



THE KANSAS UNION FARMER

Organization

Education

Co-operation

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SALINA, KANSAS, THURSDAY FEBRUARY 7, 1929

DISCUSSING THE REFERENDUM

Letters From Our Members

Salina, Kans., Feb. 1, 1929.
Mr. C. E. Brasted, Sec'y:

I am highly elated to learn the spirit and the views of a number of correspondents in your last week's issue on the question of raising the annual membership dues. It takes considerable more money now than it did fifteen or twenty years ago to accomplish anything—no matter what. The work of the F. E. & Co. Union has been sadly handicapped for many years due to the lack of fund with which to prosecute the work. It has been a wonder to me how our faithful officers have been able to keep the organization alive.

This Farmers organization means too much for the preservation of the industry that feeds the world to let it dwindle away thru a slow process of starvation. With this organization rests the only means of combating bad and dangerous legislation and the parasites that try to gnaw the life out of the toilers of the farm. We stand side and look on while this is being done or shall we be loyal to our own cause, our house and fireside—shall we expect big things being put over by our heads of the organization and kick them if they fail to do it and while we are standing in the background doing nothing to assist them. It is not a fact that we are spending money lavishly on automobiles, pleasure trips, picture shows and stylish clothing and clubs, etc., and we think nothing of this but when it comes to the question of paying two or three extra dollars per year to protect our inherited rights for justice, etc., then we are ready to squeal and knock and threaten to withdraw.

No, my friends, we'll never get anywhere at this rate. We must learn to be fair to ourselves and our organization and officers. I am perfectly in harmony with and can see the sense in raising the annual dues to a point where we can have a fund with which we can hire competent organizers to go out on the highways and byways and recruit the farmers and friends of the farmers to swell the ranks and help in the fight for equal rights and justice.

If we don't use our heads for the benefit of our own cause, we are sure to lose our cause if not our heads. We have been standing on the corners growing about "intrigues" and "losing out" long enough. If we dirt farmers and our true friends fail to join hands and organize and create a mighty power that can command the respect of the other organized powers in our country, and the foolishness of the world will laugh at us. No, let us get busy and back up our organization with funds and determination. You will remember Mr. Brasted that I have more than once talked to you along this line, viz., of a revival program and I am truly glad to see from your last week's issue that many of our live members are of the same spirit. I have paid my dues in advance for 1929 but I shall gladly accept a raise such as the organization may see fit to put on so that the good work may be started the sooner the better.

In conclusion, I wish to congratulate Mr. John Frost of Blue Rapids, Kansas, for the splendid article he had in the last issue of the Farmers Union on the subject of "Intangible Tax Laws are Unjust." This is a frightfully unjust and discriminating law and it hits the farmers harder than any other class of people. I was horrified the minute that law was passed and put my condemnation on it and it has proven to be just what I expected and said it would be—viz. the most ridiculous, discriminating and vile law that was ever passed by any legislature—and yet in spite of this positive fact you will notice that as soon as some half-way decent thinking legislator is trying to pass a bill to modify it how quickly it is thrown out of the hopper by being killed in the committee room as was the case with the Doerschlag bill to increase the mortgage registration fee to 25c per \$100.00 for the 1st year and 15c annually thereafter. The present law requires only 25c per \$100.00 regardless of whether the loan is made for one year or twenty years. Can any one see any justice in this? Yes, there are many other bad and discriminating laws on the statute books that need a sound lashing with a black snake at the hands of the fathers and mothers of this state who have been the victims of unfair legislation long enough. We need the Populist party, of early history back once more to do some "House Cleaning." Don't you think so?

S. I. Nelson,
445 So. Santa Fe, Salina, Kansas.
PRESENT INCOME SMALL: NEED VERY GREAT

Emporia, Kan., Jan. 28, 1929.
Mr. C. E. Huff,
Pres. Kans. Farmers Union,
Salina, Kans.
Dear President Huff: I read yours of Jan. 7th to the Committee on Constitution and By-Laws. Note the questions.

No. 1. What reason did the Committee have in mind that the dues should be raised from \$2.50 to \$2.75? No. 2. Why does the Committee believe the Amendment should be adopted?

First, we were given the report of the State Secretary that reveals the fact of the \$1.00 of the dues paid the State Union 84 cents was required to publish and mail the paper, leaving a balance of only 16 cents per member to pay the expense of the State Office, salaries of our officials, and carry the message to our members. We could plainly see that it is impossible to maintain such an organization as the Kansas Farmers Union and do the work that should be done on the small sum of 16 cents per member.

No. 2. We believe the Amendment ought to be adopted and make it possible for the State Organization to assist our local and county unions in building and maintaining the membership, to establish membership in new territory, to carry on the educational work in cooperation. Also to assist our local and state wide business associations, that we may reach farther in that great field of brother farmers and carry out the aims of those great pioneers that laid the foundation in the year of 1902 in the State of Texas for the Farmers Self Help Organization that we believe has done more for the American farmer than any movement that has ever started in the history of our nation. Let's keep the good work going.

HOWARD WHITAKER.

ORGANIZATION HAS GOTTEN RESULTS, FACES LARGE DEMANDS

Mr. C. E. Huff, Pres.,
Kansas Farmers Union,
Salina, Kansas.

Dear Mr. Huff: I am very much in favor of the raise in dues for Farmers Union members, as decided upon at the last State convention at Marysville, and put before membership for referendum vote.

The value of the farm organizations is becoming more evident every day. Many of the privileges that the farmer now enjoys, such as Rural Free Delivery, can be traced directly to the activities of farm organizations. The consideration being given the farm problems at this time, are to my judgment, a direct result of the influence exerted by farm organizations, and whether or not, there is any legislation enacted along this line, yet there is no doubt but that the influence of the business world has been very beneficial to the farmers as a class.

The increased calls upon the Union, as well as other organizations, the last few years, has made it necessary to have at their disposal, more funds than formerly were required, and I think the only way to raise these funds, is to make the suggested increase in dues. I don't suppose there is a trade union in operation in this country, that doesn't have an amount collected in annual dues, many times greater than the farmers union; neither do I think there is another organization which makes their funds go as far as ours.

I assure you of any help that I can give you, in giving this amendment the favorable consideration of the locals in our county.

Very truly yours,
CLYDE W. COFFMAN.

WOULD MEET PRESENT EMERGENCY, THEN FORMULATE WHOLE NEW PLAN

Mr. C. E. Huff,
And members of the Farmers Union:
Salina, Kansas.

The question is before us how shall we maintain, or finance, our state organization? We have the referendum to ballot on to raise the dues. There is no argument as to the need, or the good that could be accomplished had we sufficient funds. It is evident that if we maintain our organization we will have to perfect some plan to finance it. The question is, shall we raise the dues, or is there some more practical way? Personally I wouldn't object to the raising of the dues. My honest opinion is that it would not give us the desired relief. It would make a difference as to what we expect of our state organization. If we expect it to only carry on the missionary part it might be right and proper to depend on dues and free will offerings.

CHAS. SIMPSON STILL IN THE HOSPITAL

Chas. Simpson, the field man for your Farmers Union Insurance companies, is still in the hospital. The doctors think the treatments are doing what they expected they would do. It is slow, and probably will be several weeks before he will be able to be out at work again.

Mr. Simpson appreciates the kind messages that have come to him from all over the state, and wishes to thank all his friends for what they have done.

Or if we expect it to take an active part in our business, I think we should finance it in a business way and that could be through our business associations, both local and state wide. Our local business should bear the same relation to our state organization as the state of Kansas does to the United States, and finance the same. The Kansas Farmers Union has organized a number of business associations in the state. It is very important that we make a success of what we have, and if we could contribute some way to get our business associations to cooperate and pull together, we would not need to spend any more money for our state work. The state would automatically become organized. I think the first and most important thing for our state organization to do is to perfect the thing she has started. I think the stock in our state wide units should be owned only by local business associations, and not by individuals. This would eliminate the danger of the days of the home

(Continued on page four)

Plans For Storing Grain

Tanks for storing grain on farms of the Northwest, are a part of the 1929 program of the Farmers' Union Terminal Association, St. Paul, Minn. These tanks of about 1,500 bushels capacity will be sold to farmers and placed on the farms. When filled with wheat, durum or flax, they will be

sealed and insured, after which the association hopes to be able to make loans on the grain to the extent of 70 per cent of current market value, at a low rate of interest.—U. S. Dept. Agriculture Bulletin "Agricultural Co-operation."

A KANSAS MERCHANT STUDIES OUR MOVEMENT

(Continued from last week)

Emancipation From the Rule of Millionaires

Kansas was the center of the fight to abolish human slavery by which men were bought and sold as dumb creatures. May she become a leader in the emancipation from the rule of a few millionaires. Millionaires, created by high finance methods, millionaires who have been able to absorb all values created by the community, values that should go to those who create this value, known as community created value. At present a farmer who enjoys a good home and some of the luxuries which all desire and are entitled to must farm many acres. The result is the number of small home owning farmers is diminishing rapidly. Only the third generation from the days of the home

steadier when "Uncle Sam" was rich enough to give us all a farm" and we find but one fourth of our population rural. Many of our sons and daughters seeking employment in the cities. Here again I insist you cannot bring back the era of small home owning farmers with present over-crowding in other industries. Water seeks its level. As more efficient chair, or even cooperatives, we and our children will seize the most favorable opportunity. The same is true of the millions engaged in mining, manufacturing and transporting who scarcely make a living. These will come back to the farm and pull you down to the twenty three thousand new millionaires you with other labor have created in the past fourteen years. In 1914 seven thousand, now thirty thousand of them.

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The "Wee" Giant

It is said "There were giants in those days."

And so there are in these days.

Some of them are very big.

Others are only bulky.

A lad let a big idea sing into his head.

He became a giant to be reckoned with.

A big giant let a small rock sink into his head.

He became dead, requiring a large burial.

There are many giants, of various kinds and sizes.

There is a living, forceful giant in the Farmers Union.

Modest, unassuming, but what a power!

He is the "wee" giant.

He puts the real mark in our marketing.

He is full of the Right Idea.

"WE have met."

"WE have decided."

"WE will perform."

A stampede can't stop the Union.

A tornado can't turn it.

A cannon can't kill it.

Not while we have this WE giant.

We need only togetherness—

The power of the WE giant—

The biggest thing in the cooperative game.

