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Politics And Muscle Shoals

By Senator George W. Norris

Senator Norris Has Made a Study of the Muscles Shoals Problem. That Is Well Worth the Consideration of All of Us. If Canada Can Utilize Their Power and Furnish Electricity Within The Reach of Every One, The United States Sure Can Do Likewise

Since Adam and Eve were driven from the Garden of Eden there has never been discovered an element in nature with many possibilities of usefulness and pleasure as electricity. All that is needed to give humanity the full enjoyment of this modern giant is to cheapen its production. If stock manipulation can be eliminated and if financial legerdemain and the peculiarities of those who use it do so spasmodically.

But it possesses the peculiar quality that it must be used the instant it is available. The source of supply must be constant so that it can be availed of at any time. The peculiarity is that those who use it do so spasmodically.

It follows, that a very large amount of the electricity that is generated goes to waste. Our rivers are not constant in their flow and, therefore, for practical purposes, the only electricity that can be counted on is that amount which can be used at any hour of the day and any day in the year.

The power that can be thus utilized is called primary power. The power which the flowing river produces is only a portion of the time is called secondary power. Secondary power is of but little value. When a water power development is contemplated the engineers count only on the primary power.

And yet, in most of our streams, there is much more secondary than primary power. For instance, the great dam at Muscle Shoals constructed by the Government is capable of producing in round numbers about 100,000 primary horsepower. Yet there are seasons when for a portion of the year enough water goes over that great dam to make a million horsepower.

If some way can be devised by which this secondary power can be converted into primary power, we have, for all practical purposes, succeeded in making something out of nothing. If we can afford to construct a dam for the purpose of generating 100,000 horsepower, what must be the revolution in cheapening the current if it were possible to convert all the secondary power into primary power?

One way of changing secondary to primary power is to build storage dams to hold back the flood waters and release them when the normal flow of the stream is low. This method, while very valuable, is expensive, often costs as much to build storage dams as it does the generating dam. A more practical way by which this desirable result is brought about is to hook up different generating plants into one great superpower system.

Investigation shows that the high water on one stream does not correspond at times with the high water on another. There may be an over-supply of water on one stream while the reverse is true on the other side. But if we can combine the secondary power at one dam with the secondary power in another locality where the period of high water comes at a different time, we can convert the conversion of secondary power into primary power. Such systems are in utilization in many parts of the world and to a great extent in many sections of the South.

This was demonstrated in 1922 in North Carolina. The flow of the streams had been very materially decreased and a power shortage threatened to stop the street cars, leave a portion of the streets in darkness and many homes without light. Directly adjoining this system was a hydro-electric power system in eastern Georgia. This system had enough electricity for its own use but none to spare. In western Georgia was a similar system, with no surplus electricity. Still west of it came the Alabama Power Company, covering a large portion of the State of Alabama and certain localities in adjoining states with a system of connected generating plants both of water and steam. This company had enough electricity for its own use but no more.

Northwest of the Alabama Power system was Muscle Shoals. The Government dam had not then been completed, but the great steam plant there, capable of producing 80,000 horsepower, was in running order. Under the present condition of scientific knowledge, electricity cannot be carried over a wire more than 300 miles. It was impossible, therefore, to generate electricity at this great steam plant and carry it into North Carolina, 800 miles away. But fires were kindled in the great furnaces at Muscle Shoals and power was fed into the west side of the Alabama Power Company's system. The Alabama Power Company was able, from the eastern side of its system, to give to the western Georgia system an amount of power equal to that

which it had received from Muscle Shoals. The western Georgia system relayed the current to the eastern part of the state, and the plant there passed it along to North Carolina. The catastrophe was averted.

This practice of relaying electricity can be continued indefinitely. The greater the super-power system thus connected the greater the possibilities of human benefit.

It was shown before the Committee on Agriculture and Forestry of the Senate, in connection with one of the hearings on Muscle Shoals, that the power generated there, if connected with the power generated by Alabama Power Company on the Coosa River, would increase the combined output of primary power of the two streams by more than 100,000 horsepower in excess of what could be produced by the two systems if not connected.

