickly, solemn looking lot of newspapers, and we would find our exchange tables about as interesting as the village cemetery."

**Barrett, Farmers' Union President, Writes Book**

"The Reuben in Washington," is the title of a new book by Charles S. Barrett, president of the National Farmers' Union, which will be off the press soon. It is said to be a remarkable piece of work, "more exciting than a novel."

Mr. Barrett has had an unusual opportunity to gather materials for such a book in his capacity as the "farmers' man of affairs" in the national capital. He takes the reader into the corridors of the United States political bodies, and tells the story of the fight in Washington between the interests of the moneyed interests and the farmers' representatives.

## Creamery Establishes Envious Record at Superior

Farmers Union Co-Operative Institution Makes Nearly Two Million Pounds of Butter in 1921 at a Net Profit of \$16,000

By manufacturing 1,700,000 pounds of butter, at a net profit of over \$16,000 in 1921, the Farmers' Union Creamery, at Superior, Nebraska, demonstrated that a farmers' enterprise, if properly organized and managed, can prosper regardless of other conditions, and incidentally won for itself the distinction of being the largest co-operative organization of its kind in the United States. And the surprising thing about it all is that the present company is only three years old.

The original creamery, a small wooden building was established in July, 1917, at Riverton, a small town about forty miles west of Superior. About a year later the little business, which was then making from 500 to 1,000 pounds of butter a day, was destroyed by fire. Instead of rebuilding the creamery at Riverton, it was decided to begin anew at Superior, where a larger population, better railroad facilities, and a brighter outlook in general for an enterprise of this kind were expected to make the "going" a little easier.

The appointment of James C. Norgaard, as general manager of the creamery, in its period of reorganization, proved to be the determining factor in the success of the company. Mr. Norgaard, a young Dane who knows more about the creamery business than he cares to admit, is a graduate of Michigan university, and a former instructor, in dairying at that institution. During the last year he has been in charge of the creamery, and has been successful in making the creamery a "going" a little easier.

At the time he took control, the company had only \$2,000 of paid up stock. To a man of Norgaard's tenacious and ambitious character, that was little better than nothing. He set to work at once and personally got into the field to sell stock. The very fact that the shares sold for only \$10 each made it all the more difficult to get substantial results with any degree of rapidity. Farmers who were a bit skeptical as to the outcome of the organization would subscribe to only one share, for by so doing they would not stand to lose very much in case the creamery failed.

The success of his efforts is indicated by the fact that the year 1920 witnessed the completion of the present modern, concrete plant, and the production of almost 1,000,000 pounds of butter. And above all, the creamery was on a paying basis from the very start. Today there are 1,200 stockholders and the paid up capital is approaching the \$50,000 mark while the valuation of the building, machinery and equipment of all kinds, is placed at over \$75,000.

Revered from any standpoint, whether convenience of arrangement, economy in production, or sanitary conditions, the plant is one which will please the eye of the most critical observer. The structure is built of concrete, and is fire-proof throughout. The basement provides ample storage space, as well as garage room. The plant is equipped with the very best and latest types of machinery, including three 1,000-pound churns, which have turned out as much as 35,000 pounds of butter in a single day, although the average daily production hovers about the 8,000-pound mark. All machines are operated by electric current.

It is through the use of separate electric motors for each machine that a great saving is realized. "By using individual motors," explained Mr. Norgaard, "we are able to cut down the cost of power to about one-half of what it would otherwise be. Not all machines are in use at the same time, so that those which are idle naturally consume no energy. On the other hand, one large motor would have to be kept going whether one or all of the machines were in use."

Several other cost-saving operations have been carried out in the creamery. Before installing his present loading device, Mr. Norgaard noticed that a lot of cold air escaped from the refrigerator when the butter was loaded into cars for shipment. Taking advantage of the weakness of the railroad track to his plant, he caused to be constructed a special loading device, by which the tubs or boxes of butter are transferred on moving rollers, from the refrigerator directly to the interior of the freight car. As a result he is able to load an entire car in only fifteen minutes, with the minimum loss of cold air.

The item of water furnishes another source of economy. A water-cooling system erected on top of the creamery cools the water which has been used in various processes within the plant, so that it may be used over again. Then there is the water that is used in connection with the brine tanks of the refrigerator, and which is utilized to cool the cream after it has been pasteurized. In fact, the economy in the use of water has gone so far that even the water in the buttermilk is used.

Besides manufacturing two high grade brands of butter, the creamery makes one other product, known as semi-solid or condensed buttermilk. Being engaging in this practice, practically all of the buttermilk was wasted. This product, therefore, represents not only clear profit, but it is also in great demand by the farmers in the surrounding territory as a hog feed. It is packed in tubs or barrels, and resembles lard in appearance.

During May, 1922, \$120,000 worth of buttermilk was sold. Simplicity and cleanliness seem to be the keynote of the operations carried on within the plant. When the cream is first brought in it is weighed, then graded for quality. It is next run into pasteurizers where it is heated to a temperature of 185 degrees for twenty minutes, in order to destroy all germs. From the pasteurizers, through the cooling process, and into the churns to be made into butter is another short step. The butter is then packed immediately into tubs or cartons for shipment to the various markets. The containers are sterilized, and provided with parchment liners, which have been soaked in a formaldehyde solution to prevent the butter from molding. About 75 per cent of the butter is shipped to eastern markets, especially New York and Philadelphia.

