THE KANSAS UNION FARMER

Organization — Education — Co-Operation

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THE FINANCING OF FARMING

The Federal Land Bank of Wichita, Federal Intermediate Credit Bank of Wichita

FARMERS BESOUGHT TO BECOME DISSATISFIED

For many years, the business of lending money to farmers was very profitable. Farm mortgage companies developed and thrived. Farmers complained of high interest rates and high commission charges for negotiating loans. But farmers had to have money and could not escape paying what it cost to get it. Each individual farmer went alone to the money market which was the local market, and bought at retail prices the money he required.

Out of this situation grew an increasingly insistent demand for legislation which would result in lower rates of interest on loans secured by mortgages on farm lands. This culminated in the enactment by the congress of The Federal Farm Loan Act, which was approved by the president of the United States, on July 17, 1916.

This act established ways whereby farmers may exert their combined influence in obtaining funds on favorable terms in the wholesale money market, and provides that profits arising from the retailing of these funds in the form of loans to individual farmers shall be returned as dividends to those who have borrowed. National farm loan associations of borrowers now own virtually all of the stock in the twelve Federal Land Banks established under this act, and ultimately, will own all of it.

The Federal Farm Loan Act also made provision for establishing another type of land bank, organized for the primary purpose of making money for the comparatively few investors who own all of the stock, without any requirement that all borrowers must be farmers and become stockholders and that profits shall be paid to them.

The twelve Federal Land Banks established under this act began doing business early in 1917 and it soon appeared that they were rapidly taking business away from the farm mortgage companies, which had been having their own way for so long.

The Federal Farm Loan Act was attacked in the courts, and the Supreme Court declared the act valid and constitutional.

Legal means of checking the growth of this system of co-operative farm mortgage banking having failed, the Federal Land Banks have been continually subjected to attack in other ways.

The favorite method, subject to sundry variations in form, is to endeavor to make it appear that farmers are not at all satisfied with the manner in which the Federal Land Banks are functioning, or, if farmers are satisfied, they should be dissatisfied.

This campaign of bushwhacking has taken new form in recent months. The attacks have been quite subtle. They display great concern over the failure of the Farm Loan Board to send consolidated statements of the twelve Federal Land Banks to each of the more than 400,000 borrowers, daily, or weekly, or monthly, or quarterly, or annually. Whatever might be done would be wrong, so the frequency is immaterial.

One farm paper was induced to print a feature article with the head "Federal Land Banks in Danger," belittling the Federal Land Banks and praising another kind of land bank organized for the personal profit of the managers and charging higher rates of interest.

National farm loan associations were solicited to induce each of their members to contribute 25 cents for a "defense fund" when in reality, another type of land bank and not the Federal Land Banks appeared to be getting all the defending.

Back of all of this effort to befuddle farmers is the inability of those who have been making nice personal profits by lending money to farmers to understand why the Federal Land Banks, which return all profits to borrowers, should be permitted to continue existing and expanding.

The fact that the Federal Land Banks in general have been making loans to farmers on the most favorable terms at interest rates lower than those charged by other lending agencies accounts for their rapid development.

The cause of these efforts to stir up trouble is that the Federal Land Banks are able to borrow money at lower rates of interest than must be paid by land banks organized for private profit. That's painful. This advantage of the Federal Land Banks must be eliminated if possible. And that's the controlling motive behind the campaign to befuddle stockholders of the Federal Land Banks.

Investors appear not to be troubled. They continue holding and buying Federal Land Bank bonds at prices which net them four-tenths of a per cent a year less interest than they might obtain from the same amount invested in other land bank bonds.

Since farmers have developed the Federal Land Banks to the point where the interest paid to bond buyers and interest paid by farmers who borrow average fully two-fifths of a per cent a year less than bond buyers demand from and farmers must pay to other land banks, there does not appear to be much cause for complaint by borrowers from the Federal Land Banks.

The real complainers are those who[illegible] profits dwindle as co-

CO-OPERATION HAS ITS HANDICAPS

National farm loan associations are voluntary organizations of land-owning farmers who wish to borrow, and give first mortgages on their farms as security for the payments of the obligations.

These associations manage their own affairs, subject to The Federal Farm Loan Act, as interpreted by the rules of the Federal Farm Loan Board.

The Federal Land Bank of Wichita can make loans only to land-owning farmers who make applications through National farm loan associations.

The bank has nothing whatever to say as to the management of these associations. It has no traveling solicitors for loans. It has no salesmen pushing its loans and piling up expenses which borrowers must pay.

All that the bank can do is to receive such applications as come to it, and assign them to Federal appraisers appointed by the Federal Farm Loan Board. The appraiser examines the security and makes his report to the bank. And then the bank completes the transaction with the borrower through the association which sent in the application for a loan.

Competing with The Federal Land Bank for the business of borrowers are many capably managed and aggressive lending agencies, long established, with records of good profits which they are determined to maintain. Men, trained and schooled in all the arts of salesmanship, scour the country searching for desirable loans. And they must get them at rates which more than pay their salaries and expenses, or they will lose their jobs.

These lending agencies have long-established connections in all the cities, towns, and villages where they have been making loans. These local agents are shrewd, capable men who cultivate the acquaintance and friendship of all of the land-owners of their localities. They too are salesmen and their livelihood depends on their obtaining commissions for negotiating farm loans at rates which will maintain the expensive organizations of those whom they represent, and leave good profits.

With all of this concentrated pressure of capable management and aggressive salesmanship applied to the business of making farm loans, the amazing thing to other lending agencies is that The Federal Land Bank, operating under the conditions which circumscribe its efforts, makes any loans at all.

Something definite and compelling must be back of the fact that in the ten years since its organization, The Federal Land Bank of Wichita has made farm loans to more than 25 per cent of all the land-owning farmers in Colorado, Kansas, New Mexico, and Oklahoma, who have mortgages on their farms.

Some force must have been at work to overcome vigorous intelligent, entrenched competition to such a degree, when all the Federal Land Bank can do is to maintain a position of readiness and ability to serve those who come to it for loans.

That something—that force—is this: the rates of interest and the terms of payment of loans made by The Federal Land Bank are more favorable to borrowers than have been obtainable elsewhere.

The handicap of co-operation, which makes it impossible for the bank to push and drive and spend money to get business, is recognized by borrowers as a distinct advantage to them because it saves them money.

CAN'T ALWAYS LEND WHAT'S WANTED

The Federal Land aBnk of Wichita can't always lend all that an applicant wants, or may need to pay his debts.

That of course is disappointing. The need is urgent and the applicant too often feels that "government aid" is arbitrarily being denied.

The misconception persists, and is being fostered by some who compete with the bank for farm loans, that The Federal Land Bank of Wichita was organized for the purpose of lending "government money" for the relief of debt-burdened farmers. And those who feel that way about it naturally want their share while "government aid" is being passed around.

Some officers of National farm loan associations, who have been doing business with the bank for ten years, feel very strongly about this. All of the officers of one association recently joined in a complaint about loan values fixed by federal appraisers when examining lands offered as security for loans in that locality, insisting they are much too low.

An examination of the record of delinquent payments on loans made through that association showed that appraisers and the bank might well be criticized for placing values too high and for lending too much rather than too little. If all associations had been as delinquent as this one was at the end of 1925, the bank would have been two years behind in collecting enough to pay its operating expenses and the usual dividends.

That locality had good crops in 1926, and the situation as to collections is much improved, though not entirely satisfactory. The record, made by the borrowers through that association, shows that appraised values have not been too low but that probably they were too high.

The government of the United States has no money invested in The Federal Land Bank of Wichita and appropriates no funds for the bank to lend. The congress makes no appropriation to pay the cost of the supervision of the bank which the government exercises. Its proportionate share of that cost is paid from the earnings of the bank.

To obtain funds to lend to farmers, the bank has borrowed 9$1,528,855, on which it must pay interest semi-annually at rates of 5, 4 3-4, 4 1-2, and 4 1-4 per cent a year.

This money is invested in farm loans bearing an average rate of interest less than 1 per cent a year more than the rate which the bank must pay to those from whom it has borrowed the money.

And so, when the bank makes loans, they must be good loans on which the semi-annual installments will be paid promptly, not later than when due.

The obligation of the bank to all farmers is that its business be kept sound and solvent so that it may continue reducing the rate of interest on farm loans, whether obtained from The Federal Land Bank of Wichita or elsewhere.

Lending money, as it is doing, at the lowest interest rate on farm loans, the bank must have the best security. It cannot afford to take chances of loss, as others may who charge higher rates and thus have excess earnings to cover losses.

Officers of National farm loan associations should have the same interest as the bank in making only good loans. Delinquencies among borrowers through an association delay the payment of its dividends, demoralize its business, and reduce its capacity to serve farmers deserving of the low rate of Federal Land Bank loans.

SIX IS 20 PER CENT MORE THAN FIVE

Unfortunately, percentage and interest appear to be an unsolved mystery to many farmers. If such were not the case, fewer of them would pay 6 per cent interest on farm loans when they may borrow at 5 per cent.

They don't appear to grasp the fundamental fact that 6 per cent is twenty per cent more than five per cent.

Yet this is a fact which cannot be changed by unlimited volumes of sales talk.

Take the case of a farmer who wishes to borrow $9,355.

If the security which he offers is sufficient, he may borrow $10,000 from The Federal Land Bank of Wichita.

An appraisal fee of $10 will be charged when he submits his application to the National farm loan association chartered to negotiate loans in the territory in which his farm is situated.

After the loan is approved, a loan fee of $35 and an association fee of $100 may be charged. Five per cent of the amount of the loan, or $500, will be withheld to pay for stock in the National farm loan association through which the application was made, and the association will become the owner of a like amount of stock in The Federal Land Bank.

The borrower will receive above all expenses a net amount of $9,355, and a receipt for stock with par value of $500 in the association through which the loan was obtained.

Seventy-one semi-annual payments of $300 each, and a final payment of $465.90 will pay all interest on this loan and pay off the principal in full.

The total payments will be $21,765.00. The initial cost of this loan was $145. This makes the total cost $21,910.90 for principal and interest and stock.

Whenever a Federal Land Bank loan has been paid off, the borrower has received full credit at par value for his receipt for stock in the association through which he obtained the loan. That would reduce the amount paid by $500 in the final settlement.

The Federal Land Bank of Wichita has been declaring dividends amounting to 8 per cent a year to the associations which are its stockholders. Some associations pay all the dividends to their stockholders. Others pay dividends of 6 per cent. Assuming that the $500 of stock in connection with this loan is paid annual dividends of 6 per cent, the borrower will receive during the 36 years $1,080 in dividends.

These two items would reduce the net cost of paying interest and principal on a loan of $10,000 from The Federal Land Bank to $20,330.90.

If instead of taking 5 per cent loan for $10,000 from The Federal Land Bank, this farmer becomes frightened by the liability "bogey man" and borrows $9,355 from another kind of land bank on the amortization plan, paying 6 per cent interest, the cost is more.

It will take 65 semi-annual payments of $327.42 each and a final payment of $273.77 to pay the principal and 6 per cent interest on such a loan. The total payments on this loan will be $21,556.07, plus whatever fees were charged when this loan was made.

The total cost of the 5 per cent loan of $10,000 from The Federal Land Bank will be more than $1,225.17 less than the cost of a 6 per cent loan of $9,355 from the other land bank.

AN EIGHTH LESS COSTS A LOT MORE

When longer time gets tangled with higher rates of interest, the result is quite expensive.

This is well illustrated by figuring the costs of two loans, one bearing 6 per cent interest requiring payments of 7 per cent a year for 33 years to pay it off, and the other bearing 5 per cent interest requiring payments of 8 per cent a year for 20 years to pay it off.

Consider the case of a loan for $9,355 from a land bank which charges 6 per cent interest, the loan to be paid off in 33 years by payments of 7 per cent of the principal a year.

The total payments on this loan will be $21,556.07, plus whatever fees may be charged when such a loan is made.

The Federal Land Bank of Wichita makes loans on which payments amounting to 8 per cent a year pay off the loan in full in 20 years, the annual interest charge on such loans being only 5 per cent of the unpaid balance of the principal.

A Federal Land Bank loan of $10,000, after deducting appraisal, loan, and association fees amounting to $145 and $500 for stock in the National farm loan association through which the loan is negotiated, will net the borrower $9,355.