I thank you.

Secretary-Manager's Report

This is the fifteenth annual meeting of the Stockholders of the Farmers Union Jobbing Association and it becomes my duty as well as a pleasure to submit to you my annual report. I shall not attempt to give you a long winded report as I feel that results are what you want rather than theories which may never be realized. We have had some very hectic times the past year. When our bank closed, this organization was a heavy stockholder as well as a depositor and had it not been for the friendly attitude of one of the big banks in Kansas City, it is very questionable whether we would not have closed our doors, but thanks to the loyal membership and the members who rallied with their assistance with their business, we have come out and showed the best year that the organization has ever seen from a net profit standpoint. We have paid all our interest on preferred stock and declared interest and paid it on the common stock and cleaned up all the loss caused by the bank which was something over \$47,000, and showing a small reserve which seems almost miraculous to me. Simply shows what can be done with this organization through proper management and

support of our constituents.

I know that you have an organization here that can give you just as good service as anyone on this terminal market, and I can see no reason why you shouldn't get behind it one hundred percent. We have some organizations that go all the way with us; in fact when they write a bill of lading they know of but one firm. Should this condition exist with ninety or one hundred percent of our organizations, we would soon be a financial structure that could be of a great service to the Farmers Union organization as well as to the common stockholders.

Our grain department is one of our best resources of revenue. We have handled right close to 3500 cars of grain on consignment and have purchased and sold something like 250 cars. This department is handled by myself and Mr. Crawford as assistant. Mr. Crawford is a young man that came to this organization from the farm about five or six years ago and has worked his way up from office boy to the grain desk, and the past membership that Mr. DeVos owned in his name. Mr. Crawford has proven himself to be very competent and

knows his job, and has accomplished this through hard work and attention to duty. I think you have in Mr. Crawford a very valuable man. I only wish that more of our farm boys could be taken into some of our organizations and trained in the co-operative work so that when we need men we could get them from our own ranks. So I am sure that your grain department is handled by men who have seen the grain in every stage and have come up to these positions through years of experience and hard work.

Our Salina office has handled about 500 cars through their purchase and sales department, besides a number of cars on consignment. We feel that the Salina office should be a great service to the members, especially west of Salina. They are able to let their grain come to Salina, stop there to be inspected and offered for sale; if the price is not satisfactory it can be sent on to Kansas City without any additional charge. This should prove to be a great service for people who can take advantage of it.

Hay
Our hay department has shown up (Continued on page four)

THE DIVINE RIGHT OF INTANGIBLES TO BE TAX EXEMPT

All Property Is Not Alike

The defenders of the doctrine of the divine right of intangible property to be tax exempt, say—"All" property is not alike. Some yields a high income while others yield a low income. Hence a uniform tax is not fair. The Legislature should give some property a low rate, or exemptions." Exactly correct as to the fact that incomes are not always alike, and vary greatly over a period of years. But the remedy is far wrong. The Legislature would have to meet once a year or oftener, and settle an awful row as to whose taxes went down and whose taxes went up. The logical remedy is the raising or revenue by an income tax that automatically adjusts everybody's tax by their net income. Uncle Sam has shown the way. Twelve states are beginning to follow. Let Kansas be the next.

Property Not Listed

"You can't find and put on the tax rolls intangible property, so why try to do the impossible," say the apologists for tax exemptions or a low rate for intangibles. The defenders of chicken stealing have the same inconvertible argument. The same high class defense is also used in the case of booze selling. But neither does the new Intangible Tax Law's appeal to the tax dodger's high sense of honor, appear to be very effective, either. Recently tax Commissioners Smith reported that of the \$350,000,000 of bank deposits of Mar. 1, 1928, that \$266,000,000, or 76%, were not listed on the tax rolls, even though the tax had very kindly been reduced to only 1/2%. Also, the owners of \$92,000,000 of building and loan stock remained just as stubbornly opposed to paying an average uniform tax of 2 1/2%. But the undeniable fact remains that under the old uniform tax rate, \$3,000,000 tax was collected from intangibles yearly, while now under the new low intangible rate only \$1,000,000 tax is collected.

Remedies For Tax Dodging

Experience has developed three remedies for tax dodging. 1st. Loyal and competent tax assessors will compel the listing of a large percent of intangibles. 2nd. The legal requirement of the prompt registration of mortgages, notes, stocks, bonds, accounts receivable, and other intangibles as a condition precedent to any suit for the collection of either interest or principal, will be very effective in getting intangibles on the tax rolls. 3rd. An income tax is the best way to reach intangibles. While the mortgage, note, money, stock certificate, or bond may be transferred to some other state to evade taxation, the income from these intangibles will very largely come home to the residence of the taxpayer, where it may be listed and taxed. An income tax applied at the source of the income will get the tax before it is scattered and difficult to locate. Particularly will it get the income from corporations that make profits in Kansas, but have their headquarters in other states.

Why Not Be Fair to All?

"Why not encourage home capital?" argue the defenders of exemptions for intangibles. Why encourage anybody by a direct subsidy out of the public treasury, for that is exactly what an exemption or a rebate of taxes amounts to? Why not be fair to all, and encourage all? We cannot give exemptions and encouragement to one class, without inflicting penalties and discouragement to every other class. During the past 8 years while agriculture struggled under a load of debt in the morass of deflation, farmers were not offered, nor did they ask, to be excused from paying their just share of public expense though many thousands of them were dispossessed of their homes and the savings of a lifetime. If any industry is to be encouraged, why not encourage our biggest, but most sorely pressed industry, agriculture? Why not encourage homes, rather than home capital?

Home Money Lenders Might Build Factory

"But you will drive capital out of the state unless you exempt intangibles as do Nebraska and Oklahoma," they warn. If home money lenders cannot compete with outside capital, they might build some factories. We need them. They might invest their money in farms. There are some for sale. They might step in the shoes of some regularly taxed industries and measure by the Golden Rule the rate of tax they should pay. But if the price of keeping any citizen, is to exempt him from support of the government, let him go. A citizen who will not share in the public expense of his country, is an undesirable citizen. Nothing is lost by his going. The money lender that threatens to leave Kansas if we tax his mortgages, or notes, or stocks, or bonds—this same money lender pays the full income tax to Uncle Sam on those same mortgages, notes, stocks, and bonds, and without threat to leave his country.

Cities Should Assess Their Property at a Fair Valuation

"But a man owning a mortgage drawing 5 per cent interest, and liv-

ing in a city where the tax is 3 per cent or 4 per cent or even 5 per cent, would have little or nothing left after paying the tax. Well, if he cannot afford the dazzling lights, the beautiful parks, the smooth pavements, and other lavish expenses of spendthrift cities, it is suggested that he had better move out into the country where such luxuries are not indulged in, and where taxes are not so high. However, if cities will assess their property at a fair valuation instead of assessing very low, sometimes as low as 30 per cent, and if they will assess all intangible property at the same percent of valuation as tangible property, and tax it at the same uniform rate, then their tax rate will not be very much higher than the country. Then the owner of a mortgage or other intangible could pay the regular tax, and still make a profit.

Figures From the Department of Agriculture

Why is it that the money lender is the only citizen that insists that his taxes must be exempted unless he makes at least 5 per cent or 10 per cent net? A merchant may be making only 3 per cent or 2 per cent or even be going bankrupt, yet he must pay his taxes just the same. Below are the figures of the Department of Agriculture (Crops and Markets, July 1928) showing the net profits of farm operators during the first 6 years of the great agricultural depression.

1921—4.2% loss
1922—2.3% loss
1923—1.2% profit
1924—1.6% profit
1925—3.2% profit
1926—3.6% profit.

Average 6 years—5 or 1/2% profit. Did farmers get their taxes exempted because they made only 1/2% profit during these 6 years? Did they get their taxes rebated during the year 1921 when they had a loss of 4.2%? No, it is well understood that every citizen must pay his taxes. For taxes are always a part of the overhead expenses of all business in return for the protection and encouragement of government. And no business calls offener on the machinery of government than does the business of the money lender.

Matter of Taxes Complicated

"But," say the pleaders for special favors for the holy intangibles, "You don't understand. The matter of taxes is complicated with the matter of interest. And it is best for the borrower and debtor that money be exempted from taxation, or given a very low rate. For then the borrower will get his loan for a much lower rate of interest. Reduce the money lenders' tax 1%. Then he will reduce his interest charge 1%. Isn't that fair?" Let us examine this crafty argument. If the decrease in the loaner's tax, and the decrease in the borrower's interest, were exactly the same, which would rarely, if ever, be the case, this arrangement would be fair between the loaner and the borrower only, but would be wholly unfair to that large number of taxpayers who were neither loaners nor borrowers—at least not continuously or to any extent. Reducing the loaners' taxes would increase all other taxpayers' taxes. This alleged deal between the loaner and the borrower would be made possible only at the expense of many taxpayers who had no share in the benefits of the exchange.

But this alleged fair deal between the loaner and the borrower has been very greatly misstated. As lenders live usually in the cities, they are, as a general rule, subject to average city tax of about 3 1/2%. Under the intangible tax laws, their taxes on their loans are reduced to 1/2% or less, making an actual reduction in their taxes of over 3 per cent. If they reduce their interest charges only 1 per cent, that would make a clear gain for them of over 2 per cent by the alleged fair deal. That is why they are so keen for the intangible tax laws. If the intangible tax laws gave a reduction in taxes equal only to the reduction in interest charges, there would be no demand whatever for these intangible exemption laws.

Mathematically Inaccurate

When the common plug citizen goes to the Court House to pay his taxes, he finds that said taxes have been figured on him exact to the cent. But the scientific gentlemen defending the intangible tax laws are exceedingly careless in figuring the reductions allowed by their intangible tax laws. In the country the intangibles get a reduction from the regular tax rate of about 1 per cent. But in the cities the reduction varies from about 2 per cent to as much as five per cent. These intangible tax exemptions are mathematically inaccurate.

Why Not Let Everyone Claim Tax Exemption

If the money lenders must have their taxes exempted in order that the grocery men have their taxes exempted in order that groceries may be lower? In fact the grocery men have the better of the argument, for everybody pays for groceries, while only a fraction of the people pay interest. And why should not the dry goods men have their taxes exempted, so that people could get their clothes cheaper? And why not ex-

(Continued on page four)

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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 advertisements, should be in seven days before 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, FEBRUARY 7, 1929

FARMERS ELEVATORS MAY RECOVER SMALL AMOUNTS FROM U. S. GRAIN CORPORATION CONTRACTS

During the war all grain elevators were operated under license and contract. The contract provided reimbursement by the Grain Corporation for carrying costs on grain in the elevator for which shipping facilities were not available, where such grain had to be carried more than 30 days. This, at least, is my recollection of the terms of contract.