Monopoly Essential. Every city supplied with electricity from the hydro-electric plant uses the current in variant quantities at different hours in the same day. Each city has what is known as the peak load. But this peak load in one city will not correspond in time with the peak load in another city, and if the supplying plants are connected by the simple pushing of a button, thousands of horsepower can be transferred from one locality to another. At the time when Atlanta, Georgia, would be short of power, Chattanooga, Tennessee, might have an over-supply going to waste. Similarly, by the turning of a switch, 100,000 horsepower could be changed from the east, where it was not wanted, to the middle west, where it was needed.

It follows, therefore, that to get the maximum amount of electricity at the minimum cost, it is necessary that all the generating systems should be hooked up together. In other words, to get the full benefits of electricity, it must be controlled and supplied by a monopoly.

Thus far, I have said nothing that is in dispute. All that I have said is admitted by all students of the subject. The question now arises: Who shall own and control this monopoly? A monopoly—privately owned and privately operated—is always obnoxious to a free people. The history of the world shows that human nature is such that men entrusted with the control of a monopoly for private gain naturally bear down with all their power and operate the monopoly for all the traffic will stand. I am not mentioning this in any fault-finding spirit. I am not complaining of the corporations that go into the business for the profit there is in it and who try to get out of it every drop of profit that the law contains.

But what about the public? What about those who must pay the bill and those who would like to enjoy the benefits of electricity in their homes? Unless it is cheap the ordinary person cannot avail himself of it, and electricity is as necessary in the modern home as running water. I do not believe that a free people will permanently submit to a monopoly that controls a necessity of life. It is not because they have any ill-will against those who own the monopoly, but it is because the spirit of independence and freedom that is in every human breast rebels against such control, especially of the natural resources of the country. If we are to permanently remain under the thrall of a monopoly that controls our necessities, then to a great extent we are slaves.

Who Shall Control? What is the raw material of this monopoly? It is the rivers and the brooks that flow from the mountains to the sea. It is not true that the people own these natural resources and they, therefore, have title to the property, thus owned, should be turned over to private corporations for private gain.

In the particular case, who built the mighty dam on the river at Muscle Shoals? Whose money paid for the giant steam power plant located there? Who built the three towns located in that vicinity? Who macadamized the streets? Who owns it all and who tolled in order that the great improvement might be made possible? Certainly not those who would use the property for its own use or who would buy it under untruthful representations as to value. The river has been harnessed. More than \$125,000,000 of taxpayers' money has been expended in the operation. The electricity is being generated and yet it cannot be used by the people who own it all, not get the benefit of the improvement and the investment, simply because somebody is afraid that the Government might go into business. Nobody objected when the Government spent its money to harness the power that already belongs to the people, but now, when the proposition is made that this labor-saving improvement should reach the factory and the home without profit to private parties, there goes up a great cry from men who are anxious that the people should not enjoy the comforts and the blessings of their own property unless they pay tribute to the millionaires in Wall Street and elsewhere. For the past several

years this question has been before Congress there has been a continuous fight between those who wanted to save the property of the people for the people and those who wanted to use the property of the people for private gain.

Control of Rates. In order to save to the people of the South the use of their own property, it was proposed in Congress that the Government should make a complete survey of the Tennessee river and all its tributaries, and that there should be built from time to time, during the next ten or fifteen years, a network of dams for the improvement of navigation, the control of flood waters, and the development of electricity. It is only by dealing with a system of this kind as a whole that we can get the maximum amount of benefit from the minimum cost.

The Tennessee river flows through the very heart of the South. In its unimproved state it is not navigable. Properly improved, it would help in the control of the flood waters of the Mississippi river. It would give to the South a system of cheap navigation. It would develop a system of electrical distribution the benefits of which would ultimately reach every factory in the South, every home in every municipality between the Potomac and the Gulf, the Mississippi and the Atlantic. It would have been the key to the entire situation.