The total payments of interest and principal required to pay off this loan of $10,000 in 20 years are $15,889.90. With the original loan cost of $145 added, the total cost is $16,034.90.

Every borrower who has paid off his loan to The Federal Land Bank has received credit at par value for his stock in the National farm loan association which negotiated the loan. This will reduce the total cost by $500.

The Federal Land Bank of Wichita has been paying dividends of 8 per cent a year to the National farm loan associations, which own all of the bank's stock. These associations declare dividends to their stockholders. These dividends should be not less than 6 per cent. On that basis, the stock with $500 par value issued in connection with this loan should earn dividends of $600 in 20 years, thus reducing the cost that much more.

Deducting the credit of $500 for stock and dividends of $600 on the stock brings the net cost of the loan from The Federal Land Bank down to 14,9$34.90.

The 33-year 6 per cent loan calling for payments of 7 per cent a year will cost $6,621.17 more than the 20-year 5 per cent loan from The Federal Land Bank on which payments of 8 per cent a year are required.

Payments of 1 per cent a year less than are required by the 20-year loan from The Federal Land Bank make the 33-year loan from the other land bank cost over 44 per cent more.

Annual payments of an eighth less make the total cost almost a half more.

For the privilege of paying a net average of $91.90 less a year for 20 years, the borrower who takes the 33-year 6 per cent loan agrees to pay an average of $650.71 a year for 13 years more.

If those who have the choice between the 20-year 5 per cent loan of The Federal Land Bank of Wichita and the 33-year 6 per cent loan of another land bank would only figure it through to the finish for themselves, they would surely conclude that longer time tangled with higher interest rates is much too expensive.

DISTRICT MEETING TO BE HELD APRIL 20

Governor Paulen and Other Prominent State Officials Will Be Present

WAKEENEY, KANS., April 12—Special: A meeting of the Western Kansas Water Conservation Association that was organized at a meeting held at Mankato, Kansas, in October, is scheduled for WaKeeney on Wednesday, April 20. F. I. Merrill, of Ellis, president, states that the convention is to be one of the biggest of its kind ever held in western Kansas. The meeting will bring delegates here from all over the Sixth District.

Invitations have been sent to all county commissioners and county engineers and to the commercial clubs in the Sixth district. Probably, five or six hundred people will attend.

This will be an all-day meeting, beginning at 9:30 a. m. Many prominent speakers have promised to be present, including: Gov. Ben S. Paulen; J. P. Doze, state fish and game warden; members of the State Highway Commission with their engineers; officers of the Kansas Co-operative Union, as well as prominent men from other states.

The purpose of the meeting is to complete the organization by reporting the constitution and by-laws, appointing the necessary standing committees, which are: Legislative, Scientific Research, Irrigation, Dams and Ponds, Lakes and Reservoirs, Soil Erosion, Flood Control, Forestation, Highway and Drainage.

THE ROOT OF THE MATTER

New banking laws cannot of themselves correct the banking situation until business depression in agricultural states is remedied. That is the statement of A. J. Veigel, state commissioner of banks, to the Minnesota Farm Bureau federation. "The real causes of banking difficultness," he went on to say, "are the reduction in prices of farm products and farm lands, and the disparity between the prices received by farmers and what they are obliged to pay for what they buy."

Banking and business troubles are the mere surface symptoms of a deep-seated disease. It is as idle to treat them as to treat the fever rash of the skin and allow the fever beneath to go unnoticed. Banking and business alike will be on the mend as soon as agriculture is put on a parity with other industries, for it is the fount of infection for all other lines dependent on it. Those who demand agricultural relief merely aim at the root of all the economic and business problems of the Northwest.—St. Paul Pioneer Press.

Ransom, Kans., April 15, '27

Dear President:

We, the members of Pride Local No. 1780, wish to send you our greetings hoping for you a speedy and complete recovery.

Yours fraternally,
SAM MOST.

PRESIDENT JOHN TROMBLE BETTER

All members of the Farmers Union will be glad to hear that Uncle John Tromble has better than a 50-50 chance to recover. Altho' he is still a very sick man.

FINDS A FARM DEPRESSION

By The Associated Press:

NEW YORK, April 14—A general agricultural depression exists and calls for consideration as a national economic question, says a preliminary report of the business men's commission on agriculture, which will publish its complete findings this summer.

"The evidence virtually is unanimous on the fact of depression, but is varied and at times contradictory both as to cause and remedies," said Charles Nagel, chairman, in announcing conclusion of nation-wide hearings by the commission, which were begun last January.

"Some of the difficulties are regional and, it is hoped, ephemeral," he said. "Those who have been consulted virtually agree the country's heritage of fertile land is being impaired, and that for some, if not many, years, we have been living on our agricultural capital.

Hearings were in New York, Chicago, Des Moines, Minneapolis, Kansas City, Dallas, Memphis, Atlanta, Greenville, S. C., and the Pacific Coast, and more than 150 persons from every walk of agriculture were heard.

"Some rural sections of the country, we are told, are virtually bankrupt as communities and are for the time carried by the more prosperous urban areas of the state in which they are situated," said Nagel, who is a former secretary of commerce and labor.

"Even the most efficient farmers," he continued, "seem of recent years to have done little better than hold their own by cutting their expenditures below their accustomed standard."

The commission was formed last November by the national industrial conference board and the chamber of commerce of the United States. Its coming report is expected to deal particularly with the congressional passage and presidential veto of the McNary-Haugen farm relief bill. —Kansas City Star.

TO MR. COOLIDGE, PRESIDENT!

When reading some of your statements about farm relief during and prior to the last filibustering session of congress, we wonder whether you're just kidding us or showing us a good time out here in the farming sticks.

It's all over now, you having vetoed the McNary-Haugen bill, enclosing your personal opinions, also stating that there was no use of your signing it because it was unconstitutional, anyhow. Which leads us to wondering how you could foretell exactly what our supreme court justices would think about it. Of course, we know you asked Sargent, but neither does he know the minds of all the members of the supreme tribunal.

Be that as it may, you vetoed it, and yours will be done. But if you were really sincere, look at this situation: Go to any farm home in Minnesota, or Dakota, or Montana, or wherever you will, and look inside the house and outside, and in the barn and all over, and you probably won't find a single article the farmer has to buy that has not increased in price because of its either being tariff or monopoly controlled.

You have the power, as we understand it, of lowering the tariff if you will be corporation controlled instead of co-operatively controlled.

Another thing: Two or three days after you killed the McNary bill you appointed to the Federal Radio Commission a man who we feel positive is influenced by the General Electric and the Radio Corporation of America. These are two of the greatest monopolies in the world today, and stand second only to the U. S. Steel corporation, who work their men 12 hours a day and won't allow them to organize for their mutual welfare.

As we pore over newspapers coming to The Co-Operator we see where after a fight with certain senators, you have appointed an Iowa man to the Federal Trade Commission. These newspapers say he is the same man who wrote the decree giving the Bread Trust just what it wanted, as he had previously given your Secretary Mellon's Aluminum Trust exactly what it wanted. We can't square any of this with your so-called genuine interest in the farmer. There have been other great presidents, and Abraham Lincoln was one of these. He said this: "If there be inevitable conflict between agriculture and other interests, the other must yield."

—The Co-Operator.

RESOLUTION NO. 1

Resolve that we the members of Buckeye Local No. 2074 of F. E. & C. U. of A. extend our sincere sympathy to our worthy president, John Tromble and hope for his speedy recovery.

N. E. Hawkins,
W. S. Baker,
Fred Mead,
Resolution Committee.

LOANS ON COTTON ARE BEING PAID

The Oklahoma Cotton Growers Association is steadily selling the cotton of its members and reducing its indebtedness to the Federal Intermediate Credit Bank of Wichita. The total of advances to this association for financing the marketing of last season's crop was $4,530,000. The rate of interest was 4 1-2 per cent—just about the average rate for call money in New York during recent months.

ONE HUNDRED PERCENT LOCALS AT THIS TIME

One Hundred and Twenty-eight of the Locals in the Kansas Farmers Union Have Paid up 100% this Year—This is out of a Possible 1100—Is Your Local Here, If Not Why?

Allen County	
Daimond	2081
Liberty	2148
Fairview	2154
Allen Center	2155
Brown County	
Carson	1035
Prairie College	1227
Chase County	
New Hope	1834
Miller	1929
Saffordville	1936
Cherokee County	
Melrose	2059
Neutral	2103
Clay County	
Chester	1125
Athelstane Central	1171
Swanson	1191
Cloud County	
Elm Creek	2101
Coffey County	
Sunny Side	2092
O'Leary	2146
Crawford County	
Maple Leaf	426
Slifer	431
Dumb Bell	581
Quick	765
Fairview	1663
Gem	1683
Maple Grove	1803
Doniphan County	
Belvue	1425
Douglas County	
Eight Mile	1911
Cargy	2136
Ellis County	
West Hyacinth	571
Excelsior	606
Wiles	834
Hays	864
Munjor	881
Pfiefer	1777
Ellsworth County	
Liberty	925
Burmeister	943
Prairie Star	944
Trivoli	1001
Cass Ridge	1038
Fairview	1070
Little Wold	1376
Advace	1889
Graham County	
St. Peter	845
Prairie Glen	665
Moreland Elevator	1822
Greenwood County	
Honey Creek	1348
Kelly Branch	1560
Jackson County	
Cedar Valley	1656
Jefferson County	
Round Grove	1213
Grantville	2023
Jewell County	
Collins	636
North Star	722
Lone Star	727
Pleasant Valley	1309
Johnson County	
Sharon	1744
Summerfield	1955
Moonlight	1956
Lane County	
Amy	1564
Lincoln County	
Dewdrop	454
Linn County	
Goodrich	2090
Boicourt	2104
Logan County	
Page	1286
Lyon County	
Bushong	579
Marshall County	
Lincoln	780
Midway	857
Dow	858
St. Bridget	961
Grandview	1005
Barrett	1071
McPherson County	
Smoky Hill	882
Alpha	1267
Miami County	
Lone Star	1675
Washington	1680
Jingo	1737
Oak Grove	1810
Mitchell County	
Labon Creek	479
Prairie Gem	540
Nemaha County	
Liberty	883
Prairie Ridge	887
Prairie Grove	899
Eagle Star	928
Neosho County	
Valley City	376
Norton County	
Edmond	690
Pleasant Valley	912
Leoti	1046
Center	1089
Osage County	
Valley Brook	1370
Union	1412
Osborne County	
Victor	775
Ottawa County	
Grover	108
Sand Creek	462
Melrose	971
Lamar	1115
Phillips County	
Route One	563
Republic County	
Prairie Center	640
Rice County	
Pleasant Hill	1387
Riley County	
Walsburg	1198
Rock Island	1199
Pleasant Hill	1302
Kelly	1253
Rush County	
Independence	773
Sand Creek	804
Pleasant Hill	810
Star	867
LaCrosse	795
Russell County	
Pioneer	250
Prairie Dale	370
Sunrise	738
Center	766
Saline County	
Bavaria	1978
Scott County	
Pleasant Valley	1526
Excelsior	1534
Pence	1740
Sedgwick County	
Greenwich	1875
Shawnee County	
Berry Creek	1603
Smith County	
Oak Creek	1185
Thomas County	
Sunflower	1181
Trego County	
Silver Lake	679
Blue Ribbon	737
Happy	1006
Ogallah	2046
Wabaunsee County	
Chalk	1580
Turkey Creek	1868
Freemont	2014
Washington County	
Logan	582
Pleasant View	833
Pleasant Ridge	880
Wallace County	
Dry Forks	1311

BEEF TO BE GRADED AND MARKED AT PACKING HOUSES BY DEPT.

The grading and stamping of beef so that consumers may have official evidence of the quality of the meet is to begin about May 1 at Chicago, New York, Philadelphia, Boston, Kansas City, St. Joseph, Omaha, and Sioux City, according to an announcement made today by Secretary Jardine of the Department of Agriculture.

The stamping will be limited to two grades of beef, choice and prime, the grading and stamping to be done by the government meat grading supervisors of the Bureau of Agricultural Economics located in the various market centers. Secretary Jardine announced that there is a demand for the service from St. Louis, St. Paul and Cleveland, but that these markets will have to wait until funds are available for the work at these points.