It is said that some large operators were able to present the accounts in proper form and to secure reimbursement. But the Farmers elevators could not or did not do so.

Recently a measure passed both House and Senate, providing for an audit of the records of the Grain Corporation, and for the payment to the elevators of such amounts as are found to be due them. Cong. James G. Strong, of the 5th Kansas District, was a prime mover in the original bill last year and continued his support of it until final passage. It is my understanding that the claims will be cared for without attention being given by the elevators themselves. The bill as passed grants as attorneys' fees 15 per cent of the amount recovered. The remainder will be paid the elevators. It will not be much in any one case, but in the aggregate may be a considerable sum.

WITH THE LEGISLATURE

There are many measures in this session in which farmers are deeply concerned, not only as citizens but as a class. There is highway legislation. Everybody uses the major highways. This includes farmers, who in common with bankers and section hands own automobiles. So that farmers are interested just as are other citizens in the state highways, which constitute 7 per cent of the whole system.

But the farmers are almost alone in their deep interest in the 93 per cent of our roads. It should be safe to assume that 93 per cent of Kansas farms lie upon these secondary roads. Before the farmer can use the state highway he must first use the secondary road. If it is neglected and impassable the major highway is unavailable, and hence useless to the farmer. We are trying to make an emergency situation out of the fact that there are unfinished links in the chain of state highways, and propose to complete the whole system in two years. The road boosters insist that the good road has little value if a bad spot stops the traffic. By the same rule the 7 per cent sys-

tem has little value to farmers if the 93 per cent system is starved and neglected.

A case came to my attention lately. A farmer found it necessary to go to town. About half the distance was covered by a major highway, and it was in perfect condition. Four horses hauled his car to the highway and were tied to a 'phone pole to await his return. They then hauled him back home. Farmers as a class are alone interested vitally in keeping this great 93 per cent 'link' in our highway system in useful shape. No one else is greatly interested, it seems. The farmer will get his stuff to town because he must. He has no choice in the matter, and he will find a way. Nor can he pass the burden of extra cost on to the user of his products. He does not control his prices. So others need not worry greatly.

There is general agreement regarding the new highway laws, except as to the rise of funds for the 93 per cent of roads, and for refunds on payments heretofore made on the benefit district plan, etc. The road boosters want to use practically the whole fund on the 7 per cent, others want to build a 100 per cent system of roads, with special attention to the 7 per cent. The farm organizations will do all within their power to secure a law promoting a balanced program.

The intangible tax law and the mortgage registration law are slated for repeal. They ought to have been beneficial, but in practice they have been only disappointing. The National banks brought suit, and secured a refund of their taxes through-out the state. They secured a Federal statute which provides that they may not be taxed at a higher rate than competitive investments. Mortgages are such competitive investments. But the National banks in Kansas do not want the laws repealed. In fact they have agreed to pay their taxes hereafter, I am told, if the laws are allowed to stand. They want everyone else bound by law and themselves by agreement—an agreement not to do what they are now in the act of doing. They are sorry for what they are doing, and think it ought to be overlooked. The repeal seems certain.

Legislative sessions are always interesting, but this one is particularly so. It will deal with more matters vital to farmers, and indeed to all citizens, than is common. There are the schools, the roads, taxation, hail insurance by the state—a whole flock of important matters.

The farm organizations are maintaining a frank and open lobby in behalf of agricultural interests in Kansas. It buys no booze, throws no wild parties, has no slush funds. But it does propose to see that farmers get a square deal, so far as it is able to do so. A very large number of the members of both houses are co-operating splendidly in everything that seems fair.

FARM ORGANIZATIONS

Editorial in Topeka State Journal
This is the season of the year when many local farm organizations seek to renew or increase their membership. The services rendered by the leading groups with which Kansas farmers ally themselves is too well known to need discussion here. Some farmers belong to the bureau, the union and the grange. Many more belong to one group. Too many farmers lack membership in any of the farm organizations.

The value to the man on the land of collective action has been indicated many times. It is known and realized vaguely, perhaps, by most of those who have not taken a membership that makes them a part of an organized group. Various reasons are given for the failure to join with their neighbors. Perhaps indifference is nearer the true explanation than any other.

The time is coming soon, if it is not here, when a farmer cannot afford to ignore the advantages of membership in one or more organizations. The various plans proposed for farm relief legislation include the organization of agriculture into commodity or other groups. Conditions seem likely to force the farmer into organization, however reluctant he may be about it.

Farm organizations and their leaders have made mistakes and probably will make others. That is the penalty exacted from those who try to do something. But the objective of every farm organization is better living conditions for the millions who till the soil and their families. The improvement may be sought in social gatherings, in more

economical, efficient marketing methods or in the education of the members or thru all three.

Anything that makes for increased satisfaction, comfort and happiness in rural life deserves the support of every family on the land. The farmer, his wife and the boys and girls should be a part of some one or more of the Kansas agricultural bodies.

SAYS FEDERAL RESERVE SYSTEM POLICIES UNSOUND

The other night H. Parker Wihls, of Columbia University, spent in Washington before the District of Columbia Bankers Association. He discussed the manner in which the Federal Reserve system has been handled, and he handled the subject without gloves.

He declared, as reported, that a crisis approach in the economic history of the United States, and that there must be an immediate revision of prevailing policies to relieve the situation. He criticized the policies pursued as being poor banking, and condemns the "ill judged and untimely effort to supply foreign countries with gold, under conditions of doubtful wisdom. The Washington Post thus treats his address:

Characterizing the present situation as "serious," the speaker declared that the small business man has suffered from lack of credit, and every kind of business has suffered from high cost of it, the advance being from 20 to 50 per cent over 1927. Summarizing, he said that bankruptcies have increased very greatly, business profits have been continuously reduced so far as affects the rank and file of concerns, and that money has been extraordinarily high, though security values and earnings of the larger corporations have increased enormously.

Bank Management Blamed.
Dr. Willis cited the management of our banking system as one of the outstanding factors in bringing about this situation. He said the public is rightly inclined to visit some measure of criticism for the situation upon our central banking system, and cited three instances in which he said the Federal Reserve System has been "conspicuously wanting."

The first of these, the speaker held, was when it failed to restrain the inflation of the war period and the "credit debacle" which occurred in connection with the issue of Liberty bonds. Secondly, he said, it was unable to guard against the epidemic of bank failures which occurred between 1922 and 1923. Thirdly, he cited the failure to conserve its lending power and the permission it has granted for the development of an unparalleled era of over-speculation.

"The Federal Reserve system," he said, "has been bootlegging a great deal of credit to market operators, and they have used it freely, and at times recklessly. The immediate danger in the case to which I have already referred, the immediate problem which must be solved, is that of bringing about a readjustment in our use of credit which shall restore some portion of it, now diverted, to the channels where it is needed, while at the same time making a proper provision for the legitimate requirements of securities operations."

Too Late for Relief
The truth is, he declared, that the Federal Reserve system has been wasting its resources and following unsound banking principles in several distinct directions. It has gone far beyond the time when the Federal Reserve system can do anything to relieve the situation, although it might have in the past, he stated. In suggesting possible remedies, Dr. Willis said that first of all there should be some temporary partial suspension of moratorium with regard to over-issues of new securities. Next, he said, the principal bankers must undertake quite definitely to reduce their commitments on purely speculative or trading account to some figures taken as basic or normal. In the third place, he said, the Federal Reserve system must go entirely out of the business of furnishing bargain-counter credit, or of "bootlegging" its accommodations to the stock market.

Neighborhood Notes

A GROWING LOCAL

In a personal note to the editor, Anton Peterson, of local fame, says his local added eleven new members during 1928, took in one recently and has six good prospects. They are having good meetings. He speaks highly of their president, Henry Wesche, who sees to it that "everyone present" has a good time.

When a local lists "prospects" it is bound to grow. Some will take pains to see that prospects become members. A contest is often a fine thing, the losers to put on a feed for the winners and the new members. In a most every community there are people who ought to join the union, and who will do so when invited and urged.

UNION LOCAL 2019

Union local installs officers. The new officers are Bert Radke, president; A. L. Francis, vice-president; Leslie Bachman, secretary-treasurer; Richard Asher, doorkeeper; Arvin Van Hooser, conductor; Blaine O'Connor, reporter. 4-H club work is to be one of the major activities for the coming year. Any boy or girl interested in club work should decide one project and be at meeting February 8 at Union local. This don't mean you have to have your project by that time, just make up your mind on what you want and the Union will help get it if necessary. Club leaders for year to be selected at this meeting.

North Star is to be hosts to Union coming Friday night.

Ladies' Aid of Union are meeting Wednesday with Mrs. Henry Bachman as hostess.

County Lecturer A. J. Breen installed officers at Liberty recently.

He was accompanied by President Spencer and V. C. O'Connor. UNION LOCAL COR. MRS. R. E. BURKHALL, County Correspondent.

LINN COUNTY FIRST QUARTERLY MEETING

The county F. E. & C. U. of A. of Linn will hold its first quarterly meeting at Cadmus Wednesday, Feb. 20th. All officers elect please try and be present to be qualified for your respective offices. Basket dinner and short program. Let's be present and start the meeting at 10 a. m.

J. MONROE MARTIN, Secretary-Treasurer.

NOTICE TO STOCKHOLDERS

The 15th annual meeting of stockholders of the Washington County Farmers Union Co-operation Association will be held in the court room at Washington, Kansas, Feb. 13, 1929 at 10 a. m. All stockholders urged to attend.

HENRY WESCHE, Pres. A. H. HEIN, Sec.