Mr. Norgaard hopes to make 2,000,000 pounds of butter this year. The indications are that he will do, not only that, but in addition greatly increase the earnings of the company over those of 1921. The sales of both butter and buttermilk during the first quarter of 1922 were approximately 80 per cent of the total sales in 1921, while the net earnings for the same quarters are close to 70 per cent of the amount earned during the whole of 1921.

The creamery is operated on a most conservative basis. Practically all of last year's earnings were placed in a reserve fund, while for the first quarter of this year \$2,500 were added to this fund, after paying 8 per cent on the capital stock. The purpose of the reserve is to provide funds for the balance due on the plant, as well as a permanent fund, while for the first quarter of this year \$2,500 were added to this fund, after paying 8 per cent on the capital stock. The purpose of the reserve is to provide funds for the balance due on the plant, as well as a permanent fund, while for the first quarter of this year \$2,500 were added to this fund, after paying 8 per cent on the capital stock.

Increasing business, adequate working capital, and a sound, conservative management mean anything to a business organization, the future success of this Farmers' Union Creamery is assured. In behalf of Mr. Norgaard, we ought to mention the fact that his ability as a buttermaker and a business organizer has become recognized to such an extent that he has been asked to advise the establishment of a number of Farmers' Union creameries in various states, Nebraska Farmers.

**MORE "HELP"**

The approved way to keep farmers from accomplishing anything for themselves through their own organizations is to organize them into organizations with "baffling" farm names and an announced intention of handing the "world over to them hog-tied with a wreath of roses around its neck and a rosette of pink ribbon on its tail. Another such organization has just been started in Nebraska. The American Institute of Agriculture, and its home is in the city of Chicago. Its announced intention is to teach farmers how to market their crops. In the long list of celebrities whose tears have suddenly started flowing copiously for the farmer and who are to be active in this new organization, are many which have a familiar sound. Leading them all is the name of Julius Barnes, who conducted the Government Grain Corporation during the war in a manner so pleasing to everyone except the farmers that he was promoted to his present position as president of the United States Chamber of Commerce.

Then there is C. H. Gustafson, who is famous for his ability to draw large salaries from opposing interests, and who collected \$600,000 from farmers and therewith "organized" a grain marketing agency which never marketed a bushel of grain. The next on the list are twenty-five of the greatest grain speculators and board of trade millionaires in the country, railway executives, presidents of farmers' elevator associations, bankers, editors of financial publications and retired capitalists and investors. Then comes a list of about a dozen agricultural college professors. Really, it is diverting to note the volume of aristocratic and high priced action that is suddenly being invoked in behalf of the farmer. But we are continually wondering what is wrong with the farmer's own plan for his salvation. He has plenty of organizations, and the announced intentions of those organizations are the same as those of these new high-colored ones. Why don't Mr. Barnes and his cohorts help the Farmers' Union or the Equity or any other of the real farmers' organizations to help put over their program, and save the expense of organizing new ones? The trouble is that the real farmers' organizations really mean it. That's "radical"—South Dakota Union Farmer.

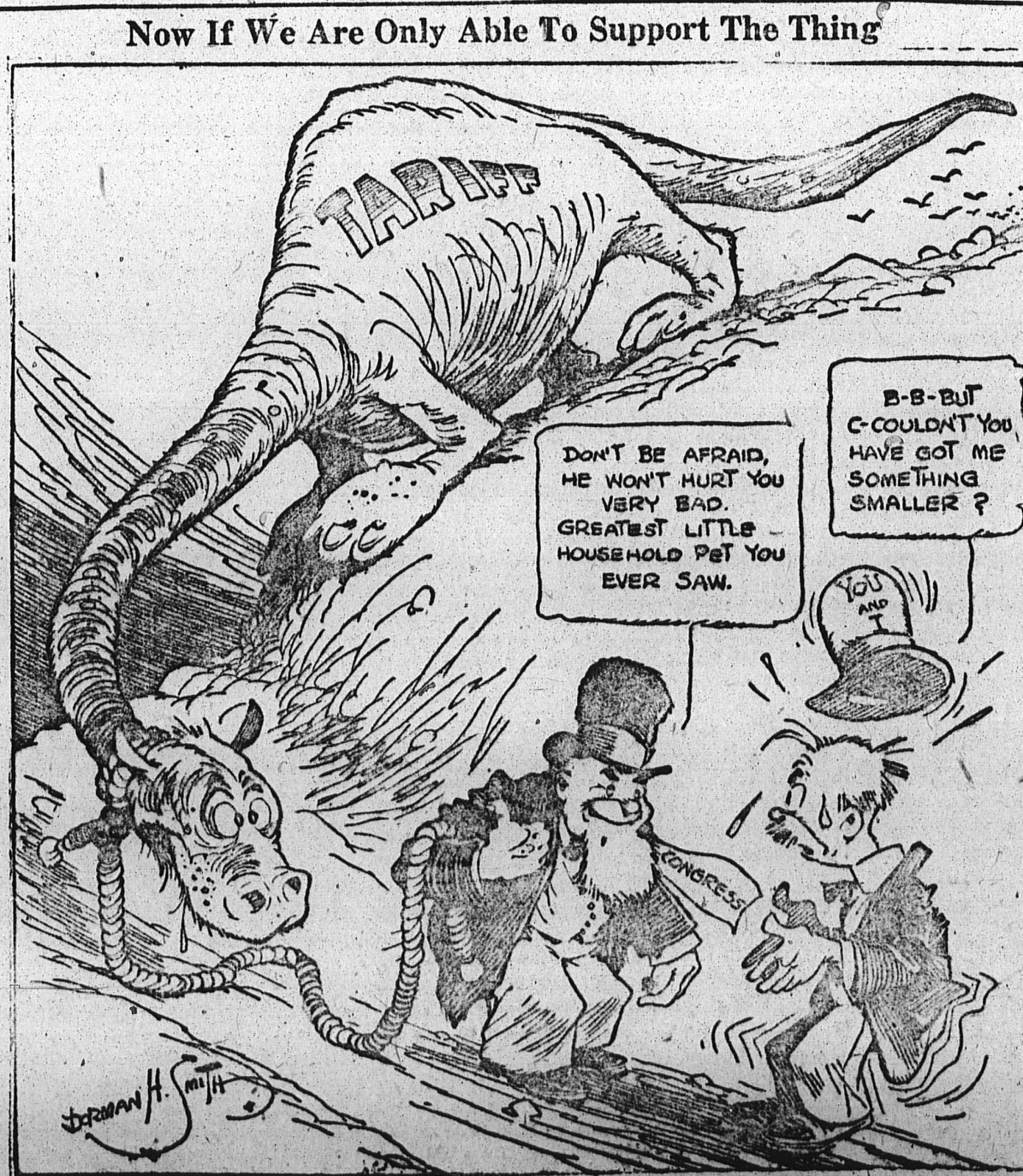
In carrying on experimental work in wine breeding, the United States Department of Agriculture has found the use of wire partitions in farrowing houses undesirable and is replacing them with solid wooden divisions about 32 inches in height. The wire-fencing partitions permit drafts, which are bad for the comfort and health of the young pigs. Open partitions also permit sows to notice anything going on in adjoining pens, which often causes them to become nervous and sometimes try to fight each other. Sows at farrowing time must be kept as quiet possible.