Secretary Jardine's decision to establish the service experimentally is the immediate outcome of a meeting of representatives of packers, the Better Beef Association, National Live Stock and Meat Board, and officials of the Department of Agriculture, at Chicago, March 17, at which the details of the plan were worked out. Should the experiment prove successful, the service may be extended gradually to other grades of beef.

The meat grading and stamping experiment will demonstrate the practicability of the present government beef grade standards, and should the service be extended to all grades and established permanently as a part of the whole sale and retail meat business, it should stimulate meat consumption which has decreased in the last few years, Secretary Jardine said.

Someone has quoted Shakespeare as saying, "In the spring a young man's fancy." You bet he is.

PIE A LA RADIO

A trusting bride asked her husband to copy the radio recipe one morning. He did his best, but got two stations at once. One was broadcasting the morning exercises and the other the recipe. This is what he got:

"Hands on hips, place one cup of flour on shoulders, raise knees and depress toes, and wash thoroughly in one-half cup of milk. In four counts raise and lower the legs and mash two hard boiled eggs in a sieve. Repeat six times. Inhale half a teaspoonful of baking powder and one cup of flour, breathe naturally, exhale and sift.

"Attention: Jump to a squatting position and bend white of an egg backward and forward over head and in four counts make a stiff dough that will stretch at the waist. Lie flat on the floor and roll into the size of a walnut. Hop to a standstill and boil in water, but do not boil into a gallop afterwards. In 10 minutes remove from the fire and rub with a towel. Breathe naturally, and dress in warm flannels and serve with fish soup."—Atlanta Auto Top Trimmings.

RESOLUTION

Paola, Kan., April 15, 1927

Mr. John Tromble and Family:

Dear President:—We the members of Highland Local No. 1669 of Paola, Miami County, Kansas, sincerely wish to send you our worthy president, Mr. John Tromble and family a resolution hoping for a speedy recovery.

Yours fraternally,
Geo. Frank,
Robt. Averbeck,
Wm. Brocker.

A farm loan from The Federal Land Bank of Wichita need not be renewed. Farmers who have financed their farming operations with such loans have made one very valuable provision for their widows and children.

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W. C. LANSDON.....Associate Editor

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

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

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

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

THURSDAY, APRIL 21, 1927

SHYING AT SHADOWS

Two rumors originating in Washington are raising considerable furore not to say excitement apprehension and alarm among the farmers. It is an open secret that harmony as to policies is something that does not exist in the Federal Farm Loan Board and that there is likely to be some new blood introduced into that body. There is a vacancy. There may be some resignations by request. So far the news does not defend the farmers.

It is now pretty well known that not more than one or two members of the board are farmer minded and that the majority have the point of view of the more conservative bankers. Pettijohn of Kansas is about the only member who knows much about the real credit needs of agriculture. Farmers are convinced that there should be more men on the board who know the situation and so not much of the excitement results from rumors that there will be changes. Most farmers want a change both in personnel and policy and now know that the last cannot be obtained until the first has been effected.

The real hubbub is over the report that Eugene Myer is under consideration for membership on the board and possibly for the chairmanship. It is said that protests originating in all sections from Maine to California and from Canada to Mexico are going into Washington against the appointment of years. Just why no one seems to know except that he is a Jew and that he was chairman of the war finance corporation.

The last objection should be Myer's best recommendation. No other government agency for the relief and assistance of agriculture has ever approached the war finance corporation in the magnitude and volume of credit accommodations for farmers. Before it was replaced by the Intermediate Credit Banks this corporation advanced farmers well towards a billion dollars for use in financing co-operative marketing and for other urgent needs. Its policy was in the last degree helpful, sympathetic and liberal. As chairman of the corporation Mr. Myers made an intensive and exhaustive study of co-operative marketing and the financial needs of agriculture. He knows the needs of the farmers and believes that some relief must be furnished.

Of course Myer is a Jew but he is none the less an ardently patriotic American citizen who knows better than most men that the republic must decline in power and security if agriculture becomes bankrupt and farmers are reduced to tenantry and peasantry. Myer has all the money that he wants. He does not need nor does he desire to become a single dollar richer than he is today. He is more concerned with the proper and helpful use of the millions that he now has than with augmenting his fortune. He has never sought any public office and probably has no political ambition. If any one has suggested him for the chairmanship of the Federal Farm Loan Board it is because of his known integrity and ability and on account of the invaluable services that he rendered agriculture when he was chairman of the war finance corporation.

Probably no one is really considering Myer for the Farm Loan Board and it is more than probable that he will not be appointed even though he is receiving consideration. But in any event there is no cause for alarm. Jew, millionaire and non-farmer as he is Eugene Myer is unselfish, competent, honest and able and is probably better qualified than any other man in the country to serve on the Federal Farm Loan Board.

MAN DEBTS AND TRADE

More than any other American producer the farmer depends for income and profits on exports of his products to foreign countries. If his customers overseas are prosperous in their own business they can buy American wheat, cotton, tobacco and pork and other agricultpral products. Discussing this most important matter the New York World says:

In a recently published memorandum, entitled "The United States and the War Debts," the Foreign Policy Association lays special emphasis on one aspect of the debt problem which so far has not received the consideration which its importance seems to demand. Of course, it is pretty generally realized by this time that the $11,552,000,000 of war debts and the $10,000,000,000 additional in interest which we are scehudled to receive cannot be paid in money, but that in the long run we must accept the equivalent of these sums in either goods or services. Few of us, however, have given much thought to what this entails.

Some three or four years hence the United States is scheduled to receive payments from its war debtors at the average rate of approximately $1,000,000 per day. Payments are to continue at this rate for forty-five years, and thereafter are to become still larger. In addition to these prospective receipts there are the payments on the private foreign loans, which have now reached a total of $12,000,000,000 and are steadily increasing. This means that the United States faces the prospect of receiving each year goods and services with a value of at least $1,000,000,000 over and above the value of what it sends abroad.

This in itself simply means that we are the world's richest nation and its greatest creditor. But it also means that this country faces a reversal of its trade relations. Its whole commercial policy heretofore has been based on the anticipation of a large surplus of exports. Imports have been barred by tariff walls, while the export trade has had no end of government coddling.

It is true that the United States has been a creditor ever since the war and that it still has a large surplus of exports. Yet this affords no argument against the prospect of sweeping changes. Our trade balance continues favorable for the reason that ur debtors are paying us with the proceeds of private loans. Foreign borrowings in the United States now average close to $1,000,000,000 a year, and as long as we continue to lend on this scale it will not be necessary for the borrowers to remit with goods and services. On the other hand, this continual borrowing will increase the unfavorable trade balance which we must finally face.

A reversal of the trade balance will not come overnight. It will be a gradual process, but in the end it may involve considerable industrial readjustment. Our basic industries are geared for quantity production, and are seeking new foreign outlets for their surplus. The ultimate necessity of taking in more than we send out will not ease their task of finding new markets. It is obviously impossible to forecast the full commercial and industrial effects of our new role as a creditor Nation, but it is important to note that such effects must eventually be experienced. And the results may have a powerful influence on the policy which the American government ultimately adopts toward the European war debts.

CO-OPERATE BY CO-OPERATING

Farmers do not appear to understand the purposes and values of advertising. We have here a paper that reaches more than 20,000 Kansas families every week. Every family on our mailing lists has something to sell that is needed by scores of other groups in near or distant sections and it is equally true that almost every family has some unsupplied need that could be secured from a near or distant nighbor member of the Union. Advertise your wares and your needs in your own paper.

Our state-wide co-operatives are liberal users of advrtising space in our paper because they have learned from experience that such advertising pays, that even co-operatives need frequent reminders that they have their own service and business agencies that deserve support. If all the local co-operative institutions would follow the examplcs of the state-wide societies our paper would soon become a very treasure house of co-operative information.

Perhaps the debating season is over but if there are any Locals that are still maintaining their winter activities, they might debate the following: Resolved, that Kansas should abolish all taxes on lands. Or this one: Resolved, that co-operation will never succeed without the co-operation of co-operators.

CLIPPINGS AND COMMENT ON NEWS OF THE WEEK

Ford
Continues to Gain

A little on the wolf. If it has a few more good years he will eventually be able to sleep without being disturbed by visions of the poorhouse or the old ladies home. Here are some figures that reflect the business results of the Ford industries last year:

In addition to whatever dividends may have been paid in 1926, the Ford Motor Co., earned $75,000,000 over and above taxes and other offsets.

Dividends payments were not included in the annual report of the company filed today with the State commissioner of corporations and taxation, but the item of "profit and loss surplus" showed a jump of $75,270,895 for the last fiscal year and an aggregate increase of more than $255,000,000 over the 1923 statement.

The 1926 report shows total assets and liabilities of $784,208,080, comparing with $748,913,568 at the end of 1923 and $644,624,468 at the end of 1924.

Profit and loss surplus was given as $696,637,788, comparing with $542,476,497 for 1924 and $442,041,081 in 1923. The assets at the end of 1926, as compared with the statement of a year before, show an increase of about $36,500,000 in accounts receivable, etc.; an increase of about $10,000,000 in real estate value and of about $13,000,000 in machinery and equipment. Merchandise at the close of 1926 was about $18,500,000 less than was held at the close of 1925.

The statement of assets follows: Real estate, $143,292,982; machinery and equipment, $137,615,082; merchandise, $88,074,988; accounts receivable, notes receivable, cash, securities, trade marks and patent rights, $413,709,361; deferred charges to operation, $1,514,667; total assets, $784,208,080.

Liabilities: Capital stock, $17,264,500; mortgages, $145,000; accounts payable, $50,294,733; reserves, $18,866,058; surplus, profit and loss, $697,637,788; total liabilites, $784,208,080.

There are quite a number of politicians who would like to hold election with out the knowledge of the voters and some times they nearly succeed.

Suggestion
And Psycology

Are being used by the business interests and the newspapers in a campaign to convince us all that we are now happy and prosperous in a very unusual degree, even if the interest on the mortgage and the installments on the grand piano are both in arrears. Under the caption, "Unrivaled Prospectus the Washington Post says:"

Students of the Federal income tax are unanimous in their analysis that the record just made public reflects a condition of sound prosperity throughout the country. For the fiscal year ending June 30 next, a return of more than $2,000,000,000 seems to be assured, of which some 95 per cent will be paid by the very rich. More than 2,000,000 former income-tax payers have been relieved of any personal contribution to these revenues. Furthermore, 1925 reports from corporations indicate the highest net income on record, together with the smallest report of "no net income." Dividends from corporations were largely responsible for the creation of more than 1,000 additional millionaires.

If any more evidence is needed as to the economic condition of the country at the present time, Wall street very obligingly supplies it. On Monday last practically coincident with publication of the income tax statistics, securities of all sorts advanced to new high records. Twenty-five representative railroad issues reached an average of more than 110, a higher price than they had ever attained before. A like number of industrials reached an average of more than 194, the highest price at which these identical issues have ever sold. Forty bond issues averaged 91, the highest figure touched since 1913.

Wall street statisticians took the occasion to compute the gain in stock values since the last presidential election. The average of 25 industrials has gained during the period more than 75 points; the average of railroad shares, 39 points, and the average of 40 bonds, 10 points.

Wall street is experiencing a steady and strong bull market. The railroads have just completed one of the most successful years in history. Steel circles are optimistic. The automobile industry is preparing to break further records. The Department of Agriculture reports that the 1927 agricultural program appears to be in fairly good balance as among crops and live stock, with the production season fully two weeks advanced.

The four Chicago wards solidly negro in population gave Bill Thompson more than 60,000 majority in the recent election. He was elected by about 80,000. Thompson made his campaign on anti-King George platform and the slogan of 100 per cent Americanism.

It now appears that the southern democracy is willing to waive all their objection to Al Smith if he can bring them the bacon in the way of federal offices.

Socrates
Who Has Been Dead

About 2500 years is about to secure a new trial in Athens. Discussing this much belated appeal from a verdict of the democratic court of ancient Greece an eastern paper says:

It is reported from Athens that Kyrois Paradopoulos, acting at attorney for Socrates, the philosopher deceased, has appealed the verdict given against him in 399 B. C. By taking the case to the Supreme Court he would secure a reconsideration of the death sentence and of the verdict that warranted it as the law then stood. Such a revision of judgment is requisite, he feels, to the honor of Greece.