CASCADE TUNNEL OPENED

The opening of the Cascade Tunnel through the heart of the Cascade Mountains in the State of Washington marks the completion of one of the most remarkable feats of modern times. When President Ralph Budd formally opened this eight mile channel through the Cascade Range his voice was heard over a radio hook-up from the tunnel entrance. Graham McNamee, known to all the radio lis-

teners, talking from the same spot, told the graphic story of what was happening. Then the crunching of car wheels on the rails, the whistle and the bell of the Oriental Limited, and the noise of the train and the bustle of its passengers, was heard in all parts of America where there were radio receiving sets. President-elect Hoover made a brief address from his home in Washington, in which he emphasized the engineering and the more far-reaching significance of the opening of the tunnel. Madam Schumann-Heink, America's favorite singer, was heard on the radio hook-up from San Francisco.

The Cascade Tunnel shortens the Great Northern Railway so that the route of the track of 75 miles over the mountain range is reduced to a level track of 8 miles. The road changes over from steam to electrical operation. One of the news dispatches of the event carried the following well worded summary:

"The new Cascade Tunnel and the re-location of twenty miles of approach on the east slope of the Cascades, together with the electrification of the entire Cascade crossing, is held to constitute the most important project of refinement of a transcontinental route ever undertaken. These improvements in effect eliminate the mountain barrier which separates the Pacific Slope from the great plains and Eastern manufacturing centers."

There has been no greater out-and-out national industrial event than the excavation of this tunnel. The job was attacked at both ends "and in the middle," and the calculations of the tunnelers were so well directed that when East meets West far down in the mountain depths their drills were only eight inches apart. Thirty-nine nine-ton electric locomotives had been used in the work. Drilling methods, electrically driven power shovels and all important modern mechanical methods served in the great task of breaking a world's record. After pressure was encountered and conquered, usually by the use of gelatin dynamite placed in the tubing and

wedged into and shot off in bore holes. In soft ground it was necessary to do considerable timbering. Pumping stations were maintained at different levels to keep the water out of the shafts. Caterpillar tractors and huge electrically operated shovels were utilized. The total amount of explosives used in blasting the tunnel is one of the outstanding features of the great undertaking, since it is estimated that more than 4,900,000 pounds of dynamite, were employed in breaking out the thoroughfare through the Cascade Tunnel.

This strange engineering achievement is one of the richest stories in all industries. Fiction is same in comparative mystery and interest. Whereas human beings toiled generations in building the pyramids, and years in shoveling out the grades and passes for our early railroads, modern engineering tunneled the Cascades within three years from the time the work was begun; thus breaking not by days, nor weeks, nor months, but by years, all records for speed in driving long tunnels through a mountain range in three years was made possible by limiting the amount of man power and substituting engineering efficiency, backed up with massive machinery and powerful explosives.

The original crossing of the Great Northern over the mountains in this country was in that day an unusual feat in engineering. In section of the Cascades there is some snowfall in almost every month of the year. The snow problems were among the greatest troubles of the railroad.

The new tunnel is lined with concrete, and Graham McNamee's description of it indicated that the first trip of the Oriental Limited was a pleasant event.

Modern science has completed its great task and in telling the story it is interesting to recall that it was only last May that President Coolidge in Washington pressed a button to blast away the last rock barrier separating the tunnels which made

STABILIZATION AND AGRICULTURE

"The success of any such effort to stabilize farm income by reducing the fluctuations in prices and production from year to year depends in large measure on the stability of the general price level. Wide changes in the general level of prices over a period of years, due to changes in the value of money, would make any effort to steady farm prices from year to year ruinously costly if not practically impossible, for farm prices are usually more seriously affected by general price changes than are other goods and services. Moreover, the alteration of real land values, interest rates, and wages which accompanies changes in the value of money seriously affects the economic position of agriculture as a whole.

"The extent to which governmental action in this matter is proper and desirable is one among the many unanswered questions in this field where knowledge is still uncertain and experience limited, but it is clear that every earnest and intelligent effort to increase the stability of prices merits the careful consideration of all who are interested in agricultural improvement and business security.

"Since 1921 our country has enjoyed comparative stability in the general price level which has played an important part in preserving a high degree of prosperity. Banking policy and credit control have exerted their influence in the direction of stability, and it is essential that they should always do so. But when powerful economic forces work adversely to stability, the influence of banking and credit control quickly finds its limitation. The general price level is a world phenomenon, and international cooperation seems necessary to guard against excessive and avoidable fluctuations. Every effort in this direction should be encouraged."

Business Men's Commission on Agriculture. The Condition of Agriculture in the U. S. and Measures for its Improvement. p. 187.

IT WAS NOT CAMPAIGN MATERIAL

The statement in Secretary of Labor Dan's letter to the Welsh newspaper that 86 per cent of the people of the United States are poor was not lifted from one of his campaign speeches.—Springfield Republican.

THEY WHO WAIT

By Elus
Upon a plaque of ivory, bony-hued,

the connection through the new Cascade railroad throughfare.

REPORT OF ANNUAL MEETING OF THE F. U. MUTUAL LIFE INS. CO., DES MOINES, IA.

The Farmers Union Mutual Life Insurance Company held their annual policyholders' meeting at Des Moines, Iowa on January 24th, 1929. Owing to a severe blizzard the attendance was small, approximately forty policyholders attended in person and about four hundred were represented by proxy.

The president, Milo Reno, was called to Washington, and the vice president, Mr. Cottrell was also absent, therefore, Mr. Thomas White was elected temporary chairman of the meeting. Mr. E. A. Kizer, Agency Supervisor, gave a report of the Agency department and showed that the Company has made a very sound and substantial growth of approximately two million dollars worth of insurance for 1928. He also stated that the lapses during the year were very low compared with other Companies. He stressed the fact that all Life Insurance agents job was to build the Farmers Union as well as selling Life Insurance.

The Medical Director, Mr. Wicher, called attention to the fact that the death rate of the Company in 1928 was only 8% of the expected death rate which proves beyond any doubt that the Company is writing preferred risks which is bound to result in higher dividend rates.

The report of Secretary Kissingner, revealed that the Company is very sound financially. The surplus has been increased in 1928 by about \$16,000.00 and the insurance in force is over ten million dollars distributed between 6271 Policyholders.

Summary of Operations in 1928
Ratio of Actual Exceeded death Claims 8%
Showing a savings in mortality of 92%
Total Income \$407,761.76
Increase in year \$70,541.18
Admitted Assets 633,684.50
Increase in year 188,127.52
Total Insurance in force 10,367,610.00
Increase in Total Insur. 1,818,860.00

Total Payment to Policyholders since organization of the company 134,815.60
Growth of Company Since Organization

Year	Admitted Assets	Insurance In Force
1922	\$ 7,254.58	763,000.00
1923	40,036.00	3,014,250.00
1924	110,564.29	3,947,750.00
1925	207,254.44	5,084,750.00
1926	303,042.17	6,790,750.00
1927	445,556.97	8,548,750.00
1928	633,684.50	10,367,610.00

The election of four directors were as follows: to fill the unexpired term of Harry Parmeter, for one year, James C. Norgaard, for three years, Milo Reno, De Bar and C. D. Satterfield.

Various agents gave reports of progress in the field, especially interesting was the report of Mr. Bonham of Iowa and John Anderson of Nebraska.

The Policyholders attended expressed their approval of the progress of the Company.

The first railway locomotives weighed only four or five tons. Now they weigh as much as 250 tons. Similarly, freight cars have increased from a few tons to over 100 tons capacity.

REFLECTIONS

Carved out in base relief, unlovely, crude,
Two women, withered, old and desolate,
Before a fire of spectral yellow, wait—
Wait on and on, in dusk perpetual,
Morn, noon and night, upon my study wall.

Patiently, calmly, placidly, they sit:
One idly dreams and one essays to knit.
Beside them, on the amber hearthstone blinks,
Black in the dusk, their household feline sphinx:
Emotionless, inscrutable, she peers
Across the listless glare of desert years.

Two women—widowed, old, disconsolate—
How slowly move the clock hands while they wait
So placidly, resignedly—for what?
Ah, patiently they wait who wait for naught!
Blest and secure they wait, for at four-score,
The years but pass, and give and take no more.

The peace of widowhood around them spread,
Of empty rooms and firelight flickering
Through dull, reluctant twilight hours that bring
No hope of dawn, yet hold the night at bay
With half remembered hosts of yesterday.

One drinks no more when one has drained the cup;
One thinks no more when one has given up
Life's tiresome riddles. Petty, trivial,
The things they prate of, there, upon the wall;
And quietly when ashes quench the fire,
They'll put the cat out, wind the clock, retire.

LIFE IS LIKE THAT
A little fellow of our acquaintance wants to know why vitamins were put in spinach and cod liver oil instead of in cake and candy.—Boston Transcript.

ONE MAN'S BANKRUPTCY IS ANOTHER'S FORTUNE

Probably more wealth has changed hands since 1920 as a result of post war deflation than in any like period within the history of the United States.
Bankruptcies have been occurring at a tremendous rate, and the money in-

OUT IN THE FIELDS WITH GOD
The little cares that fretted me,
I lost them yesterday,
Among the fields, above the sea,
Among the lowing of the herds,
Among the winds at play,
The rustling of the trees,
Among the singing of the birds,
The humming of the bees.

The foolish fears of what may pass,
I cast them all away
Among the clover-scented grass,
Among the new-mown hay;
Among the rustling of the corn,
Where drowsy poppies nod.

The Dry Goods Box

UNCLE ANDY TAKES ISSUE ON INTANGIBLE TAX, AND ON CASH BUSINESS BASIS

Frankfort, Kan., Jan. 25, 1929.
Mr. C. E. Huff:

Permit me to add my mite to the discussion of economic in "The Kansas Union Farmer." I may mention first the article on the intangible tax law from "Western Spirit," Paola.

There are two approaches to this knotty problem. If money and intangibles representing money were personal property and that alone, the article in question would be all right. There is another angle to it. Money is also our measure of values. It is the indispensable tool of trade. All credit is based on money. It is well known by students of the subject that the volume of money in general use determines the general price level of all commodities, barring unforeseen catastrophes. When money is plentiful times are good. People are usefully employed. Prices good. Debts being liquidated, etc. To the contrary scarce money means falling prices. Idle men. Factories closing down. Mortgage foreclosures. So-called over-production, because of under consumption, and kindred ills.

As I so often said publicly our big job is to keep enough money west of the Missouri River to do business with. The east has so many ways of getting it away from us. Then we have to borrow it back from there, thus setting in motion a drain of interest from west to east.

Taxing money or its representative intangibles tends to drive it out of our state. I hold no brief for bankers or money lenders or even interests. I write solely as a producing farmer and assert that farmers and business men cannot afford to tax intangibles equally with tangible property.