Besides manufacturing two high grade brands of butter, the creamery makes one other product, known as semi-solid or condensed buttermilk. Being engaging in this practice, practically all of the buttermilk was wasted. This product, therefore, represents not only clear profit, but it is also in great demand by the farmers in the surrounding territory as a hog feed. It is packed in tubs or barrels, and resembles lard in appearance.

During May, 1922, \$120,000 worth of buttermilk was sold. Simplicity and cleanliness seem to be the keynote of the operations carried on within the plant. When the cream is first brought in it is weighed, then graded for quality. It is next run into pasteurizers where it is heated to a temperature of 185 degrees for twenty minutes, in order to destroy all germs. From the pasteurizers, through the cooling process, and into the churns to be made into butter is another short step. The butter is then packed immediately into tubs or cartons for shipment to the various markets. The containers are sterilized, and provided with parchment liners, which have been soaked in a formaldehyde solution to prevent the butter from molding. About 75 per cent of the butter is shipped to eastern markets, especially New York and Philadelphia.

Mr. Norgaard hopes to make 2,000,000 pounds of butter this year. The indications are that he will do, not only that, but in addition greatly increase the earnings of the company over those of 1921. The sales of both butter and buttermilk during the first quarter of 1922 were approximately 80 per cent of the total sales in 1921, while the net earnings for the same quarters are close to 70 per cent of the amount earned during the whole of 1921.

The creamery is operated on a most conservative basis. Practically all of last year's earnings were placed in a reserve fund, while for the first quarter of this year \$2,500 were added to this fund, after paying 8 per cent on the capital stock. The purpose of the reserve is to provide funds for the balance due on the plant, as well as a permanent fund, while for the first quarter of this year \$2,500 were added to this fund, after paying 8 per cent on the capital stock.













# Department of Practical Co-Operation

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

John Tromble  
Oct. 28—Blue Mound.

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

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

**AT BLUE MOUND**  
The Linn County Farmers' Union meeting will be held at Blue Mound, October 28th. President John Tromble will address them in the afternoon and will also speak at Centerville in the evening.

**AT GRETTA, OCT. 26th**  
The third quarterly meeting of the Phillips County Farmers Union No. 27, will be held in Gretna, Thursday, Oct. 26th, commencing at 10 a. m.  
P. Johnson,  
County Sec. Treas.

**AT PLAINVIEW CHURCH, OCT. 26th**  
Carr Creek Local No. 302 will hold their regular meeting at Plainview Church, Thursday, Oct. 26th. We wish to take this opportunity of inviting Excelsior, Fairview, Hillside and Custer Locals to meet with us on that date.  
Chas. Sackhoff.

**CRAWFORD COUNTY MEETING**  
Our next regular meeting will be held Tuesday, October 31, in the A. O. U. W. hall at Girard, Kansas. One of the main subjects to take action on at this meeting will be the wheat pooling plan of the Farmers Union of Kansas. All members are cordially invited to attend this meeting.  
A. C. BROWN, Pres.  
G. W. THOMPSON, Sec.

**AT HARPER, KANSAS**  
Meeting of Octagon Local No. 1540, of Harper, Kansas, will be held Thursday, November 2nd, at 7:30 p. m. at the Union store. Business of importance will be brought up at this meeting.  
C. WHITE, Pres.  
CHAS. W. MANNIGER, Sec.

**AT OSBORNE, KANSAS**  
The next regular meeting of the Osborne County Farmers Union will be held at Osborne on Wednesday, November 1, in the hall over Brown's Meat Market. All Union members are urged to be present as there is business of importance to transact.  
OTIS G. SIMPSON, Co. Pres.