Socrates, in youth a sculptor and soldier, had become an educational expert. He developed the Socratic method of teaching by shrewd questions to elicit truth, or the absence of demonstrable truth in current beliefs. As an instructor of young men he ran counter to public opinion during the rule of the Thirty Tyrants, but his trial took place under the restored democracy. That was really an oligarchy in which the many slaves and some freemen had no part.

Socrates was guided by a "divine sign," which Plato called a "voice," The peasant maid Joan of Domremy was guided by voices, which led her also to a felon's death; and later to a retrial, a reversal of judgment of judgment and the honors of saint-hood. This divine sign was really the cause of Socrates's downfall, since he was accused of denying the gods recognized by th estate and introducing new divinities, as well as corrupting the young—"corruption" meaning simply expounding unauthorized doctrine, ilke the Darwinian theory in Tennessee.

Socrates was convicted, it is supposed, by a vote of 280 to 220 in a democratic court more like a mass-meeting. By his arrogance during the trial he got on the nerves of his judges and was condemned to death by a larger vote. There is no similar body before which he can now be rearraigned. The Boule represents all Greece, not Athens. Probably the Supreme Court is as competent as any existing tribunal to reverse the finding.

Durant, the great automobile four flusher, is clouding up again and there is some reason to believe that he is now so much in earnest that it would be well for Ford to carry an umbrella.

Democrats
Residing in Kansas

Exercise only one real political function. Every four years they elect to the National Convention a delegation that participates in the more or less solemn farce of nominating a candidate for the presidency. A Kansas democratic leader now in Washington has been getting himself interviewed and here is what the reporter thinks he learned:

Wilson Democrats in Kansas, while they will support the favorite son candidacy of Representative Ayres of that State at the opening of the next Democratic national convention in all probability, are not looking so much askance at Senator Reed as they did a few years and even a few months ago. One of the Kansas Democratic leaders admits that if Gov. Al Smith is not nominated for President, Reed is the most likely man. This is a good deal of an admission from such a source. The opposition of the Wilson men and women is the most serious obstacle which Reed has to face in the next convention. This same Democratic leader believes that Gov. Smith will be nominated if the two-thirds rule for nominating a presidential candidate is done away with and a majority rule is substituted when the convention meets. If the two-thirds rule prevails, then he sees Smith turned down and Reed as the nominee of the party.

The failure of Smith to be nominated, if he does fail, will be a severe blow to the Democratic cause in the North and East. If he is not nominated, it will be because he is a Catholic and a wet. The backbone of the Democratic party in those sections of the country is the Irish-Catholic voters. They say they are tired of being dictated to by the Democrats of the South, and if Smith is not good enough for the party, then they see no reason why they should labor for the party.

Gov. Smith's answer to the Marshall letter in the Atlantic Monthly, asking whether, as a Catholic, he can give prior allegiance to the Constitution of the United States, is expected soon. It will probably write an important page in political history.

COUNTY SCHOOL SURVEY RESULTS

During the past five years the number of rural schools in Wichita county, Texas, has been reduced from 34 to 21, according to a report of the progress those schools are making in the March number of "The Texas Outlook," the official publication of the Texas State Teachers Association. Realizing that small county schools are unsatisfactory for the adequate training of boys and girls, Wichita county school patrons are endeavoring to eliminate such schools wherever practicable.

Other improvements in the county made during the past five years are ewelve new buildings, four of which have large auditorium-gymnasiums for school and community uses; nine new teacherages, making a total of fourteen at the present time; more local financial support for the schools; better trained teachers, practically all of the present staff having had at least one year of college training in addition to high school graduation; secondary, school advantages for all children of the county; and transportation for pupils residing beyond walking distance of the larger schools.

The marked improvement in the schools of Wichita county, Texas, during recent years is significant because the changes resulted from a survey of the educational facilities of this county made in 1921-1922 by experts rfom the school of education of the University of Texas. A report of the survey with conclusions embodying recommendations for improvement was published as a bulletin of the state university and given wide circulation among the patrons of the county schools.

WHAT IS SUB-SOILING? WHERE IS IT SUCCESSFUL?

There appears to be an ocean or two between the U. S. experiment stations and the findings of the British station authorities on the subject of sub-soiling, says the Research Department of the National Association of Farm Equipment Manufacturers. Many of the so-called sub-soiling experiments in the United States and Canada have really been nothing more than "deep plowing" and the bringing to the surface of material from below the old plowing depths. The manufacturer and engineer looks upon sub-soiling as the loosening of the hard pan for the penetration of moisture, air and plant roots down below the old soil that has been used over and over. This new soil is not brought to the surface at all.

The Journal of the Ministry of Agriculture for January, 1925, and again for September, 1926, published articles contributed by the Institute of Agricultural Engineering, Oxford University, that are worthy of a few lines here as a lead on the subject. Deep plowing inverts the soil, so that the soil brought from below frequently requires considerable weathering, says the Oxford article. True sub-soiling aims at disturbing the lower soil without bringing it to the surface. Five-year experiments are being conducted ini Essex and Oxfordshire. Two aims are in view: to discover the number of years during which the beneficial effects produced by sub-soiling will last; and to determine the reasons which cause the increased fertility.

Sub-soiled and control plots have received identical treatments as to cultivation, manure and seeds, and three crops have been harvested in these Oxford experiments. No sub-soiling has been done since the plots were originally prepared in the spring of 1923. The results showed that on every one of the sub-soiled plots the yield was greater than on the control plots, which were plowed only without being sub-soiled. This extra yield was always sufficient to repay the extra cost of sub-soiling. The second year of the experiments continued to show increased yields from sub-soiling done two years previously; and the third crops also showed some increases, though not so marked in all cases.

ROADSIDE MARKETERS ORGANIZE

The Michigan Roadside Market Organization was recently formed as an aid to raising the standard of this form of marketing. New Jersey roadside farmers have also organized recently for the same purpose. Sanitation, obedience to the state laws on sales of dairy products, selling of only No. 1 fruits and vegetables, and the elimination of misrepresentation through concealed inferior products behind clever facing of packages, are aimed at in the new body. Such organizations seem destined to spread throughout the nation, says the Research Department of the National Association of Farm Equipment Manufacturers. The Michigan growers are quite efficient in the use of sprays and dusts in controlling insect and fungus diseases, so that the offering of only No. 1 fruit and consequent gain in quality and prices should be easy. Clean cultivation and proper seed bed preparation are also followed to keep down weeds and increase yields. Garden tractors, manure spreaders, fertilizer drills, diggers, bunchers and such modern equipment are standard on these farms.

At a speed of 15 miles per hour the tire wear on a macadam road has been found to be 4-10 of a pound of the tire per 1,000 miles, while at a 35 mile rate the wear is 55-100 pound for the same distance. This is an increase of over 37 per cent.

To prevent nails from splitting boards, cut off the point with nippers or a file and drive as usual.

STRONGER CONCRETE WITH LESS WATER

Experiments in concrete mixing which have led to the discovery of methods of making concrete 100 per cent stronger than that produced under present methods have been announced by the experiment station, Agricultural Engineering Department of Ohio State University.

The usual method of making concrete is to mix the ingredients and then add water "to suit the taste." The Ohio experiments have led to the announcement of a definite amount of water to be added for every sack of cement used to give concrete of any desired strength. The water and cement are first mixed and then the stone and gravel added last.

"Batches" mixed for two minutes were 25 per cent stronger than those mixed for half a minute. Mixtures made with the least possible amount of water were 115 per cent stronger than when enough water to make a "soupy" mixture was used. The concrete was sprinkled each day for three weeks before being used.

Another "concrete" suggestion comes from the Texas station. They proved in a recent experiment that Piggie likes his bath and shows his appreciation by making gains half a cent per pound cheaper than his less fortunate brother in the next pen who is compelled to undergo the summer's heat without the cooling influence of a sanitary hog wallow.

These wallows were made of concrete, varied in depth from seven inches at one end to 12 at the other, and can easily be constructed by any farmer with the aid of a small portable concrete mixer, gas engine and a few cents' worth of gasoline. Seven and a half to 10 square feet should be allowed for each 200-pound hog. A 1-2-3 mixture of cement, sand and crushed stone, reinforced with wire mesh is recommended by the Texas station as the best type of construction.

TEAHERS' HOMES NEEDED

There were 435 teachers' cottages in the state of Washington at the end of the school year 1925-1926, according to the state department of education of that state. This is an increase of four over the number reported one year previously. Thirty-eight of the thirty-nine counties in Washington now have teacherages. The number of teachers' home in Mississippi increased from 226 in 1923 to 330 in 1925. Throughout the United States the number of teacherages in connection with rural schools is steadily increasing. School patrons are beginning to realize that comfortable and attractive rooms or homes must be available for teachers before desirable ones can be secured and retained in rural schools.

Modern buildings, varying in size from the small two-room cottage for the teacher of a one-room school to the large type building for the dozen or more teachers of consolidated schools are found in nearly every state. Frequently there are one or more large teacherages in connection with consolidated schools located in small villages or in the open country and in addition one or more small cottages for faculty members with families. California, Oregon, Utah, Colorado, Texas, Kansas, and Minnesota, among other states, are providing teachers' homes in many rural communities.

NO MONEY, NO RELIEF

About the only farm relief legislation passed at the last session of congress—that which dibars all Canadian dairy produce unless it comes up to American standards—is threatened with death even though once very much alive.

Through failure to pass the deficiency bill the Trade Commission is without funds to make the law effective.

All other tariff walls will be reinforced and the manufacturer WILL be protected as per usual. So don't you cry, you'll get relief bye and bye.

—The Co-Operator.

$150,000,000,000 LOST IN FARM FIRES

Farm fires are annually causing a total loss of more than $150,000,000 in the United States, losses that are largely the result of carelessness. More fireproofing in the way of steel cribs, bins, and floors and even cement stave cribs or silos will also aid farm fireproofing. The use of lightning rods and the repair and cleaning of chimneys and furnaces will help. Every farm should have an adequate water system for fire emergency, also.

PICK 'EM UP, LAY 'EM DOWN!

An old Chinaman, delivering laundry in a mining camp, heard a noise and spied a huge bear sniffing his tracks in the newly fallen snoww.

"Huh," he gasped. "You likee my tracks, I makee some more!"

—The Co-Operator.

Do not leave paint brushes standing in water or in gasoline. Water spoils the bristles and gasoline dissolves the rubber cement in which they are set. Use turpentine and raw linseed oil for paint brushes, and turpentine for varnish brushes and keep in air tight containers.

If wire fences are grounded to permanent moisture every five or 10 rods the danger of stock being killed while near the fence during a thunder storm is materially decreased. This is a good insurance.

Labor-saving equipment is the broom that helps to sweep drudgery out of farm homes.

UNITED STATES DEPARTMENT OF AGRICULTURE. RADIO LESSONS.

POULTRY HOUSES

Lesson 2. Important Points in Poultry House Construction

There are general principles which apply in all cases of poultry-house construction, but local conditions determine to a large extent the exact type which will give best results.

The first essential in housing is comfort for the birds; unless they have comfortable quarters they can not be expected to lay well. To be comfortable, a house must provide plenty of room for the birds, be well supplied with fresh air, and always be dry.

Dryness in a house depends upon the circulation of fresh air. While an abundant supply of fresh air at all times is essential, it is important that no drafts be allowed to sweep through the house.

A sure indication of an improperly ventilated poultry house is the condensation of moisture on the walls and ceilings.

Moisture Indicates Poor Ventilation

Moisture is given off by the fowls in breathing, and this foul air, which contains carbon dioxide as well as other injurious gases, falls to the floor. If these are not carried off regularly, the atmosphere of the house becomes excessively damp and during cold weather this dampness collects on the walls and ceilings in the form of rime.

The position of windows is very important, since they are used not only to admit an abundance of light but also to provide fresh air. Too much glass tends to make the house too warm in the daytime and too cold at night; for this reason it is most satisfactory to use cotton cloth in place of some of the glass.

The cloth sections should be kept open except during storms and very cold weather. During the warmer seasons of the year the windows should be left open as much as possible.

Give Particular Thought to Convenience

The second essential feature in housing is convenience. The house should be of such size and shape that work in it can be done with ease.