(which tax runs as high as 5 per cent in many Kansas towns). To go back to equal taxation means as we all know that money and intangibles are concealed from the assessor or seek asylum in our border states. There's close to our eyes that we fail to see the dollar just beyond. Or as the old saying goes, "cutting off our nose to spite our face." The state of Minnesota has had the intangible tax law U. S. Our job as farmers is to get into the credit game on our own account, to pool our capital and deposits and have interest coming our way rather than going to professional bankers. This is but another case of farmers taking the shotside view. All isn't gold that glitters.

ANDREW SHEARER.

involved runs into astounding sums. It has been a great day for receivers. In New York City alone more than \$17,000,000 was in the hands of receivers for liquidation last year, and the law seems only to recognize, and not to regulate and control receiverships.

The fact that in other years less was involved in bankruptcy than in three days of marked prosperity doubtless has something to do with this legal neglect. Now that it has become one of our major business enterprises should be done to prevent abuses in receivership.

The referee and receiver in New York are entitled to 6 per cent on the first \$500, 4 per cent on the next \$1,000 and 2 per cent on the balance liquidated. This would yield about one-half million dollars for last year's liquidation, and there are other benefits which receivers may enjoy, less direct but not less profitable. There would seem to be room for improvement in receivership, even if there is no tendency to prevent them.

VANISHED GLORY

Money talks, but none of us would believe the old dollar if it started telling us what it used to buy.—Boston Transcript.

COME LET US WORSHIP

Come let us worship today
Out where the wind blows free,
The church is the place for some to pray
But never has been for me.

Hand in hand and across the fields
Where nature has been least soiled,
There we may find the traces of God
By the hand of man unspoiled.

No doctrine we'll have but the love of man
And service our only creed;
We'll lend a smile and a helping hand
To all whom we find in need.

No special day will we set apart
For our journey away to Heaven;
But we'll carry on with a cheerful heart
Each of the days in seven.

Every place is a holy place
Highway or field or mart.
Every day is a holy day
To him with a reverent heart.
At evening we'll sit beneath the stars
And dream of the time to be
The church is the place for some to pray
But never has been for me.
C. E. HEDGES, Maple Hill.

Where ill thoughts die and good are born,
Out in the fields with God.
—Author Unknown.

The steel framework of buildings and bridges is now being constructed without a single rivet in its makeup. Electric arc welding does the job.

The first bridge was a tree felled across the stream. The latest are monstrous monuments to man's ingenuity, weighing thousands of tons, spanning more than 1,800 feet.

Ladies' Auxiliary

NOTICE

ALL LADIES AUXILIARY DUES SHOULD BE SENT DIRECT TO THE STATE SECRETARY, MRS. MAY INGLE, MICHIGAN VALLEY, KANSAS.

THE AUXILIARY DUES ARE \$1 YOU KEEP 30c IN YOUR LOCAL SEND 70c TO THE STATE SECRETARY. THEN 20c OF THIS IS

SENT BACK TO YOUR COUNTY ORGANIZATION IF YOU HAVE ONE. IF YOU DO NOT HAVE ONE THE STATE WILL KEEP IT IN THE TREASURY UNTIL YOU DO ORGANIZE THEN YOU ARE ENTITLED TO ALL THE COUNTY DUES FROM DATE OF ORGANIZATION.

Junior Co-operators

MEMBERSHIP LIST

ADDIE HARDIN—Kincaid.
JULIA POWELL—Colony.
HELEN HOLCOM—Baldwin.
LORETTA SIMECKA—Della.
NAOMI KITCHEN—Lyndon.
HELEN CENTLIVRE—Mont Ida.
KEITH CENTLIVRE—Mont Ida.
PETE CENTLIVRE—Mont Ida.
CLINTON DONALD—Kincaid.
HOWARD DONALD—Kincaid.
GEORGIA GRACE COFFMAN—Madison.
HELEN BARTZ—Rush Center.
MILDRED NELSON—Ottawa.
MARGERY JEAN KRESIE—Meriden.
PHYLLIS TURMAN—Ransom.
NADINE GUGGISBERG—Burns.
MAY NEWTON—Utica.
VERA FUNK—Utica.
DOROTHY KRAISINGER—Timken.
LUCILE GRETTE—Kincaid, Kansas.
GEORGANA OLEJNIK—Rossville.
NADINE E. NEIDENTHAL—Timken.
RICHARD SCHIEFFELBUSCH—Oswatimie.
LUCILE WILSON—LaCrosse.
GLADYS M. COLLINS—Ulysses, Kansas.
MELBA PECENKA—Bremen, Kansas.
MAX SCHIEFFELBUSCH—Oswatimie, Kansas.
KATHLEEN RUDOLPH, Scott City.
JUNIOR RUDOLPH, Scott City.
MILDRED ROGERS, Ogallah.
NAOMI JEAN ROGERS, Ogallah.
IVAH JONES—Norton.
RUFUS MILLER—Maple Hill.
JEAN MILLER—Maple Hill.
WILBUR LEE—Michigan Valley.
FLOYD LEE—Michigan Valley.
MARY HEININGER—Bem.
MAEBELLE FINK—Alma.
MARGARET ZIMMERMAN—Belle Plains.
LOUISE ZIMMERMAN—Belle Plains.
NED CORLEY—Westphalia.

ATTENTION JUNIOR CO-OPERATORS

My, how pleased we are to see so many nice letters on the Junior page. Aunt Patience should be so happy as the one thing she likes best is her Juniors, and their letters. Now folks listen, can't you get some of our little friends who have not yet become interested in the Juniors to write that letter to Aunt Patience so that they may yet receive their scrap book and their button, and then just think how glad they will be to try the lessons after you tell them how much fun it is going to be, when we have a great big organization all our own. It is not too late to begin on the lessons, but I know you will be pleased with them when you get them.

We will have an Honor Roll for any Junior that gets three other Juniors during the year to become members of the Junior Co-operatives.

Alright let's go, for a review of the lesson. First, I want to give you a little story to show you just the sort of spirit in which we should enter this work. Which is to "Do your best, your very best, and do it every day, little child, larger child, that's the wisest way."

THE LITTLE STORY

"Once upon a time a good rich man, wishing to help a poor carpenter and his family, ordered him to build a cottage upon a certain lot, then went away for a long time.

The carpenter, knowing that he would not be watched, used poor lumber and did careless work in all parts where it would not show.

When the rich man came back he said to the carpenter: "This house is yours. Here is the deed. It is my gift to you." Then the poor man, who had been so poor, was now a rich man.

Girls and boys should always make an effort to do the best they can, no matter what the task. Not only because it is right that they do this but very often as in the case of the poor carpenter, they may take away from the future something that is important.

Nothing adds to self respect like a clear conscience of work well done. Remember the motto, whatever is worth doing is worth doing well.

THE QUESTION

From what source did the first families obtain food and clothing, as told in your first history lesson in the junior work?

What was one of the ancient laws of the Jews in regard to owning the land which one worked?

What other ideas of interest have you found by reading this history lesson?

CONSTITUTION

What Constitution are we going to study?

What was the State Union Constitution?

What is the object of the Farmer's Union of Kansas?

ARITHMETIC

Juniors from eight to twelve years, what is your answer to the first problem in the lesson?

Write the little story for publication, also to count in the grading. Juniors of twelve years or more, have you solved the problem in the lesson and what is the result?

Do you think she sold the chickens when she should to obtain the best returns on the investments?

Tell your reasons for your ideas on the matter.

READING

Tell in your own words the story of the "Seven Sons."

Tell me in your own words what lesson is taught in the story.

Now then we do not believe the lessons will be hard, and we hope that you enjoy doing them.

I wonder how many know another story about co-operation, will you send it to Aunt Patience and she will send it to me, and we will use them in the lessons and if we get more stories than we can use in the lessons, we will publish them in the paper, and we can profit by reading them if we do not have the time to study them all. Now Juniors try hard to find some good stories on co-operation, while we can find plenty of them, yet we have always found in our school work, that a teacher who does all the lecturing, usually doesn't get the best results. So come on now, we've made a fine start, let's make the rest so because we take up so much room. No, that wouldn't be co-operation, let's make them help to keep up with us. That's the berries. Do instructors use slang? Well maybe, sometimes.

Send your papers to Aunt Patience, and she will send them to the grading committee. Aunt Patience is the George who is going to have a lot of work to do, but she likes it, stack it up for her.

Sincerely,
Your Junior Instructor.

JUNIOR CO-OPERATORS

I know you will be as disappointed as I am to open your paper and find that there is not a single new letter.

The one thing that saves our department from being a complete flop this week is a nice letter and a list of questions from our JUNIOR INSTRUCTOR. I was never so glad of anything as I was to get her letter in the mail this week.

Each Junior who has written letters has a book, is duty bound by a promise to answer these questions, send your answers here the same as you have sent your letters. I will send them on to Mrs. Campbell.

All who read the paper are welcome to answer the questions. Any new Juniors who answer the questions will be entitled to membership and will receive a book, and your pin along with the rest.

The pins are delayed, as I am unable to find just the kind that I want, but I know you will be pleased with them when you get them.

Read Mrs. Campbell's letter carefully, how many will try to get new members, as she has suggested? Every one, I hope.

Will close this time hoping that we will get a flood of letters next week. It is so much easier to work with you when you are interested.

Yours lovingly,
Aunt Patience.

ANAGRAM

(Ages fourteen to sixteen years)
Am composed of twenty-six letters.

My 9, 15, 6, 16, 5 was the home of a leper.

My 18, 16, 19, 3, 11, 20 was a ruler of Judea.

My 26, 5, 25, 14 was a disobedient king of Israel.

My 7, 5, 17, 2, 1, 16 was an Old Testament queen.

My 10, 3, 6, 5, 4 was Lot's grand-father.

My 5, 23, 21, 24, 21 was where John was baptized.

My 12, 18, 22, 4 was a Moabitish damsel.

YOUR NICHE

There's a niche for you in the world, my boy.

A corner for you to fill;
And it waits today along life's way.
For the boy with a frank "I will!"
So, lad, be true; the world wants you
In the corner that you may fill.

There's a niche for you in the world, my girl.

A corner for you to fill;
For the girl who's kind and pure in mind,
A place that is waiting still.
So, lass, be true; the world wants you
In the corner that you may fill.