While there would have been in the neighborhood of two millions of horsepower developed it would still have been insufficient to supply the entire South, but because of its key situation it would have controlled the rates in every city and on every farm in the South. The control of these generating dams on the Tennessee river by the people would have enabled the Government to prevent any other system in the entire South from charging exorbitant rates to the consumer. They could have interlocked with all the other systems privately owned, and could have said in every case, "Unless your rates are fair we refuse to give you the benefit of this necessary connection."

Needs South's Support. But what happened to this proposition? It lacked only a few votes on one occasion of passing the Senate. If it had had the support of the South, the statute books today and the time would have come when electricity through this great region at 2c per kilowatt hour would have been a reality.

There is no other great community on the continent better adapted to the application of a great superpower system than the country south of the Potomac and east of the Mississippi. It would have meant, in the end, that the coal mines would be added to the practically every particle of secondary power would have been converted into primary power. It would have meant a distribution and sale of electrical energy equal to no where else in the world. Not only was there opposition in Congress from many Southern Representatives, but the business men, the manufacturers, the meatmen and the grocers, the editors and publishers of great Southern newspapers, crowded the corridors of committee rooms, raising a hue and cry against any such improvement. All the power of the South, of wealth and of politics and the influence of the great monopolies on earth, were used to prevent the people of the South as an enemy to humanity—one who stood in the way of human progress. It was proclaimed on the floor of the Senate to advancement, a socialist, a bolshevik, and everything else within the category of denunciation. The South itself refused the cup of happiness and contentment that was extended by a friendly hand.

When it was proposed that the Federal Power Commission should not make any additional leases on the Tennessee river and its tributaries until Muscle Shoals was disposed of, there came from all over the South an army of her influential citizens, denouncing the bill and asking that this property of the people be turned over to private exploitation. Had the offer been accepted, the Tennessee river and all its tributaries would, in the first place, have been made completely navigable. That item alone, future generations will realize, would have been of inestimable value.

On behalf of the Power Trust controlled from Wall Street came the representatives of the Southern Farmers Union Association, the governors of some of the states, some of the members of the House of Representatives, and some of the Senators, all from the South, all complaining in the same voice and in the same tone with the Power Trust, and through their combined influence the resolution was killed. Many Senators favorable to the proposition threw up their hands in disgust and said, "If the South doesn't want this blessing, why force it on her?"

Dam Number Three. Thinking men of the South are beginning to wonder now why private parties do not bid for Dam No. 3. This was included in the contemplated government improvement. Everybody knows that Dam No. 3, standing alone and by itself, would not be a good financial investment, but combined with

the scientific development of the Tennessee system it is not only extremely valuable but essential, and for the navigation of the Tennessee river it is absolutely necessary. These power-grabbers do not want it and the South will wait long before private parties will so well, will make a bid upon Dam No. 3, and without Dam No. 3, the proper navigation of the Tennessee river is an impossibility.

But all this, regrettable as it is, is past. Dam No. 2 and other governmental improvements at Muscle Shoals still remain. We can yet save that valuable improvement already owned by the government with all the machinery already installed. It will not enable the government to control electric rates over the South as a complete system of development on the

Tennessee river would have done, but it is still capable of yielding a wonderful influence. It is still capable of bringing blessings into many southern homes and cheapening the manufacturing establishments. The opportunity that the South had to become the greatest manufacturing portion of our country will never be realized as completely and as fully as it would have been had this great system, in the heart of the South, been developed and controlled for service rather than for profit. But notwithstanding this, if we still retain Muscle Shoals we can very materially influence the prosperity of all that country.