The fixtures in the house should provide for every convenience; windows and cotton curtains should be easily adjustable; hoppers should be sufficient size to hold a quantity of grain; and nests should be easily accessible and removable.

The third essential feature in housing is economy. A new poultry house need not be expensive but it should be durable; the more durable the house the less the yearly cost of housing each bird.

The location of the poultry house has much influence on its success. It should be convenient for the attendant. It is desirable to have it in the shelter of large buildings or trees, which serve as protection against winds.

The soil of the poultry establishment should be naturally dry and well drained. In regard to the position of the house, it is best to have it face south or, in some sections, sightly southeast.

Of the various materials used in the construction of poultry houses, wood is of chief importance. The wood should be well seasoned, since green lumber is apt to warp, leaving cracks which permit drafts.

Yellow pine is used most in the construction of poultry houses. Concrete, since it is durable and sanitary, should be used for the foundation and floor. For roofing material, shingles or specially prepared roofing is used.

Determining the Size of the House

The size of a poultry house is determined by the number of birds to be housed, but it is not good commercial practice to keep too many birds in one flock, 10 being a good number.

A safe working rule is to allow about 4 square feet of floor space per bird. It is a good plan, however, to give the birds as much room as possible, keeping in mind the cost of construction per bird.

A long, narrow house is colder than a short deep one, because it is more inclined to be drafty. In a long house built to accommodate a large flock partitions should be placed about every 20 feet.

The house should be narrow enough to allow the sunlight to reach nearly all parts of the buiding, but deep enough, at the same time, to give ample protection to the fowls. Fifteen feet should be about the minimum depth. Portable houses must be of such depth as to allow being moved.

The shape of the roof influences the cost of construction. The steeper the pitch the greater the cost. On the other hand, the steeper the pitch the longer the roof will last.

Most roofs are made about one-sixth pitch, but wood-shingle roofs should be one-fourth pitch. A gable roof will allow a false ceiling to be put in the house, which is an advantage in many sections of the country since straw can be packed in the gable and the house kept warmer and drier.

FALL POULTRY MANAGEMENT PROBLEMS

Lesson 2. Culling the Laying Flock

Cull the laying flock to remove the poorest layers and save the best for layers the second year.

Egg production decreases about 25 per cent each succeeding year, but hens that laid poorly as pullets will decrease in production faster than hens which laid well in their first year.

Leghorns usually maintain better production in the second laying year than heavier breeds, but all flocks should have about half the number culled.

Culling saves feed and improves the quality of the yearlings, which will be used as breeders the next spring.

Points to Keep in Mind When Culling

In culling the laying flock keep the following things in mind:

Poor layers usually molt earlier than good layers.

Poor layers show much more yellow in their beak and shanks than good layers, the natural yellow pigment being bleached out after a hen has laid well.

Good layers usually have a bright, full eye, good width of head, good width and depth of body, but not tending to sage down behind.

The skin over the body of a good layer is thin and of fine texture, while that of the poor layer is frequently thick and coarse in texture.

Leghorn hens to be saved should weight at least 4 pounds each.

Plymouth Rocks, Rhode Island Reds and Wyandottes to be saved should weigh from 5 to 6 pounds each.

K. S. A. C. SPARKS

In the operation of an automobile one-third of the energy is lost to the cooling water, another one-third to the exhaust gases, and about two-thirds of the remainder is used in overcoming friction, leaving only a small percentage of the energy for road and wind resistance and excess power.

A pint of gasoline contains about 20,000 British thermal heat units which represents energy capable of raising nearly 12 million pounds one foot. In other words, there is enough energy in a pint of gasoline to blow a Ford a mile high in the air.

Whether the corn planter or lister be new or old it should be throughly limbered up and oiled before planting time. It is a long while between jobs and its joints get stiff.

Forest fires costing $18,000,000 in the south in 1926 ought to make southern land owners hot.

The Country Woman

HOME HINTS

(By Aunt Aggie of K. S. A. C.)

"The potatoes are done and you can get the cabbage on the table," I heard my sister telling Betty. And Betty proceeded to fish from the kettle a boiled potato, dish herself a small spoonful of cabbage and with one eye on the clock, for fear she'd be late to school, gulp the food down in about five minutes and rush off immediately.

And I wondered why Celia couldn't have prepared the meal so Betty could have had thirty minutes at least to chew her food before hurrying back to school, why she couldn't have regular meals, even if Ray is as irregular as a doctor about coming to eat. I knew Betty would come home about 4 o'clock just starved, get a handful of crackers and an apple or two to make up for the dinner she missed—and she did.

Celia does serve good wholesome food, though, and if you have time to eat, you'll be sure to get all you want and need, plenty of minerals, vitamines and calories. But that's just the point—the only meal we really have time to eat is the evening meal, and even that is rushed sometimes.

That evening after dishes and lessons were over, Betty sat down to read. About 10 o'clock, Ray put down his paper, took out his watch, and glanced at Betty. "Well," he addressed her, "time to go to bed."

"Mmm hum," mumbled Betty hunched over her book, "wait 'til I finish this chapter." She was in bed, finally, about 11 o'clock.

So that's why Betty looks malnourished, I made mental note and I checked off the causes one by one on my fingers. Irregular meals, bolted food and not enough because not time enough to eat, eating between meals, too little sleep, over exercise—she had played hard without ceasing until supper time—and poor posture. She has no tonsils, adenoids, nor bad teeth to cause malnutrition.

Did you know that somthing like 1-3 of the children in the United States are improperly nourished? Are you guilty of putting your child in this group?

A NEW DECALOGUE FOR MEN

Wichita, Kans. — Dr. L. Morgan Chambers, former Kansas City minister, pastor of St. Paul's Episcopal church here who recently gave a new decalogue for women, preached last week on a new set of commandments for men, married men in particular. The commandments are:

Husband, obey your wife; then shalt thou live long in the land and dwell in peace.

Thou shalt not have one moral standard for thyself and another for thy wife. Thou are the stronger of the two and should set the example in moral stability.

Thou shalt not lie to they wife, for she will surely find thee out.

Thou shalt not marry unless thou dost desire a home and family.

Remember that thou didst marry a human being and not an angel.

Thou shalt not complain to others that thy wife does not understand thee; for in this thou art an artful camoufleur.

Thou shalt praise they wife generously, for she has all the good qualities that made her winsome to thee in they bachelor days.

Thou shalt not stay out at nights.

Thou shalt go 50-50 in all thy financial matters, for they wife can do more with money than thou canst ever hope to do. Remember she is not a hired servant in thy house.

Thou shalt not hold thy religion in thy wife's name. Thou are the religuous head of the house.

THE GUIDANCE OF RURAL GIRLS

Significant of the trend of the times were the deliberations of a conference recently called in New York City to consider guidance, educational, recreational, social, and vocational, of rural girls. The conference was called by the Southern Woman's Educational Alliance, an organization interested in rural life, which has headquarters in Richmond, Virginia.

Girls from farms and small communities are seeking economic independence in constantly increasing numbers. The occupation question for farm girls is two-fold: First, for the girl who loves the country and desires to remain there; second, for the girl who does not care for rural life even though she may have grown up in the country, to whom the city will continue to offer the most promising future. For the former it is important to canvas and evaluate the occupational possibilities of rural life. For the latter it is necessary to canvas the opportunities offered in urban communities to rural girls of various levels of ability and education.

At the present time rural communities do not offer a large occupational choice to girls desiring to make a living and remain in the country. Here and there, however, unusual occupations have been profitably developed. The Alliance hopes to investigate and promote investigation of what occupations might with little difficulty be developed, and the kinds of training activities which, as far as can be ascertained, should be established in rural communities. Up-to-date, reliable information is needed along similar lines concerning urban occupations which appeal to country girls. Not only the demand for workers and their remuneration, but living conditions in industrial centers, need to be further investigated and the facts put in available form for the rural girl and her parents and her community before rather than after she leaves home to seek employment in the city. Few questions are more pertinent to the young woman than the selection of a vocation in which there is a reasonable chance of success and satisfaction.

GLORIFIED RICE

Add 1-2 cup rice to 3 quarts boiling water with 1 teaspoon salt. Cook 30 minutes or until tender and preserve shape of rice. Drain, rinse with 1 quart cold water and put in a cold place until ready to serve. Add 2 cups crushed pineapple, 10 marshmallows cut in fourths, 2-3 cup chopped nuts, 1-2 cup powdered sugar and a few grains salt. Fold in 1-2 pint cream beaten stiff and serve in glasses garnished with cherries.

DATE GEMS

1 cup flour
5 teaspoons baking powder
1-2 teaspoon salt
1 cup graham flour
1 cup chopped dates
1 1-2 cups milk
2 tablespoons melted butter or other fat

Sift flour, baking powder and salt together. Add graham flour and dates and mix thoroughly. Add milk and butter slowly, stirring constantly. Pour into greased muffin pans and bake in moderate oven 25 to 30 minutes. This makes 12 muffins.

RESOLUTIONS OF SYMPATHY

Whereas God in his infinite wisdom has seen fit to remove from our midst Mrs. Emma Kickham, the wife of our worthy brother Mr. James Kickham.

Therefore, be it resolved that we, the members of Kinney Ville Local Farmers Union, extend to the bereaved family our sincere sympathy.

Resolved that a copy of these resolutions be sent to the bereaved family, a copy be sent to the Farmers Union paper for publication, and a copy be spread upon the minutes of the local.

Norbert Jungman
Arch Little
Frank Chamberlin

RESOLUTIONS OF SYMPATHY

Whereas God in his infinite Wisdom has seen fit to remove from our midst our brother Philip Landwehr.

Be it resolved that we, the members of Pride Local extend to the bereaved family our sincere and heartfelt sympathy in this their hour of sorrow.

Be it further resolved that a copy be sent to the Kansas Union Farmer for publication, one to the bereaved family and one spread on the minutes.

Sam Most, Sec.-Treas.



5,000 WATCHES FREE

Look! 5,000 Genuine Stamford Watches given away free for advertising purposes. Regular $10 cushion shape model, has 12 size, 20 year engraved case. Brand new extra thin design, fully jewelled. Wonderful timekeeper. Raised numerals on dial. Looks like $50.00 model. Sent free and postpaid with every order received for a D'Arcy Fountain Pen. Its the famous blacked tipped red beauty. The pen with the 10 year guarantee, large solid gold point tipped in iridium. The smoothest writing pen—men's and women's model. In order to introduce this wonder fountain pen we offer a genuine Stamford watch free for advertising purposes.

Hurry, or you'll be too late. State if ladies or men's pen is wanted. On delivery of package pay postman only $2, no more. Then if pleased send us the entire balance of $3. in full payment, not a cent more—never. Pen and watch must please you one hundred per cent or we refund your money in full. Please enclose this advertisement with your request.

WE ASK NOTHING YOU PAY NOTHING

GLOBE SCIENTIFIC CO.
P. O. BOX 296, PITTSBURGH, PA.

Send me the pen and free watch in accordance with your special advertising offer described above

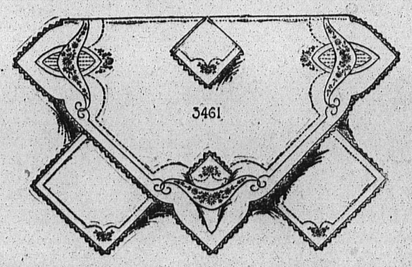
FREE WATCH COUPON

Name _____

Address _____

City _____

[ ] Check here if over 21 years of age.



NOVELTY PATCH POCKET LUNCHEON SET NO. 3461

This is a novelty set that has met with instant favor as it is made to be finished with hemstitched pocket for the napkin, and a section of the design is hemstitched, so that all that is necessary is to cut the hemstitching which leaves a picot edge pocket for the napkin. The embroidery designs shown are most simple, and can be easily worked as a detailed working chart, showing the exact color scheme is furnished with each set. Price of this set sent postpaid to any address only ninety cents.

Address Kansas Union Farmer,
Salina, Kansas Box 48



5770

5449

5449. Dress for Junior and Miss.

Cut in 4 Sizes: 14, 16, 18 and 20 years. A 16 year size, if made as shown in the large view will require 3 yards of 40 inch material, and 1/6 of a yard of contrasting material ¼ yard wide for facing on the yoke insert. If made of one material entirely and with peasant sleeves, it will require 3⅞ yards of 40 inch material. Price 15c.