AS THE TWIG IS BENT

According to John B. Rockefeller, Jr., it is a good thing for any boy to work his way up from the bottom.

And Mr. Rockefeller adds: "I have sometimes regretted that I did not have that sort of a chance, and I have coveted it for my boys."

ARITHMETIC

Juniors from eight to twelve years, what is your answer to the first problem in the lesson?



6411 Ladies' Morning Frock. Cut in 6 Sizes: 34, 36, 38, 40, 42 and 44 inches bust measure. A 38 inch size, with long sleeves requires 4 yards of 32 inch material. If made with short sleeves the material required will be 1/3 yard less. The width of the dress at the lower edge with fullness extended is 64 inches. To finish with bias binding as illustrated will require 2 1/2 yards. Price 15c.

5761 Girls' Apron. Cut in 5 Sizes: 4, 6, 8, 10 and 12 years. A 10 year size requires 1 1/2 yard of 36 inch material. Price 15c.

FASHION BOOK NOTICE

Send 12c in silver or stamps for our UP-TO-DATE SPRING & SUMMER 1929 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 & SUMMER 1929 BOOK OF FASHIONS.

"The essence of the problem, it seems to me, is this: that the will of the majority should not be arbitrarily imposed upon the child. Until it is eight or ten, it is impossible to discuss the reason for many things, but after that parental guidance can be easily taken the form of discussion and suggestion."

"Children should be helped to form the habit of doing things for themselves—things that need to be done—whether they like to do them or not. I think that many children of today are not developing the will power and self-mastery that are essential to the solution of life's problems."

"My father had to chop wood and do the milking. He probably didn't like doing the chores any better than most boys, but he acquired the habit of doing the things he did not like to do. His will was trained, and he did him to cope with other difficulties."

John D. Jr. has applied these principles in bringing up his own children. To teach them the fundamentals of economics, he gave them each an allowance of thirty cents a week when they were seven or eight years old. The understanding was that they were to save and to give as well as spend. And he made them keep their own accounts, which he audited weekly. A few years later, when they were getting a dollar a week for spending money, Mr. Rockefeller instituted a system of rewards and demerits, designed to teach the children accuracy in keeping their accounts. If the account book was correct, the child got \$1.05 the following week; if incorrect, 95 cents.

"This system is of value because of its underlying principle," says Mr. Rockefeller.

THE BLUE AND THE GRAY

Sixty-four years ago there ended a struggle which had threatened the very existence of our nation. A struggle in which two sections of our country had arrayed themselves against each other and fought for years with bitter hatred. At that time it seemed to many impossible that the wound would ever heal, that enemies could be forgotten. Today, so complete has been the reunion of the two factions that it seems even more impossible that such a tragic affair could have occurred.

There remain but a few of the Blue and the Gray who fought so valiantly and stubbornly for what each believed to be the right. With the passage of years they have forgiven and forgotten. Since the time of that futile conflict their descendants have fought side by side and with equal valor for the glory of the Stars and Stripes. It could not be said those of the North are more patriotic than those of the South.

These remaining few are fast succumbing to the ravages of time. While there are yet some of those two great hosts for whom plans have not been sounded, it is planned that there be held, in the city of Washington in the year 1929, a grand reunion.

To this end Congressman Edgar Howard, of Nebraska, has introduced a bill to provide for an appropriation to bear the expense of such a reunion and the appointment of a commission to carry out the plans. The commission, as provided in the bill, would consist of the General of the United States Army, the commander of the Spanish-American War Veterans, the commander of Veterans of American Legion, the commander of Veterans of Foreign Wars, and such other persons as the President of the United States may appoint.

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

PLANTS AND SEEDS

FROST PROOF CABBAGE and Bermuda Onion Plants. Open field grown, well-rooted, strong. Treated seeds. Cabbage each bunch fifty, mossed, labeled with variety name. Early Jersey Wakefield, Charleston Wakefield, Succession, Copenhagen, Early Dutch, Late Dutch, Postpaid: 200, \$1.75; 300, \$1.00; 500, \$1.25; 1000, \$2.00; 2500, \$4.50. Express Collect: 2500, \$2.50. Onions: Prizetaker, Crystal Wax and Yellow Bermuda, Postpaid: 500, \$7.75; 1000, \$12.50; 2000, \$20.00. Express Collect: 5000, \$45.00. Full count, prompt shipment, safe arrival, satisfaction guaranteed. Write for catalog. Union Plant Company, Texarkana, Arkansas.

RED CLOVER, \$13; Alfalfa, \$9; Alsike Clover, \$15; White Sweet Clover, \$2.75; Timothy, \$3.50; Mixed Alsike and Timothy, \$5; Mixed Red Clover and Timothy, \$5; bays free. Samples and prices on request. Write for Standard Seed Co., 21 East Fifth Street, Kansas City, Mo.

WANTED TO BUY

POULTRY

MATHIS QUALITY CHICKS, heavy layers. Leading breeds. \$7.95 hundred up. 100% alive. Catalogue Free. Chicks guaranteed. Mathis Farms, Box 112, Parsons, Kansas.

FOR SALE

BURROUGHS Electric Posting Machine, suitable for all posting and bookkeeping needs. This machine is in good condition and every way. Has used two years after reconditioning and guaranteed good as new. Write to John Fabrizius, Wakeney, Kansas, for low price.

MISCELLANEOUS

I WANT THE FACTS, good or bad, if they are only facts, about THE FEDERAL FARM LOAN SYSTEM. Facts from the bond owner, the stockholder, the dealer, the rejected applicant, the delinquent borrower who has been or who may soon be foreclosed. Perhaps I can help, at least I can surprise you. No fees—no traps. Address: Xeno W. Patman, Harrisburg, Pennsylvania.

Whereas Almighty God in His wisdom has called our brother, Cary P. Roush to his reward, and he has left behind him a large and valuable estate, we, the undersigned, do hereby certify that the said Cary P. Roush has left behind him a large and valuable estate, and we, the undersigned, do hereby certify that the said Cary P. Roush has left behind him a large and valuable estate.

Not Galileo, with his dreaming power. Nor great Columbus, master of the gale. Chartered for Time, such harbors for man's flight. Lured by another Odyssey, a Grail. They climbed the heavens, Byrd in his white hour. Lindbergh, an eagle sweeping through the night.

Livestock Market

FARMERS UNION LIVE STOCK COMMISSION

Kansas City, Mo., Jan. 31, 1929.

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Jerusalem, Athens, and Rome obtained their water supply from distant places conveyed through aqueducts. Ruins of these may still be seen. One was nearly 40 miles long. Considering that man power was the only kind used, the ancients performed some real wonders in engineering.

FLIGHT

By Harold Vinal

They are immortal, voyagers like these, Bound for supreme and royal latitudes; They soar beyond the eagle, where it broods, With Venus and the evening Pleiades; Far, in the blue pale Indies of the sky, They plough, gold-plowed, the Arctics of Air, Finding an unexplored dimension there— They leave us Star Maps we may voyage by.

Such a reunion, symbolizing the complete unity of our nation, following the historic assemblies of the Blue and the Gray at Gettysburg, Vicksburg and Stony Mountain, and the return of captured battle flags, would be an event of national significance and serve as an inspiration and object lesson to our people for generations to come.

AUNT AGGIE OF K. S. A. C. SAYS:

Every auntie-like auntie is supposed to complain about draughts. So here is an account of draughts. In the first place there are such things as draughts. They are not mere imaginings on the part of the most delicate member of the family. So if the fragile creature feels a draught it is a warning that the circulation in the room is wrong. And poor circulation means colds and colds may mean "flu", doctor's bills and all sorts of disagreeable things. It isn't "silly" to experiment with closing doors into hallways, or keeping footstools about the currents of cold air from the floor can be avoided. It is economy to heat the whole house since many draughts are currents of cold air from under doors or down stairways leading into "shut-off" rooms.

Because we can't see air we often fail to give adequate consideration to this vital factor in health. Circulation of air, temperature of air, moist air, and fresh air are the four horse-men of the air which make the home healthful.

Temperature in our living rooms should not be too hot, but it should be even throughout the day. Hot air does much blood to the lungs and makes us susceptible to respiratory troubles. Particularly when we go into the cold outdoors and subject ourselves to sudden and severe change of temperature. A little over 70 degrees Fahrenheit is hot enough. And don't guess, have a thermometer! An all too common practice of "firing up" until everybody gets too hot and then throwing open doors and letting the fire die down until it is too cold, and then repeating the process over again, is not only shiftless but dangerous to health.

Moist air is tremendously important. Little pails or pans of water in or near the registers are invaluable. Breathing the same air over and over is a repulsive idea if we stop to think about it. A thorough airing out at least once a day does wonders toward making the home a happy place in which to winter!

WHY?

Why have the farmers lost forty billions in farm values since the war?

Why have two million farmers left the farms and moved to the cities?

Why are the farmers' incomes increased to more than twelve billions?

Why has the farm income been reduced one half and farm taxes doubled?

Why have two out of every five farmers lost their farms and become tenants?

Why are the farmers and workers losing all political and industrial power and sinking into poverty and peonage in the richest country in the world?

Your skin has a greater resistance to an electric current than the rest of the body. When the skin is moist, the resistance is greatly decreased, and a serious shock may then result from a relatively low voltage.

WINTER

Will it never cease to be The cold dreary cold With snow on every house and tree; The sky so very, very dark; Roads as rough as rough can be. The winds so very, very chilly Anyway, it seems so to me. The horses slip and slide As they try to pull the load, The cars are hard to guide, Just as you get up a little speed You go into a rut or hole. The very next thing you know You try to climb a telephone pole. It's feed the pigs and milk the cows Then scoop the snow away. The hens that ought to lay the eggs Sit on the roost all day. But soon gentle spring will come so fair

With balmy breezes and sunshine in the air. The cold and snow will disappear And all this weather we think so rotten Will be entirely forgotten.

J. E. HIBBARD, Frankfort.

FARMERS' UNION DIRECTORY

NATIONAL OFFICERS

C. E. Huff, Pres., Salina, Kansas
Joe Adkins, Vice-Pres., Salina, Kansas
Wessington Springs, South Dakota
Jas. O'Shea, Sec., Roberts, Montana.

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Farmers Union Jobbing Association
337 Board of Trade Bldg., Kansas City, Missouri.