**JEWELL COUNTY MEETING**  
The annual meeting of the stockholders of the Jewell County Farmers' Union Co-operative Association will be held at the court house in Mankato on Wednesday, November 1, beginning at 10 a. m.  
W. I. CARLTON, Pres.  
ROBERT E. REED, Sec.

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

**ELLIS COUNTY MEETING**  
An adjourned meeting of the Ellis County Farmers' Union will be held at the court house in Hays, Saturday, November 4, commencing at 10 a. m.  
ANTHONY KUHN, Pres.

**NEWS FROM EIGHT MILE LOCAL**  
Editor Kansas Union Farmer:  
Eight mile Local No. 1211 held its regular meeting on October 7th. Meeting was called to order by President S. Owens. Twenty-four members were present.

Our county lecturer, James Anderson being with us, was called upon for a talk and he surely responded to the call nobly. He gave us a true co-operative address which lasted for an hour and we surely enjoyed hearing him. We wish he could be with us more frequently.

At the business meeting it was decided that the local give an oyster supper at our next meeting.  
—FRED WINTERS, Sec.

**STONE LOCAL AT ZURICH HOLDS BIG MEETING**  
Editor Kansas Union Farmer:  
I suppose you think that Stone Local is dead but I want to tell you we are very much alive.

At our last regular meeting which was held on October 18th at Charles Fywell's home there were forty-five in attendance. Of this number twenty-six were members. Five new members were taken in that night and I wish to state that no one was hurt while riding the goat as "Billie" is getting pretty thin on nothing to eat but dry corn fodder and five members at one stretch was a little too much for him. But he will bear watching at our next meeting as we are going to feed him up.

As this meeting was on Mrs. Fywell's birthday the women folks decided to surprise her by taking along a few refreshments in the way of sandwiches, pie, cake, etc.

The business meeting was held in one room while the youngsters occupied another. We ordered a small bill of groceries at this meeting and after the meeting closed we were entertained by some real music on the piano.

After the entertainment came the eats and all present did justice to the spread the ladies prepared. Mrs. Py-

well received several useful presents from the guests and we all departed feeling that everyone had enjoyed a good time.  
—A Local Correspondent.

**"SKULLGERRY" AT LYNDON**  
One of the most brazen attempts to discredit the "Farmers Union" store at Lyndon was pulled off Wednesday of last week by some unknown parties.

Mr. Lyons, manager of the store, sold one case of eggs that had been brought in and tested the day before, to a huckster, who took these eggs, with some others, that he had bought at another Lyndon store and resold them to the Coupe Poultry company at Topeka.

The pure-food department was called three hours after the eggs were sold. Topeka and Inspector Randall said to a huckster, who took these eggs, of course he didn't know whose eggs they were, and at the trial one of the inspectors insisted all he knew was, the case was marked No. 1.

Yet these officials would indict the Union store and Mr. Lyons in particular. What was the remotest hint of a direct evidence against Mr. Lyons, on the other hand, it was amply proven that the case of eggs in question left the Union store in perfect condition.

The jury, after being out about five minutes, returned a verdict of "not guilty."

What happened to that case of eggs after it left the Union store, we are not ready to say, but we do know, it was a rotten deal over rotten eggs.  
—JOHN REIS, member,  
Osage City, Kan.

**CRAWFORD COUNTY MEETING**  
AT GIRARD OCTOBER 31ST  
Editor Kansas Union Farmer:  
Our Crawford County Farmers Union is still in action, holding regular monthly meetings at Girard on the last Tuesday of every month. Our meeting day this month will be October 31st. We had an interesting meeting on the 24th. Our members had quite an earnest and interesting discussion on the recent organization by our officers, of the Farmers Union Wheat Marketing association.

Many questions were raised as to practical details necessary in carrying into effect an orderly marketing of wheat or part of our wheat crop in order to affect an orderly marketing of wheat as the consuming public must have bread. While this corner of Kansas is not a great wheat district, yet we have a considerable surplus each year and of course the prices of our entire crop are determined by the speculators who buy up the most of the marketable crop soon after harvest at the lowest possible prices they can influence and deal it out to the consuming market, at prices that afford the largest increase in profits to the speculator at the expense of both producer and consumer. This condition is fully realized by our members; hence they are deeply interested in this movement to pool the wheat and stabilize its marketing, but we are wanting in which this can be done. We are looking to the columns of our Farmers Union paper for further information and discussion of efforts and plans that will enable us to secure better prices for all of our food products and at the same time increase consumption by protecting the consumers against unfair speculative prices.

If you feel this report worthy of publication I wish you would make special notice also in the last week's paper of this month of the County Union meeting to be held October 31st, and that the discussion of improved marketing facilities for our crops and live stock will be a special order of business at this meeting.

Yours truly,  
E. R. RIDGELY,  
R. F. D., No. 1, Mulberry, Kan.

**PRESIDENT BARRETT HELPS SO. DAKOTA UNION**

Prior to our state convention which convened October 3 to 4, Pres. C. S. Barrett via auto visited fourteen counties, addressing seventeen audiences in ten days so busy nothing about 920 miles overland.

That South Dakota feels highly favored in having Mr. Barrett with us goes without saying and from the interest and applause given him at every meeting, even a blind man could see clearly that unionism is on the boom in South Dakota. Pres. Barrett who was the only farmer representative at the peace conference at Paris and the only farmer representative at the disarmament conference at Washington has also had an intimate association with every national administration since the days of McKinley, so that his first-hand information of national and international affairs makes him a platform attraction excelled by none.