5770. Child's Dress

Cut in 5 Sizes: 1, 2, 3, 4 and 5 years. A 3 year size requires 1½ yard of 27 inch material together with ⅜ yard of contrasting material. Price 15c.

FASHION BOOK NOTICE.

Send 12c in silver or stamps for our UP-TO-DATE SPRING & SUMMER 1927 BOOK OF FASHIONS, showing color plates, and containing 500 designs of Ladies', Misses' and Children's Patterns, a CONCISE and COMPREHENSIVE ARTICLE ON DRESSMAKING, ALSO SOME POINTS FOR THE NEEDLE (illustrating 30 of the various, simple stitches) all valuable hints to the home dressmaker.

OR USE THE FOLLOWING NOTICE,

Send 12c in silver or stamps for our UP-TO-DATE SPRING AND SUMMER 1927 BOOK OF FASHIONS.

Pattern Dept., Kansas Union Farmer,. Salina, Kansas. Box 48.

RESOLUTION OF SYMPATHY

Whereas God in his infinite Wisdom has seen fit to remove from our midst our brother C. J. Anderson,

And whereas, we, the membership of the Farmers Union and Fancy Creek Local 1610 recognize that we have lost a very loyal and unselfish member and the community a good citizen.

Therefore be it resolved, that we extend to the members of the bereaved family our sincere and heartfelt sympathy in this their hour of bereavement and sorrow .That a copy of these resolutions be sent to the local paper and one to the Kansas Union Farmer and one spread on the minutes of our local.

Oscar Carlson
J. A. Amnell,
Committee.



***CORRECT* feeding is 3/4 the battle of carrying them safely through**

You will find GOLD MEDAL FEEDS 100% dependable

Manufactured by
Washburn Crosby Company
Sold thru
FARMERS UNION JOBBING ASSOCIATION

Looking Ahead

The future of agriculture and live stock feeding rests more upon co-operation than any other one thing.

Great strides can be made by shipping your cattle, hogs and sheep to YOUR OWN FIRM. By doing so, you not only avail yourself of the best selling service obtainable, but you automatically REDUCE YOUR MARKETING EXPENSE. This result can only be attained by shipping to us.

A smooth working organization is at your service at all times, prepared to serve you in a manner worth while.

A letter from you will, enable us to inform you intelligently, and any advices from us may be absolutely depended upon. We take pleasure in replying to inquiries, and always welcome a line from a farmer or stockman at any time.

Ship to YOUR OWN firm. A dollar saved is a dollar made.

FARMERS UNION LIVE STOCK COMMISSION

YOUR OWN FIRM

Stock Yards **Kansas City, Mo.**

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 heading, 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.

CLASSIFIED ADVERTISING

BUILDING

That Hard-Earned Dollar

can buy better paint at lower prices. Write the Endurance Paint and Varnish Co., P. O. Box 133, Kansas City, Mo.

FARMS

FOR SALE—Ranches—New Mexico—Bargains. Any size. Box 653. Kansas City, Mo.

HAY

FOR SALE—One car load Alfalfa Hay Choice second and third cutting. Bright leafy and very best upland grown. $18.00 on track, Hanover, Kans. Geo. L. Kuntz, Hanover, Kans.

POOSITION WANTED

POSITION WANTED as Manager of Farmers Elevator. Have had 16 years experience and have always been employed. I feel capable of handling any job. Can get recommendations from companies for whom I have worked. Also from some of the Union Auditors and State Officials. I am for the Farmer and his cause. Address L. P. Salina, Kansas.

POULTRY AND EGGS

PORTER'S CHICKS WILL LAY—Leghorns, Rocks, Reds, Orpingtons, Wyandottes, Anconas, Minorcas, Langshans, Brahmas, Black Giants, Pure bred, Range raised. Postpaid. Live delivery guaranteed. Circular Free. Porter Chick Co., Winfield, Kansas.

MATHIS QUALITY CHICKS. Heavy layers. Leading breeds. $8.80 hundred up. Catalog Free. Mathis Farms, Box 112, Parsons, Kansas.

POULTRY

PURE STRAIN S. C. Buff leghorn Eggs, Post Paid. 100 $5.00—250 $10.00. Mrs. Jas. Dignan, Kelly, Kans.

FOR SALE—Buff Minorca Eggs $5.00 per hundred. Fred T. Stohs, Bremen, Kans.

PURE BRED Single Comb White Leghorns Eggs for Hatching $3.50 per 100. Katie Skelley, Della, Kansas.

CO-OPERATIVE CHICKS COST LESS

Cooperation Does It
ALL FLOCKS STATE ACCREDITED
Famous Laying Strains. Circular Free.
White, Brown Buff Leghorns 10c
Anconas, Heavy Assorted 10c
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Prompt live delivery Guaranteed, prepaid.
COOPERATIVE HATCHERY,
CHILLICOTHE, MO.

SEEDS AND PLANTS

Tomatoes, Frostproof Cabbage, Bermuda Onions. Good, hardy plants from grower. 200—50c; 500—$1.00; 1000—$1.75; 5000—$7.50. Peppers, Porto Rico Sweet Potatoes, 100—50c; 500—$1.50; 1000—$2.50. Prepaid. Southern Plant Co., Ponta, Texas.

STRAWBERRY Plants (Certified) The best grown; Senator Dunlap Klondikes and Aroma; 200, $1; 500, $2; 1,000, $3.50; progressive everbearing, $1 per 100; all postpaid; packed in damp moss and guaranteed to arrive in good live condition. Ideal Fruit Farm, Stilwell, Ok.

ALFALFA Seed—Frank Baum, Salina, Kansas.

WANTED—A car of Kaffir corn. Drexel Elevator and Merc. Co., Drexel, Mo.

FROST PROOF Cabbage and Onion plants. Open field grown, strong, well-rooted from treated seeds. Cabbage, fifty to bundle, labeled with variety name, damp moss to roots. Jersey Wakefield, Charleston Wakefield, Succession, Copenhagen, Early and Late Flat Dutch. Onions: Prizetaker, Crystal Wax and Yellow Bermuda, Parcel Post Prepaid, cabbage: 100, 50c; 200, 75c; 300, $1.00; 500, $1.25; 1,000, $2.00; 5,000, $8.00. Onions: 500, 90c; 1,000, $1.40; 6,000, $6.50. Express Collect, 6,000 and over cabbage, $1.00 thousand; onions, 75c thousand. Full count. Prompt shipment. Safe arrival. Satisfaction guaranteed. Write for free seed and plant catalog. UNION PLANT COMPANY, Texarkana, Ark.

TOBACCO

GUARANTEED HOMESPUN TOBACCO—Chewing, 5 lbs., $1.00; 10, $1.75; smoking, 10, $1.50; PIPE FREE. Pay when received. UNITED FARMERS, Bardwell, Kentucky.

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$6 PER THOUSAND
ENVELOPES
$5 PER THOUSAND
High Class Job Printing at Low Prices
THE GENERAL PRINTING CO.
Farmers Union Bldg.,
Salina, Kansas

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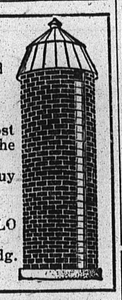
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Glazed or Unglazed
Permanence
Great Strength
Fine Appearance
Low First Cost
And the first cost the only cost.
Your advantage to buy early.
Write today
THE FARMERS SILO COMPANY
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KNOW the latest FACTS right from Washington, the center of farm news. The National Farm News is an independent weekly newspaper edited for farmers and rural folks by men who know agriculture. Prints truthful, "first hand" news and information not found in other newspapers. NOTHING ELSE LIKE IT. Special trial subscription offer 10 weeks for ——— **10c**

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The Kansas City Star

The news sources of The Kansas City Star reach into every nook and corner of the world. Twice a day The Star will bring into your home the latest happenings in the world, national and state affairs. Its service is as many-sided as human life. It includes sport, markets, humor, fiction, oil, fashions, legislative events, radio programs. It is a living panorama of history in the making. The big Sunday Star is a feature paper as well as a newspaper. It averages more than a hundred pages of timely, interesting reading and contains a handsome roto section and eight pages of color comics.

13 Issues a Week 15c

Send remittance at the rate of 15 cents a week, $7.80 a year, and address The Kansas City Star, Kansas City, Mo.

Price List of Local Supplies

Application cards ..... 20 for 5c
Credential blanks ..... 10 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
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
Farmers' Union Watch Fobs 50c

Cash Must Accompany Order. This is Necessary to Save Expense in Postage and Labor.
WRITE C. E. Brasted, Box 51, Salina, Kansas.

INSURANCE

Farmers' Union Members—

Your own Insurance Company gives you absolute protection at lowest cost.

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

Your Hail Insurance Company is the biggest and strongest Mutual Hail Company in Kansas, and the lowest in actual cost. Get in line.

The Farmers' Union Mutual Insurance Company of Kansas
CHAS. A. BROOM, Secretary.
SALINA, KANSAS
C. E. BRASTED, President — GRANT BLISS, Treasurer
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USE UNION WANT-ADS

We Can Save You Money On Your Life Insurance

Life insurance mortality statistics show that farmers are preferred risks.

The only way farmers can get the benefit of this lower death rate in the form of cheaper insurance is by patronizing a company that writes policies for farmers only.

The only way they can get insurance at actual cost is by insuring in a co-operative company.

The FARMERS' UNION MUTUAL LIFE INSURANCE COMPANY insures only members of the Farmers Union and it is strictly co-operative, return everything above cost to its policyholders in the form of patronage dividends.

It has over $7,000,000 of insurance in force, and over $300,000 assets.

It is owned and controlled by its farmer policy holders.

Fill out and mail the coupon today and we will tell you about our 'farmer life insurance at farmer cost" plan that will save you money.

FARMERS UNION MUTUAL LIFE INSURANCE COMPANY

706 Grand Ave. **Des Moines, Iowa.**

Farmers Union Mutual Life Insurance Co.,
500 Royal Union Bldg.,
Des Moines, Iowa.

Gentlemen:—

You may send me details rgearding your "farmer life insurance at farmer cost" plan, without any obligation on my part.

Name .....
Post Office .....
County .....
State .....

PRODUCE DEPARTMENT

GUY WEBSTER

"OUR AIMS AND METHODS DEFINED"

A co-operative group is much like a family in many respects. A family is happiest when the desires and aims of all the members are directed toward a common end and the personal prejudices are subserved to the common good. A co-operative group is identical with the family in this respect.

In the Produce Association, we have combined a large group of people representing every kind and degree of interest but, insofar as the Produce Association is concerned, they are notably uniform in their interests and harmonious in their efforts.

The success of the past and promise for the future of the group is possible because of this very, very fine spirit which prevails. As long as we maintain very definite goals to attain and these goals are worthy, we will continue to grow and prosper.

Our principal aim is the aim of the Farmers Union to protect and foster the farm as an economic unit by making it successful, and to strengthen the farm as a social unit by making it a good place to love and bring up families. The aim is to be attaaine dby the application of the Golden Rule in all our business and social relationss.

May we digress for a moment to remark right here that personally we believe that it is because of his strict adherence to this principle that Uncle John Tromble has such a hold on the hearts of the Farmers Union people of Kansas and the respect of all with whom he has dealings. It is a policy that wins.

In accordance with the general aim of the Farmers Union, the Produce Association started out with some very definite objectives. First to serve every farmer equally and all to the utmost of its ability; second, to win the confidence and respect of its business associates by fair dealings; and third, to build a standard of quality of produce that will guarantee economic prosperity. We have not yet won our goal but our progress is heartening and, by keeping the same spirit of co-operation we have had in the past, we are going to arrive.

MUDDY EGGS ARE EXPENSIVE

This is certainly a nice lot of rain we have been getting. In some parts of the state, it is too much; in other parts, it is just about enough; and in others, the ground could stand more moisture without hurt.

If you could see the "mud balls" (as the muddy eggs are called) that come to the Kansas City station, you would say we have been having entirely too much mud—or not enough care in keeping the mud off the eggs.