Farmers Union Cooperative Produce Assn.
201 Oak St., Kansas City, Missouri.

Farmers Union Live Stock Commission
406-S-10 Live Stock Exch. Bldg., Kansas City, Missouri.

Live Stock Exchange Bldg., Wichita, Kan.

Farmers Union Mutual Insurance Co.
Salina, Kansas.

Farmers Union Auditing Association
Thomas B. Dunn, Salina, Kansas.

Kansas Union Farmer
Salina, Kansas.

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Secretary-Managers Report

(Continued from page one)

very nicely the past year although the price of hay part of the year has been so low that it hardly paid to ship it to the market. We have handled 448 cars the past year. The commission on flour and feed is handled by this same department, and we have shipped 120 straight car loads besides as much or more than that amount has gone out by trucks or local shipments. The commission on this business has amounted to over \$550.00. Our tankage while we have shipped 77 straight cars, yet the same thing that is true of the mixed feeds, is true of tankage; about as much has gone out in car loads. We have made over \$2500.00 commission on this item.

Our coal business has been the most satisfactory this year that we have ever had. Seems as though we have gotten lined up on better coal and we are getting better service than we have ever before. We have sold 138 cars this year and our brokerage on this amounts to almost \$1500.00. Cotton seed has been the most difficult thing to handle and always is; because the mills quote the same price to feeders as they do to dealers, so it is awfully hard for our business organization to handle cotton seed and make any profit on it. Although we have handled 23 cars and the commission on this amounts to about \$150.00.

We have sold 15 cars of oyster shell which is not nearly as much as we should sell. We handle the Reef Brand Oyster Shell. The commission on our oyster shell business has been over \$400.00. We sell a few cars of lined meal, not many, but it all helps to make the volume.

Fruits and vegetables have not been very heavy this year; as you know the potato crop in this part was large that there were none shipped in from the north. We have a contract

with the Peppard Seed Company and should any of you stockholders want any seeds of any kind, we would advise you to buy them from the Peppard Seed Company because you will not only get quality but they recognize the Farmers Union Jobbing Association.

We have handled a number of cars of salt; while our commission on this item is not large, yet we can furnish you salt just as cheaply as you can buy it anywhere and yet we will get a little commission on it. This department is handled by Ted Belden who is another young man that came to this organization off the farm and has worked his way up and we consider him very competent to handle the job. Our hay business was run down to almost nothing when Ted took hold of it and his knowledge of hay and the value of merchandise has put this department on a paying basis. If you are not acquainted with Ted, we wish that you would hunt him up while you are in the city here and get acquainted with him and I am sure in this line. He personally sells every car of hay that comes in, and as I have always contended; To get the best price for anything, you must know what it is worth yourself, which Ted does. While our merchandise business shows up fine, we are certainly proud of it, yet we have not scratched the surface. We should more than double our merchandise the coming year. One reason is because we are handling a line of flour and feeds that is second to none, milled and manufactured by one of the largest milling concerns in the United States. Again because it is your own organization and if we are going to amount to anything, we surely must patronize our own business.

While our road service is one of the most expensive departments we have and it is rather hard to figure just

how much it pays, yet it seems to be necessary to have these road men. We have three at the present time and have had since about the first of July. I don't think that there is any too many in order to cover the state properly. We have had one man, Mr. Wallace, who has been working the southern part of Nebraska and I feel that we have got enough business from that territory since to warrant the work. Mr. D. E. Wallace of Stockton is a new man with us. He came about the first of July and we have found his work very satisfactory. One thing we like about Mr. Wallace is that he is one hundred percent Farmers Union.

Mr. Kinney of Huron has been specializing more on feeds than anything else. He has been with us about two years and his work has been very effective and satisfactory. He is also a man who knows nothing but Farmers Union. You may better know him by the man who lost his hat.

Mr. Neely has been with the organization some four or five years and is well acquainted with the territory. I think the managers throughout the state are acquainted with Charley. Any of these men will be glad to take your order for anything that we have in stock; plus if you have any misunderstanding or anything that you want to take up with the organization and don't feel that you can write, take it up with one of these men and I am sure you will be satisfied. We are all trying to work for the good of the organization and give you the best service possible.

Office

In the organization of our office force, we think we have an office that is as near one hundred percent efficient as it is possible to make it. We know from the office manager down to the messenger boy, we have a loyal bunch and every person finds pleasure in his work and are cooperative with the management one hundred percent. We certainly feel proud of our office staff. We know that we are doing more work and doing it more efficient the past year than before. This is caused by every person on our force knowing their job and willing to do it. You will not find any of our force loafing on the job. This office is headed by Mr. Jarrett who has made the organization some five or six years and while we make mistakes sometimes, yet I believe we make as few as any office doing as large a business as we do. We feel that Mr. Jarrett knows his job and he has found any mistakes that he will be glad to rectify them; also glad to have you call his attention to same.

I shall not go into details in regard to the financial operations of the company the past year, but we have had a very able auditor and it would be a duplication of reports other than to say that our net profits the past year have been almost \$50,000. Our accounts are audited by the Farmers Union Auditing Association every three months and we think we have a check on our business so that we know where we are at all times. Our bookkeeper furnishes us with a profit and loss statement every month so that we have our desk every day and know just what we are doing. The only thing that has given us much concern since the bank failure, has been the operation of the Lebanon elevator. We have certainly worked day and night to try to make this thing pay, but we felt that we never could until we changed the management, so we have changed management at that elevator and we are very much in hopes under the new management that the thing will make some profit and that it does not under the management, I shall feel like recommending the liquidation of the business up there, but I can see no reason why under the proper management, the amount of business done at that point, why it should result in a profit for this organization and a mighty good service for the community it serves.

Want to say in conclusion, that I have enjoyed the work immensely. I have had the loyal one hundred percent support from my directors. Their advice has been timely and good, and it has certainly been a pleasure to work with a bunch of good men such as we have or our directorate at this time. You stockholders have a duty to perform at this meeting. You have the foremost of all; that is the selection of two directors. It has been my experience in farm organizations that too often directors are selected and elected to serve on boards of our business organizations without enough thought and consideration as to their qualifications to serve as such. It is your duty to select two directors and I hope that you will consider their qualifications very sincerely when elected. They are the men that must represent you. It is impossible for the single stockholder to investigate just how the business is being run. This is the job of our directors. I am in hopes to put in

A Kansas Merchant Studies Our Movement

(Continued from page one)

You as individuals as farmers are possessed of both political and economic power. You are making use of your political power in asking for the enactment of Farm Relief Laws. The outcome of this we will await without comment.

In Our Economic Study We Are Led to Consider Which Is the More Effective, Political or Direct Action?

Your direct action is shown in your cooperative marketing, buying and banking education will enable you and your children to make the best use of both political and direct action. Bear in mind that we, the exploiting class, who own nine-tenths of the wealth in the land and tools, also control the schools as shown in the case of Prof. Ely of Northwestern University and fully explained in a book written by Upton Sinclair called "The Goose Step." This book was written several years ago following an extensive personal interview of many scholars and teachers in our leading colleges.

It is evident that we business men will not turn the political power we control through our various chambers of commerce toward assisting cooperative industry that comes in direct competition with individual business. Farmers must hang together or separately and you must merge your efforts with the exploited of other industries.

Revolt Against a Monopoly

You are in revolt against a monopoly that controls not only the "means of production" but a monopoly of the schools and press. Can you not build a paper in Salina so strong that the manufacturers will pay you well to carry advertising? I am sure different to your work and say, "is no use to try." You can and should watch your rural high schools. See that your paper is in the library and that the teachers favor cooperative industry.

Try to Interest Educators in Our Problems

Only one high school, that of Randolph, Kans., of those I visited last year had discussed the McNary-Haugen Farm Relief measure. I have asked our principal here in Leola, and will allow me to help in interesting the students in orations on debates on the social and economic subjects of the day and hope to be able to arouse the interest of many others in the problems you are attempting to solve.

A Dedication

Great Britain is so completely cowed by her landlords and ruling class she lacks the courage you still possess to revolt. Use American courage wisely and you may lead the world without violence to peace and plenty. Let us advance to a condition where those words uttered by Mr. Tromble will no longer ring true. I dedicate this article to his memory and should we be able to start education that will solve the home problem of which he spoke, those words he uttered to farmers of Olsburg will have borne good fruit.

It is foolish to assert that any man can create a whole body of knowledge all by himself. There are always speculations and findings, observations and procedures that form a prelude to any new departure either in the political or economical field.

Privilege of Working Together

All we ask of your revolutionary organization is the privilege of working with you. We ask no political favors, neither financial. We hope and believe your new president will not regret the endorsement he has given us, that he will become so attached to the work in which he is engaged that any tempting offer for his services by "us capitalists" will be rejected. Pay your officers what they can and will stay with you. If you can emancipate the small farmer you have won a "war to end war."

The denial of equal right to Nature's bounty and the denial of the full product of the individual laborer is the real cause for poverty and war. May we not cooperate with you?

V. H. SIKES.

The Divine Right of Intangible to be Tax Exempt?

(Continued from page one)

empt the railroads, and thus get our freight hauled cheaper? Why not exempt everybody else from paying tax on interest for tax exemptions. The interest rates on mortgage loans are determined by the rate charged by the Federal Land Loan Banks, and the Kansas intangible tax laws have no effect on it. The Land Loan Banks have reduced the rate to 5 per cent interest, plus 1 per cent amortization, plus actual expense, and there is no charge added whatever for taxes or registration fees on the mortgage. It is probably true that some private money lenders have reduced their interest charges somewhat because of the intangible exemptions, but the reductions have been very slight compared to the reductions in their taxes.

Taxes and Interest 2 Separate Questions

We can never get an equitable tax system if we allow ourselves to be confused by the notion that a tax system must be complicated by an interest rate. Interest is a private matter for bargain between individuals. But taxation is a public matter, and everybody should be treated fairly, and no body should be treated unfairly. Article XI, Section 2 of our Kansas Constitution reads: "The Legislature shall provide for taxing the notes and bills discounted or purchased, moneys loaned, and other property effects of every kind, and of all banks now existing, or hereinafter to be created, and of all bankers; so that all property employed in banking shall always bear a burden of taxation equal to that imposed upon the property of individuals." The hateful doctrine of favoritism was, perhaps, not unknown to our fathers who wrote the Kansas Constitution, and they specifically provided that there should be no "discrimination" and that money should "always bear a burden of taxation equal to that imposed upon the property of individuals." Intangible exemptions, at least for bankers, is clearly unconstitutional.