If loyalty in national leadership, alone, were the only requisite essential for bringing to agriculture its just deserts your uncle Ruben would have long since been occupying the Promised land but mutiny and disloyalty in the ranks have kept him in the wilderness and the Philistines in the cleaver. Pres. Barrett for indomitable perseverance, regardless of odds or backing without a peer and the farmers, like kittens on the ninth day, are opening their eyes to the rewards of co-operation now realized and those of opportunity through united action just ahead. Our national leader orders "forward march" and the bands of farmers in South Dakota during the past two weeks shouted "we are with you." The state convention just closed at which Pres. Barrett made his last appeal was without a discord while the hundreds in attendance vouched their determination to carry to their home districts the spirit of that remarkable session. Give us live local unions and you may be assured that the state organization will take care of itself, give us live, loyal state organizations and agricul-

ture will dictate the policies of the nation and occupy an entirely different position in world affairs. The Philistines have been sowing tares, discord and furnishing leaders for a sterilized farm organization but "you can't fool all the people all the time," so we are headed for over Jordan, Messrs. pigmy giants and it will be your move.  
—J. W. BATCHELLOR.

**CO-OPERATIVE SONG**  
(By a Member of Cresco Local)

I will tell you a story, I will sing you a song

About our Cresco Local, it won't take very long.  
I joined Cresco Local in the merry month of May,  
We are a jolly bunch of Union Men, and we are here to stay.

We're true to our Union, we're true to our State,  
We attend every meeting, and hardly ever late.

We are for co-operation, and some fun on the side,  
When we get rightly organized, the profiteers we will ride.

For we will fix the price on our barley, wheat, and corn,  
And the profiteer will lose his job as sure as you are born.

They call us old farmers, they think we're not so smart,  
But when it comes to business we will show them where to start.

We rise early in the morning, and we work till late at night,  
We will have our share of profit, or there will be a awful fight.

CHORUS  
So when you're feeling grouchy; or in other words feel blue,  
Come down to old Cresco and we will tell you what to do.

For we have some real good talkers, they can tell you what is what.  
In co-operation arguments, they are "Johnny on the spot."

CHORUS  
"Adam Sulzman" our chairman,  
"John Wolf" pushes the pen,

"S. J. Phelps" holds the door shut,  
"Albert Hase" inspects cards then.

My song is now ended, I don't think its out of place;  
Here's to real co-operation from entertainer "Grace."

**THERE'S A REASON**

J. Ralph Pickell, editor of a little paper in Chicago which is devoted to lambasting farmers' co-operation and defending things as they are in the grain trade, came to Omaha the other day and spoke to the Advertising-Selling League. He was reported by the newspapers to have taken a "wallop" at the principle of co-operation, and that he was saying, "All you have to do today to skip the public is to be able to weep a little, pray a little, and preach co-operation." Well, we have noticed that there are some people skinning the public who do not preach co-operation, and who do every thing to keep the public from getting the details of the co-operative plan. Mr. Pickell's general theory that things are just about right as they are. If that were true, why are people so eager to accept co-operation? Surely he would not hold that every body who does not think as he does about it is stark crazy. The fact is that people are looking for some remedy for the profiteering and extortion being practiced upon them. That is why we have co-operation, and why we are going to have more of it. In spite of the fact that some co-operative plans have failed.—Nebraska Union Farmer.

**NATION'S FRUIT MEN ORGANIZE**  
The Federated Fruit Growers has just been formed in Chicago by representatives of the co-operative fruit growers' organizations throughout the country in order to standardize fruit grades, improve the product, and promote co-operative marketing so that the producers and the consumers, instead of the middlemen, will get the benefit of the fruit industry.

The formation of the Federated Fruit Growers is the outcome of the work of the Producers' National Fruit Marketing committee appointed some months ago to investigate the problem of marketing the nation's fruit crops. After detailed study on all available methods, it was unanimously decided that co-operative marketing was the only plan which would adequately protect both the farmer-producer and the consuming public.

**CO-OPERATIVE BANK FOR BUFFALO**

As a distinct outcome of the "open shop" campaign and the Buffalo street strike, the Central Labor Union of Buffalo has voted to proceed with the establishment of a co-operative labor bank. A committee of local trade union leaders has been appointed to arrange the details of organization, and a large number of individual trades unionists and small businessmen have already promised their financial and moral support.

**INSURANCE COMPANY FORMED**

Sixty thousand Australian farmers and workers have united in forming the Co-operative Insurance company of Australia, with a capital of \$450,000. The strongest farmer co-operative organizations in the commonwealth are behind the company, and it already has established a successful business.

**CO-OPERATORS SEND PRODUCTS ABROAD**

Adopting as its slogan "Co-operation knows no frontiers," the All-Russian Central Union of Co-operative Societies has commenced to distribute the co-operative products of Russia throughout Europe. First preference is given to the co-operative societies of each country, any surplus which they cannot completely handle being sold to private firms.

**IF SUBSIDIES, WHY NOT A FARM SQUADRY?**

According to the press of years ago, Jay Gould used to say that he never bothered with elections, that he had found it much less costly and far more certain to address the legislature after they had been elected.

A study of present legislation would tend to give color to the thought that results are much the same today as they were forty years ago although the methods may have altered somewhat and become more refined.

Big business does not bother itself with the individual farmer or even with farmers' associations; but it takes the leaders which the farmers have chosen and uses it arguments on them. It is so much simpler.