Muddy eggs are discounted heavily on the market. If the members who deliver eggs to the Produce Association knew just how much is lost on muddy eggs, they would take more care to deliver as few muddy eggs as possible. A dirty egg isn't necessarily damaged for use if used while fresh but it is a poor egg to put in storage and it is next to impossible to clean it and keep it as a first class storage egg.

Mr. Daley suggested in an article printed in a recent issue of the Kansas Union Farmer that, if laying hens were kept penned and provided with plenty of straw while the ground is muddy, the number of muddy eggs would be reduced to a minimum. From the standpoint of dollars and cents, it is worth trying.

This whole dissertation is for the purpose of helping the members to produce as high quality as possible. It is in line with our general policy of producing only first grade butter and eggs.

When you used to sell your eggs to a local buyer, he protected himself against loss on inferior eggs by reducing the price on eggs and taking what you delivered at one price. We do not expect the cost to the producer will be as heavy when marketed through his own co-operative but it is only reasonable that the net return at the end of the year will be large or small in direct proportion to the number of inferior quality eggs cream delivered.

Let's see what we con do about eliminating the muddy eggs the next time we have a muddy season. It is cheaper to keep eggs clean than to take the loss on dirty eggs.

Roy Fouts, of the Farmers Union Auditing Association, is at the Creamery making a semi-annual audit of the books.

By converting a second story apartment into offices, the office space at the Creamery has been enlarged at very little expense to take care of all the demands for office space for some time to come.

Those of you who saw the egg candling room under construction while in Kansas City for the annual meeting will appreciate something of the volume of eggs when you learn that space has already proved too small for the heavy season. An addition has been built and every foot of space in the whole room is used every minute of the day.

The membership campaign has come to a temporary half due to the weather. As soon as the roads permit, the work will be resumed in full force.

THE RADIO IN RURAL SHOOLS

Connecticut has joined those states officially sponsoring a broadcasting service for their rural schools. An interesting leaflet recently received from the Connecticut State Board of Education in the Bureau of Education, Department of the Interior, outlines a program to be broadcast to rural and other schools. The program is made up of instrumental musical selections by an orchestra, of fairy tales set to music by a contralto soloist, and several miscellaneous numbers. All are of high grade and by standard composers. It is to be assumed that the performance of the selections is also of artistic merit. Interest is added to the circular because of the fact that it gives a descriptive treatment of each of the selections presented in the program. These aid in cultivating music appreciation on the part of the children. Beside these printed descriptions, there are broadcast over the radio suggestions for teachers in methods of teaching songs. These suggetions the teachers are requested to note as dictated. Broadcasting and printed circulars and programs together constitute a real course in music appreciation. There is also an announcement to the effect that the station broadcasting will answer questions from teachers or children, conducting in this way a musical information service.

Rows of garden vegetables are better than rows of druggist's bottles on the shelf.

TAG IT OR NOT--

The "SUCCESS" Concentrate sack will be found by a roaming pig. He won't leave much in the sack because his name is "pig"; but he'll live thru it as pigs do and have pleasant memories of the time he, for once, got all the "SUCCESS" he wanted.

There's reason for his feeling that way too for "SUCCESS", when mixed with corn, is a perfect feed for growing pigs, fattening hogs and brood sows. Contains just the right proportion of animal and vegetable **proteins** and **minerals** to insure strong, healthy hogs. Contains **dried molasses**—a remarkable appetizer. Contains everything essential to normal, rapid hog development—EXCEPT CORN.

"SUCCESS" the new all-purpose feed for pigs and hogs. Try it!

Manufactured by United Bi-Products Company for

FARMERS UNION JOBBING ASSOCIATION

Kansas City, Missouri

Your "Hired Men"

At your Creamery in Kansas City were hired because of their knowledge and skill in making butter and handling eggs.

They are thoroughly co-operative and their constant effort is to market products that will make "Union Gold" brand well and favorably known.

They are interested in the success of your association. Why not market your cream and eggs where you will receive the benefit of this interested, efficient service of your own employees?

Farmers Union Co-operative Produce Association

SALESMAN WANTED

I am going to put some young or middle aged farmer in charge of a profitable business in this county within next thirty days



WALTER SCHWARZ, Ph. C.
General Manager
KKK MEDICINE COMPANY
KEOKUK, IOWA

And if the man I put in charge will get right into the harness and do what we tell him to do he will make money. Why not be that man yourself?

The business is that of selling staple products used in every farm home under a new plan that makes you welcome at every call. You are not asked to buy anything. We furnish the goods without charge and an instructor to teach you. We pay your traveling expenses—even when you run in home over night—and a liberal commission. All you furnish is a team or auto, your full time and best efforts.

If you want to become the manager of a business that grows better every day, backed by 27 years of success, you will write me today for further information.

OUR TRADE MARK

KKK

TAKEN FROM THE INDIAN NAME KEOKUK

Address your answer to

KKK Medicine Company

Keokuk, Iowa

STOCK MARKET

FARMERS UNION LIVE STOCK COMMISSION

Lower Market, But Well Pleased

Milo, Mo., April 13, 1927.

Farmers Union L. S. Commission,
Kansas City, Mo.;
Dear Sirs:—

Received the returns for two cars stock today. Was well pleased with the sales, as no one can help the low market.

Very truly,
Farmers Exchange,
H. L. Emery, Mgr.

KANSAS CITY, Mo., April 14—STEERS—Cattle weighing 1300 lbs. and over 25 higher, new top this week at 13.35. Packers want cattle to weigh over 1300 lbs. before they consider them heavy. Bulk of heavy steers selling at 12 to 13 cents; bulk of cattle weighing 1200 ot 1300 lbs. bringing 11 to 12 cents, and steers weighing 1000 ot 1200 lbs. 9.50 to 10.50. Shortfed plain quality 8.50 to 9.50. Lightweight shortfed cattle are 10 to 15 lower. Feeders in good demand and many shortfed steers are selling as feeders, the range being very wide between shortfed and finished cattle.

STOCKERS AND FEEDERS —Stockers fully steady, best light whitefaces 9.00 to 9.50. Fair to good 8 to 9 cents; best shorthorns 8.00 to 8.50, fair to good 7 to 8.

COWS, HEIFERS AND MIXED YEARLINGS—Mixed yearlings seling uneven, 25 to 50 lower for the week. Best mixed yearlings WE SOLD brought 10.25, odd head higher; real good kinds 9.25 to 10.00, bulk 8.25 to 9.25. Prime heifers 9 to 10 cents, good grades 8.50 to 9.00, medium to good around 8 cents, plain and heiferettes around 7 cents. Prime cows higher, 8 to 9 cents, real good 7 to 8 cents, medium to good 6.00 to 6.75, plain 5.00 to 5.50, low cutters 4.50 to 5.00, canners 4.00 to 4.25. Good springer cows 6.00 to 6.75; bulk stock cows 5.50 to 6.00, plain around a nickel. Lightweight feeding heifers 8.00 to 8.50; good stock heifers 7 to 8 cents, medium 6 to 7 cents, common to plain 5 to 6 cents.

CALVES AND BULLS—Veals active $1.00 to $1.50 higher; practical top 12.50; packers trying to buy theirs at 12 cents. Medium weight and heavy killers steary, at 8 to 9 cents. Fat calves weighing over 500 lbs. 50 to 75 lower in sympathy with yearling market, selling at 8.25 to 8.75. Stock calves steady Bu.lls active, 15 to 25 higher, heavy cornfeds 6.75 to 7.00, bolognas 6.00 to 6.65.

HOGS—This week started out mean, but is closing today nearly steady with Monday. Market today fairly active, 5 to 15 higher, mostly on strong weight butchers. Top 11.25 on 140s to 160s; 170s to 230s 10.75 to 11.00, 140s to 160s 11.00 to 11.25, 240s to 325s 10.30 to 10.70. Packing sows 9.00 to 9.75. Stags 8.75 to 9.75. Stock pigs 11.75 to 13.00.

SHEEP AND LAMBS —Lambs strong to 15 higher today; top wooled 16.25, shorn 14.25. Shorn Texas wethers 9.90. Texas goats 5.00.

FARMERS UNION LIVE STOCK COMMISSION

FARMERS UNION LIVE STOCK COMMISSION

Union Stock Yards, Chicago, Thursday, April 14, 1927.

$14.00 Paid for Choice Cattle

The steer trade was very active today, with a new top price on choice heavy cattle at $14.00 highest of the year. All grades of steers selling above the close last week and if receipts continue light we look for all weights to advance in price. Lent closes on Sunday and meat consumption should increase. Light steers are still selling below heavies but most feeders are making money as the price of corn remains low in comparison to fed cattle. Butcher market showed some decline on higher priced cows and heifers but medium grades met good demand at strong prices. Calves of medium quality are lower but better grades held steady. Stocker-feeder trade shows some decline. FARMERS UNION sales this WEEK CLEARLY show that YOUR OWN FIRM can GET THE PRICE and DO AS WELL FOR YOU as any one at CHICAGO. SHIP THAT NEXT LOAD TO THE UNION and get a LITTLE BETTER SERVICE than you have ever had before.

Hogs Higher Top $11.60, 300s at $10.80

Hog market 10 to 20c higher today, good shipping demand for lights and strong to 15c higher packer trade on butchers. The big packers paid $10.65 to $10.80 for hogs weighing 260 to 300. This indicates killers belief that meat consumption will increase with the close of Lent this week. Light hogs should gain most and the butcher market strengthen also. Hogs weighing 250 pounds and up should be marketed now. Here are some FARMERS UNION FEATURE SALES TODAY—

Harry Frye, Walcott, Iowa, load 300 lb hamps $10.80.

Farmers Co-op. Lost Nation, Ia., load 230 lb. $11.25.

Farmers Shipping, Wright, Ia., load 288 lbs. $10.80.

FARMERS UNION led Chicago market in hog receipts Monday this week. The Sales Department of Organized Farmers should lead every day in order to boost these hog prices. SHIP EVERYTHING TO THE UNION.

Top Wool Lambs $16.75, Clips $15.75

Light receipts and better demand for lambs has strengthened our market and we believe the coming week will show further gains; Farmers Union Sales this week indicate the range of prices here—

Fred Moore, Eaton, Colo., 83 lb. lambs Wednesday $16.65.

Harry H. Neson, Gilcrest, Colo., 88 lb. lambs $16.50.

C. M. Snodgrass, Ft. Morgan, Colo. 95 lb. lambs $16.25.

Clip lambs from corn belt, 2 cars 76 lb. $15.25.

Ship you lambs NOW to the FARMERS UNION LIVE STOCK COMMISSION

The dominating color in clothes for women this year seems to be a splash of the rainbow.

Department of Practical Co-Operation

We are changing the policy of this department, beginning the first of the year. The Meeting Notices that have appeared here to fore were 100% locals for 1926. At this time we are showing only those that are 100% for 1927. All 100% locals for 1927 that wish their meeting notice to be published will receive this service free of charge. Locals that are not paid up in full but want their meeting notice published can have space in this department for One Cent per word per week.

ALLEN COUNTY

LIBERTY LOCAL NO. 2148****
Meets the second and fourth Friday of the month. Ray Wilson, Sec.

DIAMOND LOCAL NO. 2081****
Meets the second and fourth Friday of each month. Mrs. R. C. Parish, Sec.

ALLEN CENTER LOCAL NO. 2155
Meets the first and third Tuesday of each month. Mrs. Jno. Page, Sec'y.

FAIRVIEW LOCAL NO. 2154****
Meets the first and third Wednesday nights of each month. Mrs. Chas. L. Stewart, Sec'y.

CHEROKEE COUNTY

NEUTRAL LOCAL NO. 2108****
Meets the first Tuesday of each month. C. A. Atkinson, Secretary.

ELLSWORTH COUNTY

LIBERTY LOCAL NO. 925****
Meets every first and third Monday of each month. Ed Mog, Sec'y

TRIVOLI LOCAL No. 1001 ****
Meets the first Monday evening in each month. W. H. Fleming, Sec'y

ELLSWORTH COUNTY

ADVANCE LOCAL NO. 1888****
Meets on the first Monday of each month. F. P. Svoboda, Sec'y.

ELLIS COUNTY

HAYS LOCAL NO. 864****
Meets the first Friday in each month, alternating Pleasant Hill at 7:30 in the evening with Hays Court House at 2:00 in the afternoon. Frank B. Pfeifer, Sec'y.