All a Dream

But it is all a dream—this theory that interest has been lowered by tax exemptions for intangibles. The usual interest charged at commercial banks in eastern Kansas on personal loans

your hands, each of you a financial report as much in detail as possible, so that you can carry it home, study and analyze it and be in a position to offer advice and suggestions.

Again I want to say; that the work has been a pleasure to me and should I be your manager the coming year, I shall put forth every effort and use the experience of the past to make the organization just a little better the coming year than it has been in the past.

A Tax System Based Upon Justice

The question at issue is whether we shall have a tax system based upon justice, or upon expediency and favoritism. The defenders of intangible exemptions propose to lay the burden of taxation upon tangible property upon those who cannot very well help themselves, upon those who will not raise a row about it, upon the common people who will bear long with wrongs before they will turn upon their oppressors. But for the wealthy and prosperous, for the class best able to pay, for the class that will fight desperately for advantages—they propose exemptions—for that is the easy way.

An equitable tax system plays no favorites. It treats all alike. All property—both tangible and intangible—is assessed at the same percent of actual value, say 70 per cent, and all will be taxed at the same rate which will be a lower rate, because all property is paying. How much longer will the owners of tangible property quietly undergo the exaction of an unjust tax, and be consoled by the story that it is all for their own good?

DISCUSSING REFERENDUM

(Continued from page one)

irate all personal interest, and the stock holder in a local unit would get the benefit of the local business and "as wide, or in other words it would eliminate all middlemen.

I can not say that I have a perfect plan, but I believe that the state board can and should work out a satisfactory plan for financing our organization and recommend its adoption at the next annual meeting. The question might be raised as to whether the organization would have to have relief before our next meeting. I would suggest that all locals vote to turn the \$2.25 in full to the state for the year of 1929. And each local take care of its own finance in any way it sees fit.

Yours truly,
J. C. GREGORY.

HONOR ROLL

CLAY COUNTY		944
Prairie Star		
ELLSWORTH COUNTY		1191
Swanson		
Little Wolf		1376
MIAMI COUNTY		1737
Jingo		
SCOTT COUNTY		1526
Pleasant Valley		
TREGO COUNTY		679
Silver Lake		
GREENWOOD COUNTY		1313
Neal		
LANE COUNTY		5164
Amy		
JEWELL COUNTY		1309
Pleasant Valley		
CHEROKEE COUNTY		2059
Melrose		
RUSSELL COUNTY		728
Pleasant Hill		
RILEY COUNTY		1199
Rock Island		
CRAWFORD COUNTY		765
Quick		1803
Maple Grove		
SEDGWICK COUNTY		1875
Greenwich		
CHASE COUNTY		1936
Saffordville		
THOMAS COUNTY		1181
Sunflower		
BROWN COUNTY		1431
Temple		
ELLIS COUNTY		1804
Pleasant Valley		

How They Raise Funds For Education

The Women's Club of the Amalgamated Cooperative Apartments, New York City, recently held a three-day bazaar to raise money for the cooperative library and other educational work. The Treasurer of the Club announces a clear gain of \$2,500, \$1,000 of which will go for library equipment, \$1,000 for books and \$500 to assist in the organization of a kindergarten for the children of the members.—In Co-operation. C. L.

We have been asked to announce by Mr. Wes Griffith, our retiring

president in Anderson county, that the February meeting will be the wish of the new officers. It is the wish of the new officers that the members come early enough that the business session can be held before noon. These short days it crowds the afternoon to full to try to do everything in the afternoon. May we not have your cooperation in this.

The first internal combustion engines were designed about the year 1680 and were made to operate on gun powder.

Here It Is: AN ANCHOR FOR YOUR FAMILY

If your Anchor, Mr. Farmer, is imbedded in the strong foundation of a Farmers Union Life Insurance policy then your family will ride safely through the cross-currents and storms, happy and unafraid.

If you have failed, Mr. Farmer, to Anchor the fortunes of your family with a Farmers Union Life policy then "Carelessness," your delict ship, will stagger on, ever faced with the beacon lights of danger.

Grasp the Helm Today --- Look Ahead!

\$10,000 \$5,000 \$2,500

There's a policy with the Farmers Union to meet the needs of every man, woman and child. There's also the one year endowment policy—just as safe as government bonds—far safer than any bank—in which you may invest your money with a splendid interest return.

REMEMBER

When you secure a policy in the Farmers Union you are aiding in the building of a great organization that is fighting for the cause of agriculture—and for you!

A letter to the home office will bring you complete information, without obligation, on the policy you desire.

THE FARMERS UNION MUTUAL LIFE INSURANCE COMPANY

706 Grand Ave., Des Moines.
(Farmer Insurance at Farmer Cost)
(Operating in Nine Middle Western States)

Price List of Local Supplies

Application cards	20 for 5c	Farmers' Union Song Leaflets, per dozen	10c
Credentialed blanks	10 for 5c	Business Manuals, now used instead of Ritual, each	5c
Dimit blanks	15 for 10c	Farmers' Union Song Books 20c	
Constitutions	6c	Farmers' Union Song Books 50c	
Local Sec'y's Receipt Books 25c			
Secretary's Minute Books	50c		
Farmers Union Buttons	25c		
Cash Must Accompany Order.			
This is Necessary to Save Expense in Postage and Labor.			
WRITE C. E. BRISTOL, Box 51, Salina, Kansas			

BALANCE SHEET DEC. 31, 1928

EXHIBIT "A"		ASSETS	
CURRENT ASSETS			
Cash on Hand, Kansas City Office	\$ 51.00		
Cash on Hand, Salina Office	500.00		
Cash in Bank Commerce Trust Co.	10,119.06	10,670.06	
ACCOUNTS RECEIVABLE	25,581.18	24,453.51	
Less Reserve for bad debts	1,127.67		
Advances Grain		160,556.90	
Advances Salesmen		225.00	
Commissions Receivable		4,530.83	
Notes Receivable		16,987.94	
Herrington Elevator Account		11,567.92	
Lebanon Elevator Account		25,975.43	254,767.59
INVENTORIES		500.00	
Office Supplies			
SPECIAL DEPOSITS:		350.00	
Grain Clearing Co.			
INVESTMENTS		105.00	
Capital Stock of other co-op. corporations			
MEMBERSHIPS:			
Kansas City Board of Trade	18,000.00		
Salina Board of Trade	400.00		
Kansas City Hay Dealers Ass'n.	1,500.00	19,900.00	
DEFERRED ASSETS:			
Accrued Interest on Notes Receivable	184.82		
Prepaid Insurance	916.33	1,111.15	
FIXED ASSETS:			
Automobiles	1,404.71		
Furniture and Fixtures, K. C.	5,281.86		
Furniture and Fixtures, Salina	493.33		
	7,179.90	3,331.36	
Less Reserve for Depreciation	3,348.51		
CONTINGENT ASSETS:			
Farmers Union State Bank, Deposit account	1,354.54	3,399.64	
Assets of the Beagle State Bank	2,045.54		
		\$283,964.77	
LIABILITIES			
CURRENT LIABILITIES			
Notes Payable, Commerce Trust Co.	\$ 83,510.00		
Notes Payable, Miscellaneous	3,005.14		
Accounts Payable	10,805.11		
Advances on Sales	49,415.00		
Clearing Accounts Payable	4,243.64	\$150,978.89	
ACCRUALS		2,371.42	
Expense			
RESERVES:			
Auditing	192.27		
Interest on Preferred Stock	3,691.61		
Dividends	670.80		
Outstanding Checks issued on F. U. S. Bank	119.23		
Federal Income Tax	130.32	4,804.23	
CAPITAL LIABILITIES:			
Capital Stock, Preferred 7% Old	3,610.00		
Capital Stock, Preferred 7% New	26,040.00		
Capital Stock, Preferred 6% New	24,600.00		
TOTAL PREFERRED:	54,250.00		
Capital Stock Common	62,910.00		
TOTAL CAPITAL STOCK	117,160.00		
SURPLUS:			
Surplus, 1927	7,207.88		
Net Operating gain	49,080.51		
Less 1928 Profit and Loss adjustments	47,638.16		
	1,442.35	8,650.23	
		125,810.23	
		\$283,964.77	

EXHIBIT "B"

GRAIN DEPARTMENT:							
Kansas City Office	\$318,055.08	\$ 320,002.79	\$ 2,100.19	\$ 4,047.90	\$	\$ 3,113.32	
Salina Office	705,589.95	713,081.18	240.69	7,250.54		9,295.80	
Total	\$1,023,645.03	\$1033,083.97	1,859.50	11,298.44	11,298.44	12,409.12	1,110.68
GROSS GAIN ON MERCHANDISED GRAIN.....							
MERCHANDISE DEPARTMENT:							
Kansas City Office	23,830.15	35,752.67		11,922.52		12,135.60	
Salina Office	1,476.23	1,717.96		241.73		1,005.93	
Total	25,306.38	37,470.63		12,164.25	12,164.25	13,141.53	977.28
GROSS GAIN ON MERCHANDISE							
COMMISSIONS:							
Consigned Grain				62,904.00		58,373.30	
Consigned Hay				4,561.58		4,108.08	
Options				856.00		1,599.00	
Twine				10,846.90		11,545.26	
Total				79,168.48	55,725.64	23,442.84	
GROSS GAIN ON COMMISSIONS							
OTHER INCOME:							
Interest on Account Sales				4,475.92		3,568.75	
Interest on Notes Receivable and Accounts				1,043.48			
Dividend Earnings				8.40		13,523.86	
Miscellaneous				105.35		279.25	
GROSS INCOME FROM SOURCES OTHER THAN SALES AND COMMISSIONS							
TOTAL GROSS INCOME				5,633.15	17,371.86	11,738.71	
Less operating expenses as per schedule				108,264.32	98,648.15	9,616.17	
NET GAIN ON OFFICE OPERATIONS				59,183.81	59,594.11	410.30	
Less Profit and Loss Adjustments				\$ 49,080.51	\$ 39,054.04	\$ 10,026.47	
NET GAIN FOR THE YEAR ENDING DEC. 31, 1928.....				47,638.16			
				\$ 1,442.35			