So, while lamentable, it is not extraordinary to find Mr. Howard and Mr. Silver, of the Farm Bureau Federation, the President and Washington manager of that great organization, ardently advocating a ship subsidy.

Big business only too frequently gets what it goes after; and it seems to have been the usual thing to get those who are really the most interested in agriculture.

No doubt the corporations of all sorts hugely enjoy the pre-election protests of the political farmers, who never attend a Farmers' Institute, who know nothing about farming and have no members in the co-operative movement. They magnates see such people sent by farmers to represent them in the legislature or the congress, they must enjoy the joke.

The Southern Planter would like to see just one of those "friends of the farmer" who voted to strip the price of wheat when they were rising some years ago now do something to cause the farmer to receive for his product at least the cost of production. Those "friends" limited the profits of the farmer but are significantly silent on the subject of his heart-breaking losses.

We now have the sorry spectacle of agricultural leaders backing the ship subsidy. This paper does not deny importance to ocean transportation; and it would be glad, indeed, to see American ships covering the seven seas. But it utterly fails to understand why ships should be regarded as of more consequence than food or clothing, why the commerce of the seas should be subsidized and the commerce of the farms not be.

Everybody wants a prosperous nation in which all classes share a general prosperity; but this paper looks askance at arguments for higher tariffs and various subsidies on the ground that these will yield great INDIRECT BENEFITS TO THE FARMER. Why should the farmers' benefits always be indirect?

If the farmer has to get his share after the other classes have garnered theirs, he may be too late. That has happened; and it will continue to happen unless he uses his political power to end such a deceptive practice. The steel trust and the oil trust and the paper trust and the leather trust and the shipbuilding trust and the other trusts have their representatives in the legislature and in the executive branch. IF THERE ARE TO BE SUBSIDIES, LET THE SUBSIDIES SUBSIDIZE THE FARMER AND BUSINESS WILL BOOM.—Southern Planter.

**NEW CO-OPERATIVE DAIRY OPENS IN ILLINOIS**  
The Co-operative Trading company of Waukegan, Illinois, has opened up a new dairy plant, according to the Co-operative League. The increasing demand for co-operative milk by the consumers of Waukegan made it imperative to expand the dairy business. It took five months to complete the new home of the co-operative dairy, which supplies milk to one-fourth the people of Waukegan.

The co-operative milk sells at two cents a quart below Chicago prices. In addition to this saving, rebates of 8 percent are returned to members on their milk and cream purchases. The co-operative has a membership of 700 consumers. The business is conducted on the Rochdale plan, which assures each member of the co-operative one vote, and which returns rebates to members in proportion to their purchases. The co-operative society handles groceries and meats, in addition to its thriving dairy business.

The turnover of this co-operative last year was in excess of \$150,000, on which considerable savings were made for the consumers of Waukegan.

**CO-OPERATION VS. TARIFF**  
(From The New Republic)

Consumers of manufactured goods have reason to regret that the quarrel between manufacturers and importers over the tariff came so promptly to an end. It looked as if a lot of truth about middlemen's profits was going to be exposed to the weather. Articles costing a dollar in Germany sold for 10 dollars here; articles costing 20 cents here sold for five dollars; such items of information, if we had more of them, might shake the consumers out of their lethargy. For there is a way of drawing the relations of consumers and producers so close together that profits mounting to thousands per cent would be excluded. That way is through co-operation. If we had a widely ramified co-operative movement, representatives in congress would hardly have the nerve to insist that the tariff as private quarrel between manufacturers and importers. Their constituents would realize at once just where the tariff shoe was bound to pinch.

**CALL A CO-OPERATIVES CONVENTION.**

The conference committee of the Co-operative Marketing association is to meet at Louisville, Ky., October 23

and 24 to work out a program for the first national convention of the association to be held at Washington in December. Robert Bingham, chairman of the committee, called the conference at the request of Senator Capper, that Congress might get in closer touch with the co-operative movement and be better guided in such legislation.

**CO-OPERATIVES GROWING MOST**

The 30,000,000 heads of families, who are organized in the co-operative movement in 26 countries, represent more than 120,000,000 of people. This is a great growing host. It brings to the suffering world the light of a new civilization. Those who give themselves to this movement are building upon the foundations of eternity.—J. P. W., Co-operation.

**CO-OPERATIVE UNION STARTS DAILY PAPER**

The Co-operative Union, which is a national educational federation of British co-operative societies, at its recent convention which was held at Brighton, England, went on record in favor of establishing a co-operative daily newspaper. The English organization recognizes the fact that one of the foundation stones in a co-operative movement is the educational feature. During the past year a persistent campaign of misrepresentation directed at the co-operative societies has been carried on in England. This campaign of propaganda has been presented through the columns of newspapers which were controlled by private merchants. The convention decided that this propaganda must be countered in some way and it was decided that a daily co-operative journal should be established as soon as possible.

There were sixteen hundred delegates in attendance at the Brighton meeting. These delegates represented membership of 4,426,475 co-operators. These members, including their families, constitute one-third of the population of England. These figures are significant of the wonderful growth and present substantial standing of the co-operative movement of Great Britain.

**FARMERS UNION MARKETING AGREEMENT**

(Continued From Page 1)

for similar service within the district, the earnings made from such operations as a public warehouse shall be applied to the payment of the overhead expenses of the corporation.

Retirement of Preferred Stock.—(I) The Association shall retire each class of preferred stock and pay dividends on preferred stock and common stock by deductions from the proceeds of the sale of wheat delivered by members of the Association within the respective districts in which warehouses or plants are built and operated.