The Taxation Sham. In the main, there were two objections made against the governmental improvements above outlined. One was that the new river would pay no taxes and if private parties were to develop some of the power sites on the Tennessee river, I believe Dam No. 3 is an instance. They will pick out only the cream and, as far as they are able to control the Federal Power Commission, they will run each plant independent of any other. If the government had owned it all and developed it all, it would have been done in a scientific, systematic way, and in the location of any dam reference would have been had to the power system rather than to the power that might be developed at any particular point. Every scientific engineer knows that this is the only way to get the maximum amount of power for the minimum amount of expense, and it follows that if left to private initiative, that much-beloved phrase of the Power Trust, there never will be the maximum development that ought to take place—hence the amount of the tax that will actually be paid by private parties is very much over-estimated.

But in a broader sense, the owners of private utilities are not taxpayers. They are only tax collectors. They push the burden onto the consumer every time, and the man in the home—the man in the factory, pays every cent of the tax. Not only are they simply tax collectors but they charge an enormous rate for this service. They tax the consumer more for collection purposes than the tax itself amounts to. This statement is borne out by the facts in every public utility proposition from the Atlantic to the Pacific.

A Striking Contrast. During the year 1924, the city of Los Angeles was supplied with electricity and with water by the municipality. The city of San Francisco, during the same year, was supplied with electricity and with water by private corporations. These cities were practically the same in population. One was downtrodden with the awful "Government in business" proposition. The other was sitting supreme and happy under the management of private enterprise. A comparison between these cities paid is wonderfully illuminating. It was shown before the Committee on Agriculture of the Senate that during that year the people of San Francisco paid for water and electricity a sum that exceeded the amount paid for water and electricity by the people of Los Angeles by more than the entire tax for municipal purposes in Los Angeles. The people of Los Angeles, in that year alone, saved more than \$12,000,000 through the instrumentality of their municipally-owned water and electric plant. While this showing is remarkable, it must be borne in mind that Los Angeles had a very expensive system of water supply. The city brought its water across the mountains for more than 250 miles, while in San Francisco the private companies had no such expense. They supplied the people there with water that was pumped from the immediate vicinity of the city. It must be remembered also, that Los Angeles was not hooked up with a super-power system. The generation of her electricity is more than double the price that electricity would be elsewhere in the South if a proper super-power system, operated without manipulation and without profit, were installed.

Keeping Out of Politics. 2. Would government operation of such a system as I have above outlined get the entire matter into politics? Let me say first that the entire matter is already in politics. It has always been in politics. Every privately owned public utility in the world is actively engaged in politics. The Power Trust mixes into politics in the election of a Board of Aldermen in the smallest village in the country. It is in politics in the election of every member of the House of Representatives and every Senator. It contributes liberally in every presidential campaign. And it never expects a cent but what it expects to get back, and actually does get back with enormous profit on the investment.

In the recent fight over the Boulder Dam Bill in the Senate, it is estimated that the Power Trust spent more than \$200,000. Telegrams came to Senators by the hundreds and from states that are 2,000 miles away from the site of Boulder Dam. They came from representatives of the Power Trust in little hamlets in Iowa, in Nebraska, in Kansas, and when the men took about getting the matter into politics they are only afraid that it will get out of politics. From my study of the question, I believe the only way to take the public utility matter out of politics is to take over by the government, either of the nation, the state, or the municipality.

Corham Reports Progress. Manager Leiker, of the Farmers Union store has been on the job only since October first. He says that their elevator is doing mighty well, but is modest about his own department. The store looks neat and seems to be well patronized. These two managers plan to attend the Managers meeting at Erie, December 14th—a thing worth while for every farmer in reach.

E. L. Bullard's family has been "enjoying a spell of sickness, Mrs. Bullard first, and then the boys. The third boy, a lad of 8 years, has been quite ill. We are happy to report that all of them are now out of it, apparently."

C. E. Braisted, E. E. Woodman, Roy Schmidt, C. S. Neely, H. E. Witham and Ward Spencer made a trip a few days since into north and northwest Kansas territory on business in connection with statewide units.