PLEASANT VALLEY LOCAL NO. 1804
Meets the first and third Monday of each month. Frank Reitmeyer, Sec'y.

GREENWOOD COUNTY

NEAL LOCAL No. 1313****
Meets the second and fourth Friday of each month. J. C. Graves, Sec.

GOVE COUNTY

PARK LOCAL NO. 909****
Meets the last Saturday of each month. Jas. Hein, Sec'y.

JEWELL COUNTY.

PLEASANT VALLEY LOCAL NO. 1309****
Meets the first and third Wednesday of each month.Wm. T. Flinn, Sec.

JOHNSON COUNTY

SHARON LOCAL NO. 1744 ****
Meets the last Friday evening of each month. Mrs. Gussie K. DeVault, Sec'y.

OTTAWA COUNTY

SAND CREEK LOCAL NO. 462****
Meets the second and last Friday of the month. Walter Lott, Sec.

RUSH COUNTY

SAND CREEK LOCAL NO. 804****
D Meets the first and third Friday of each month. A. R. Wilson, Sec.

SMITH COUNTY

OAK CREEK NO. 1135****
Meets at Stuart on the second Monday of each month. H. J. Schwarz, Sec'y.

STAFFORD COUNTY

UNION LOCAL NO. 2019****
Meets the second and fourth Friday of each month. J. W. Batchman, Sec.

TREGO COUNTY.

VODA LOCAL NO. 742.
Meets the fourth Friday in every month. Alfred Rensmeyer, Sec.-Treas.

WABAUNSEE COUNTY

FREEMONT LOCAL NO. 2014****
Meets the first and third Friday of the month. A. W. Eisenmenger, Sec.
month. A. W. Esenmenger, Sec.

EMMONS LOCAL NO. 783

Emmons Local No. 783 met April 8 with all the officers present and a large percent of the members present. A good busness meeting was held, after which the committee on entertainment took charge. An excellent program consisting of vocal and instrumental duets were rendered by Mrs. Elsie Mills and Mrs. Gertrude Dale with ukulele and piano accompaniment by Miss Belle Smith, followed by song by audience and violin and harp selections and a recitation by little Melba Von Waaden finished the program. Then came delicious refreshments, consisting of pineapple salad with whipped cream, cake and coffee, which all enjoyed, for like A. M. Kinney's poem, "You may be looking blue, But look cheerful and smile, The sun may be shining bright after while, Tho its cloudy today, Bright weather is near, Tomorrow the skies will be pleasant and clear. Don't knock on your neighbor, all gossip is ill, If you cannot speak kindly, you'd better keep still. Should you carry a chip on your shoulder and grouch, And cause every last one whom you meet to say 'Ouch,' Just bury your feelings beneath a broad smile, and try being a good-natured fellow a while. Then if something should happen to make you feel gay, Don't be selfish and keep it hidden away. But pass it along to the ones whom you meet, It will brighten your path as you walk down the street."

J. J. Waser, Sec'y-Treas.

BIG POOL MEETING

Members and officials of wheat pools of the world will assemble in Kansas City, Mo., May 5 for a three-day conference on wheat marketing problems. Delegates from far-away Russia, India, Argentina and Australia will be present, they have promised, as well as delegates from the nine state pools of the United States and the pools of Canada.

W. M. Jardine, secretary of agriculture and a member of the Kansas wheat pool; J. G. Gardiner, premier of Saskatchewan; John Bracken, premier of Manitoba; J. E. Brownlee, premier of Alberta, and A. J. McPhail, president of the selling agency at Winnipeg, through which all pooled wheat in the Dominion is sold, will address the conference. Presidents, general managers and secretaries of the various pools also will discuss commodity co-operative marketing and take part in the round table conferences which will follow.

Plans are being made to relay several talks at 5:30 p. m., May 5, through Station KFKK, Hastings, Neb., although arrangements have not been completed. Speeches given the evening of May 6 will be broadcast from WDAF, station of the Kansas City Star, at 6 o'clock, while addresses the evening of May 7 will be broadcast over the same station at 8 o'clock.

"Although international co-operation among pool organizations is a recent development, we have gone into the thing far enough to realize that it has vast possibilities and vast significance," says Ernest R. Downie, general manager of the Kansas wheat pool and a member of the executive committee of the international conference. "Wheat is a world commodity, the marketing of which calls for world action on the part of farmers. We expect a great attendance at the coming confeernce and feel sure that much good will result. It undoubtedly will be the greatest meeting of its kind yet held in this country, assembling, as it will, leaders in agricultural thought from the more important wheat-producing countries of the world."

COTTON GLUT SPURS CO-OP DEVELOPMENT

Southern Growers Turn to Marketing Associations as Aid.

Neck high in debt because of a bumper crop, the Southern planter today is generally considered in a position least enviable among American farmers.

But there is another side to the picture.

The cotton planter is hard hit. But the bountiful nature which bestowed upon him his record crop may yet be counted a benefactor. The odds against which he is now struggling bid fair, indeed, to assure the Southerner of a more stable agricultural situation than ever before in history.

Co-operation has been seized upon by the Southern growers as the answer to their present dilemma. The cotton slump has proven more forcefully than spoken argument the need for working together among the farmers of the cotton states. When both nature and government aid have proven unsubstantial, there is only one alternative—individual effort toward collective accomplishment.

—The Co-operator.

ONLY FARMER REMAINS UNORGANIZED

(By Frank O. Heulin, Stephen, Minn.)

When in 1920 the finance conference at Brussels decided to deflate the world, Mr. Samuel Gompers, then president of the American Federation of Labor, went before the American branch for the International Money Trust and avowed that labor should not be deflated.

He spoke with the voice of all the unions and organized labor in the United States, with the effect that labor has not been affected by the process of deflation.

The retail merchants, wholesale dealers, manufacturers, bankers and what not, are organized, and the members of their several organizations have to live up to laws and regulations governing them.

How can there be any farmer so stupid that he cannot see the absolute necessity of a farmers' organization, that the farmers themselves have control of?

Whether the President signed the Haugen bill or not, they certainly should be organized in such manner that they can have some say as to the policies under the system of the McNary-Haugen law, as these policies will be beyond our control, us farmers having no vote or voice as to the personnel of the commission in charge of the working out of the policies that come before the "Board of Farm Products Price Control" or what its name will be. Only by having control of our products can we guide our destinies to our welfare, and by pooling our several farm products can we have control, anad under our present social and economic system there is no other way to get and keep control of our own destinies.

In the name of common sense and our own welfare, let us join the Minnesota Wheat Growers, 100%, and stay joined.

Us farmers are looked upon as yokels and hayseeds, not able to look after our own business. We are knockked about from pillar to post simply because we have not the sense to pool not only our products, but our influence in society by organizing and stay organized.

Slogan:

Organized we are somebody.
Unorganized we are nobody.

SHARP KNIVES ARE HOUSEHOLD NEEDS

There is one piece of kitchen equipment that every homemaker owns—a dull butcher knife—in spite of the fact that she always needs a sharp one.

It will pay the housewife to invest in a good knife sharpener even though she can sharpen a knife with a few draws across a stone jar or stove pipe, declares Susan Z. Wilder, specialist of the South Dakota State College extension service. The house wife may use a butcher's stel, but there are knife sharpeners that are easier to use. One consists of two sets of wheels held securely in a frame. The frame is screwed to the work table in a convenient place. A knife is sharpened by drawing it with an even stroke between the wheels.

Cut down on the number of knives but have the few that you do own usable, advises Miss Wilder. Perhaps an agreement can also be reached by which the house knives will not be used outside. A knife of good steel, stainless, well sharpened, and in its place is a time-saver to the busy housewife. A butcher knife, bread knife, two paring knives and spatula are almost a necessity in every household.

The best knives are of stainless steel. The steel extends through the center of the wooden handle and has from two to three rivets to hold it in place. With careful treatment, the knife will hold an edge. Dropping a knife, throwing it in a drawer with other knives, or leaving it on the stove where it will heat destroyes the edge more than ordinary use. A knife may be hung in a wooden rack, steel spring rack, dropped into leather bands, or placed in a drawer with separate compartments lined with blotting paper.

A good butcher knife is six to eight inches in length—rather narrow blade. A chubby blade is not as satisfactory for every day use. It costs about $1.00. A paring knife has a slender tapering blade—cost 20c. A bread knife is longer than the butcher knife—cost $1.00. The spatula is made in different sizes. A good spatula must have a flexible blade—one that will bend almost at right angles and not break. One an inch and a quarter wide by nine inches long is a good size to buy. The wider spatula is fine to use as a plate scraper or to turn pancakes. The housewife will find many uses for it as soon as she owns one.

NOTHING BETTER THAN TURKEY WHEAT

"The fact that a certain brand of flour has been made from Turkey Red wheat, helps to sell it," says H. M. Bainer, director, The Southwestern Wheat Improvement Association. Continuing he says, "The Southwest has become famous as a wheat producing section because of its dependable Turkey wheat. No other wheat stands so universally high as this variety .This is true not only from the producers' standpoint but also from the standpoint of the miller and the baker. Kharkof and Kanred varieties are nothing more than strains of Turkey and are as good in most respects.

"Blackhull wheat is in a class by itself; it is new; it has some good points; it looks good and many farmers claim it is better than Turkey." But as a wheat farmer, himself, Mr. Bainer says, "I have watched Blackhull wheat from the time it began to spread and I am alarmed because of the way it is replacing Turkey. If Blackhull wheat was winter-hardy and would stand severe winters like Turkey, also if the flour from it would make as good bread, then wheat farmers of Kansas and Oklahoma would have nothing to fear. But as it is ,a severe winter will come along some of these times that will kill the entire acreage of Blackhull. But a still worse drawback, as I see it, is that the commercial bakers are refusing to buy flour made from Blackhull wheat because it makes poor bread compared with bread from Turkey wheat flour.

"After all, the 'proof is in the eating.' As farmers, we cannot continue to make profits by producing such crops as are penalized by the market or refused altogether. Let's play safe by sticking to Turkey Red, this variety started us right and will continue to carry us right. Let's at least divide our acreage and sow part of it to Turkey. Good pure Turkey seed will produce as much wheat per acre as any other variety and it will always have a market demand."

COLLEGE TAKES WATER SYSTEM TO FARM

The farm demand for running water in the home is now being felt in all sections of the United States, according to Extension Specialist Frank P. Hanson, University of Illinois, who recently completed a survey of United States agricultural colleges, many of which were visited personally in a trip to the Pacific coast and return. The University of Illinois program, inaugurated last year and started in nine different countries, is being used as a model by most of the other extension workers. In each county cooperating, at least eight farmers agreed to install some kind of water system under the direction of the extension service. The suggestions made by Prof. Hanson for a water sytem program are listed in these steps:

1. Select meeting places where movies can be shown and supper served.
2. Advertise meetings.
3. Organize community plays.
4. Get local dealer co-operation.
5. Provide moving picture machine and stereopticon.
6. Select co-operators who are seriously interested; eight can be seen in the two days given to each county co-operating.

Nine different counties are inaugurating the Farm Water Supply Project in Illinois this year, giving 18 counties in the two years the project has been functioning. After the first year, the installations in each county carry on as exhibits in the homes of the co-operators. Local plumbers and dealers are then expected to be equipped to serve the needs of the farm homes along standardized lines.

MANURE SPREADERS BIG CROP FACTORS

A record number of manure spreaders was produced and sold to farmers last year, according to estimates of the Research Department of the National Association of Farm Equipment Manufacturers. The Bureau of the Census gives 34,410 for 1924; 36,548 in 1923; and 24,023 in 1922. Sales in 1925 and 1926 showed a tremendeus increase over the previous two years, and the use of the spreader is becoming universal on the American farm. The post-war economics have focused the attention of the farmer to the high value of the manure pile and the economy of the spreader in applying the manure evenly when at its highest value. The increase of dairying with the litter carrier and swinging crane that makes it possible to clean the stables and dump the manure on the spreader without the wheelbarrow and a second handling by fork is also a big factor.

NOTICE TO MEMBERS.

The latest constitutions are for sale at this office. You can settle many arguments if you carry one in your pocket .Write to C. E. Brasted, Salina, Kansas, Box 51 enclosing 5c for the copy that is waiting for you.