Terminal Warehouses.—(J) Warehouses at terminal points may be provided as set forth in the preceding paragraph of this agreement but only in the affirmative vote of a majority of all the members to be taken as the Board of Directors may determine.

As the preferred stock is retired, the Association will calculate the value of the contribution from the proceeds of each growers' wheat toward such retirement and towards payment of dividends on the common and preferred stock; and the corporation will credit and issue from time to time to each member common stock in an equivalent amount at the par value thereof, as soon as the aggregate deductions equal the value of one or more shares.

Growers will receive stock (K) As the preferred stock is retired, the Association will calculate the value of the contribution from the proceeds of each growers' wheat toward such retirement and towards payment of dividends on the common and preferred stock; and the corporation will credit and issue from time to time to each member common stock in an equivalent amount at the par value thereof, as soon as the aggregate deductions equal the value of one or more shares.

Growers will receive stock (K) As the preferred stock is retired, the Association will calculate the value of the contribution from the proceeds of each growers' wheat toward such retirement and towards payment of dividends on the common and preferred stock; and the corporation will credit and issue from time to time to each member common stock in an equivalent amount at the par value thereof, as soon as the aggregate deductions equal the value of one or more shares.

Growers will receive stock (K) As the preferred stock is retired, the Association will calculate the value of the contribution from the proceeds of each growers' wheat toward such retirement and towards payment of dividends on the common and preferred stock; and the corporation will credit and issue from time to time to each member common stock in an equivalent amount at the par value thereof, as soon as the aggregate deductions equal the value of one or more shares.

Growers will receive stock (K) As the preferred stock is retired, the Association will calculate the value of the contribution from the proceeds of each growers' wheat toward such retirement and towards payment of dividends on the common and preferred stock; and the corporation will credit and issue from time to time to each member common stock in an equivalent amount at the par value thereof, as soon as the aggregate deductions equal the value of one or more shares.

Growers will receive stock (K) As the preferred stock is retired, the Association will calculate the value of the contribution from the proceeds of each growers' wheat toward such retirement and towards payment of dividends on the common and preferred stock; and the corporation will credit and issue from time to time to each member common stock in an equivalent amount at the par value thereof, as soon as the aggregate deductions equal the value of one or more shares.

Growers will receive stock (K) As the preferred stock is retired, the Association will calculate the value of the contribution from the proceeds of each growers' wheat toward such retirement and towards payment of dividends on the common and preferred stock; and the corporation will credit and issue from time to time to each member common stock in an equivalent amount at the par value thereof, as soon as the aggregate deductions equal the value of one or more shares.

Growers will receive stock (K) As the preferred stock is retired, the Association will calculate the value of the contribution from the proceeds of each growers' wheat toward such retirement and towards payment of dividends on the common and preferred stock; and the corporation will credit and issue from time to time to each member common stock in an equivalent amount at the par value thereof, as soon as the aggregate deductions equal the value of one or more shares.

Growers will receive stock (K) As the preferred stock is retired, the Association will calculate the value of the contribution from the proceeds of each growers' wheat toward such retirement and towards payment of dividends on the common and preferred stock; and the corporation will credit and issue from time to time to each member common stock in an equivalent amount at the par value thereof, as soon as the aggregate deductions equal the value of one or more shares.

Growers will receive stock (K) As the preferred stock is retired, the Association will calculate the value of the contribution from the proceeds of each growers' wheat toward such retirement and towards payment of dividends on the common and preferred stock; and the corporation will credit and issue from time to time to each member common stock in an equivalent amount at the par value thereof, as soon as the aggregate deductions equal the value of one or more shares.

Growers will receive stock (K) As the preferred stock is retired, the Association will calculate the value of the contribution from the proceeds of each growers' wheat toward such retirement and towards payment of dividends on the common and preferred stock; and the corporation will credit and issue from time to time to each member common stock in an equivalent amount at the par value thereof, as soon as the aggregate deductions equal the value of one or more shares.

Growers will receive stock (K) As the preferred stock is retired, the Association will calculate the value of the contribution from the proceeds of each growers' wheat toward such retirement and towards payment of dividends on the common and preferred stock; and the corporation will credit and issue from time to time to each member common stock in an equivalent amount at the par value thereof, as soon as the aggregate deductions equal the value of one or more shares.

Growers will receive stock (K) As the preferred stock is retired, the Association will calculate the value of the contribution from the proceeds of each growers' wheat toward such retirement and towards payment of dividends on the common and preferred stock; and the corporation will credit and issue from time to time to each member common stock in an equivalent amount at the par value thereof, as soon as the aggregate deductions equal the value of one or more shares.

Growers will receive stock (K) As the preferred stock is retired, the Association will calculate the value of the contribution from the proceeds of each growers' wheat toward such retirement and towards payment of dividends on the common and preferred stock; and the corporation will credit and issue from time to time to each member common stock in an equivalent amount at the par value thereof, as soon as the aggregate deductions equal the value of one or more shares.

Growers will receive stock (K) As the preferred stock is retired, the Association will calculate the value of the contribution from the proceeds of each growers' wheat toward such retirement and towards payment of dividends on the common and preferred stock; and the corporation will credit and issue from time to time to each member common stock in an equivalent amount at the par value thereof, as soon as the aggregate deductions equal the value of one or more shares.

Growers will receive stock (K) As the preferred stock is retired, the Association will calculate the value of the contribution from the proceeds of each growers' wheat toward such retirement and towards payment of dividends on the common and preferred stock; and the corporation will credit and issue from time to time to each member common stock in an equivalent amount at the par value thereof, as soon as the aggregate deductions equal the value of one or more shares.

Growers will receive stock (K) As the preferred stock is retired, the Association will calculate the value of the contribution from the proceeds of each growers' wheat toward such retirement and towards payment of dividends on the common and preferred stock; and the corporation will credit and issue from time to time to each member common stock in an equivalent amount at the par value thereof, as soon as the aggregate deductions equal the value of one or more shares.

Growers will receive stock (K) As the preferred stock is retired, the Association will calculate the value of the contribution from the proceeds of each growers' wheat toward such retirement and towards payment of dividends on the common and preferred stock; and the corporation will credit and issue from time to time to each member common stock in an equivalent amount at the par value thereof, as soon as the aggregate deductions equal the value of one or more shares.

Growers will receive stock (K) As the preferred stock is retired, the Association will calculate the value of the contribution from the proceeds of each growers' wheat toward such retirement and towards payment of dividends on the common and preferred stock; and the corporation will credit and issue from time to time to each member common stock in an equivalent amount at the par value thereof, as soon as the aggregate deductions equal the value of one or more shares.

Growers will receive stock (K) As the preferred stock is retired, the Association will calculate the value of the contribution from the proceeds of each growers' wheat toward such retirement and towards payment of dividends on the common and preferred stock; and the corporation will credit and issue from time to time to each member common stock in an equivalent amount at the par value thereof, as soon as the aggregate deductions equal the value of one or more shares.

The subscriber hereby applies for membership in the Association when organized and expressly agrees that his signature to this Association Agreement and to the Marketing Contract herewith embodied, and to this application for membership shall be irrevocable, except as provided in Paragraph twelve; and he so agrees in order to induce other growers to sign this agreement for his benefit as well as for their own general benefit and the public welfare.

Acceptance of this application for membership and of the Marketing Contract shall be deemed conclusive upon mailing of notice by the Association; and such mailing and notice shall be conclusively established by the affidavit of the Secretary of the Association.

Amendment to this Agreement.—Seventeenth—These provisions are subject to minor modifications or amendments by the Organization Committee, on the suggestions of the state officials or otherwise so as to carry out the general purposes hereof, and the reservation of authority to amend also applies to the terms of the Marketing Contract which follows and is embodied as a part hereof.

This Agreement is one of a Series.—Eighteenth—It is expressly agreed that this instrument, made up of an Association Agreement and a Marketing Contract included therein, is one of a series substantially identical in

terms. All such instruments shall be deemed one contract for the purpose of binding the subscribers to the same extent as if all the subscribers had signed only one such contract.

Understanding Between Grower and Association.—Nineteenth—All the parties hereto agree that there are no oral or other conditions, promises, covenants, representations, or inducements in addition to or at variance with any of the terms hereof; and that this agreement represents the voluntary and clear understanding of both parties fully and completely.

Each harvest season approximately 200,000,000 pounds of binder twine is used in binding the small-grain crops of the United States.

**Cured Her Rheumatism**

Knowing from terrible experience the value of the "F.U.J.A." I have cured myself of my rheumatism. I have been suffering from it for many years and have tried every remedy known to man but have failed. I have now been cured and I am able to do my work again. I am a man of 50 years of age and I am now as strong and healthy as I ever was. I am a man of 50 years of age and I am now as strong and healthy as I ever was. I am a man of 50 years of age and I am now as strong and healthy as I ever was.

**ILLUSTRATED STUDENT'S SELF-PRONOUNCING RED LETTER BIBLE**

HOLMAN MADE

Although Bible prices have not followed the downward trend, but on the contrary show an inclination to advance, owing to the skilled labor required in their manufacture and the marked increase in the cost of fine paper and printing, we offer this Bible at the remarkably low price of \$3.45. Specifications:

**LARGE TYPE** (Self-Pronouncing) Notwithstanding the large type and the number of pages (1050) this Bible measures only 5 1/4 x 8 1/4 inches, is one and one-eighth inches thick, and weighs only 22 ounces.

**GENUINE LEATHER COVER** made from durable split cowhide, which permits of a grain approaching Seal skin in its attractiveness.

**24 Beautiful Colored Illustrations** portraying 8 Photo-Brown Pictures of places, scenes and life in the Holy Land. Each subject fully described. All have direct bearing on the Scriptures. Some of these illustrations are from the Holman Collection and are not obtainable in other editions.

**THE MOST USED LESSON HELPS**, long known to the public as originally used for the first time in the United States by the Holman Co., are embodied in the FOUR THOUSAND QUESTIONS AND ANSWERS, for special use of readers of the STUDENT'S BIBLE.

**Colored Maps** on enameled paper. In these Maps the boundary lines are given prominence and printed with more distinctness than usual.

**HAND BOOK** Including History of Books of Bible, and Parables of Jesus, Paul's Journeys, Bible Money, etc.

**SATISFACTION GUARANTEED** or Money Returned without question. Order now and avoid delay.

**NAME IN GOLD** Any name on cover in Pure Gold, 25c extra. Thumb Index, 50c additional.

**FARMERS UNION BOOK DEPT.**  
Box 48 Salina, Kansas

Direct Marketing Defeats Manipulation

**Farmers Union Wheat Marketing Assn.**

2404 North 12th Street,  
Kansas City, Kansas.

**ORGANIZED TO COOPERATE WITH EXISTING COOPERATIVES**