The three membership farm organizations are continuing their co-operation by sending a representative to Washington as a member of the Kansas Flood Control Committee. Mr. Carlton Hall, of Coffeyville, has been chosen, and is now in Washington in this connection. The Grange, the Farm Bureau and the Farmers Union share equally in the cost, which will make it small for each one. The result ought to justify the cost a thousand-fold.

The People's Money. The bill that was pending in the Senate and which lacked only a few votes of passing had a provision in it which, it was agreed by practically all those who have studied it, would have completely and effectively taken the entire matter out of the domain of the political arena.

What we need, therefore is to take these matters out of politics. It is a business matter entirely. To take them out of politics we must take them away from those who are themselves in politics clear up to their necks. The Power Trust never sleeps. It has its highly paid attorneys and experts, like an army, covering the entire country. Every municipal body of aldermen, every State Legislature, and every Congress are all great men by these high-salaried men to pull their chests out of the fire. If they paid their own bills—if they met their own expenses, I would not so bitterly complain. But every cent they spend, every time they deceive or bribe a public official, let me take that money from the very men whose property they are wrongfully taking away and whom they are attempting to deceive.

In addition to this army, the Power Trust has employed numerous public utility experts. They are men of great ability and who command the highest of salaries. They write newspaper articles and editorials. They write magazine articles and editorials. They write books based upon false theories and deceptive propaganda. Sometimes directly, but more often indirectly, they control the owners and publishers of magazines and newspapers. They spread their literature, based upon half-truths, over the country, through the various news agencies, in order to create a public sentiment in favor of their ownership and operation of the people's property. But again they charge up the enormous expense of their deceptive practices and collect it out of the very people whom they have deceived.

A Canadian Example. The greatest illustration in the world of a publicly owned and operated super-power system is in existence in the Province of Ontario, Canada. A publicly-owned corporation generates and distributes electricity to the municipalities, and to many of the farmers of that Province at actual cost. They have been in operation nearly twenty years, and they have shown results that startle the imagination. They have to fight against the same influence that has brought about the defeat of public ownership and distribution of electricity from the Tennessee river.

During the last year more than 80 per cent of the domestic consumers of Ontario paid less than 2c per kilowatt hour for their electricity. More than 80 per cent of the municipalities paid less than 1.5c per kilowatt hour, and more than 70 per cent of the power users paid less than 25¢ per horsepower per year. During the last year the domestic consumers of electricity in the United States paid an average of 11-1/2 cents per kilowatt hour, and during that same time the domestic consumers of electricity in Ontario, Canada, paid 1.85 cents per kilowatt hour. If the people in our homes had paid the same price during the last year, nearly every electrical appliance in some of the publicly owned system in Ontario, they would have saved on their electric light bills more than \$600,000,000.

I hold in my hand as I write, the bill of Mrs. J. Cullom, who lives at 250 Victoria Avenue, Toronto, Canada, for electricity for one month in January 1922. Mr. Cullom is the wife of a laboring man. Her home is a modest one of eight rooms, and yet for the month mentioned there was consumed in that home, 334 kilowatt hours of electricity. The amount consumed is startling to every American citizen. The ordinary house of eight rooms in our country will consume, on an average, about 50, and very seldom more than 60 kilowatt hours in month. The amount consumed will, of course, depend upon the electrical appliances in the home, and this in turn, for all ordinary people at least, depends in the main upon the price of the electricity. But Mrs. Cullom had in her home nearly every electrical appliance known to science. She swept the floors by electricity. She cooked all her meals the year around upon an electric stove. She washed by electricity. She ironed by electricity. She had twice as many electrical lights in that eight-room cottage as is usually found in similar cottages in the United States. She heated the water for the kitchen and bath by electricity. In fact, she had in her home what ought to be in the home of every citizen throughout the South. She said a price that is no more than ought to be paid by every home-owner in the South, and no more than would be paid if the natural resources were properly developed and properly managed. Her bill for electricity for that month was \$3.55.

This was not only a great convenience but it was a saving of money. If Mrs. Cullom had lived at that time in the city of Washington, the Capital of our nation, her bill for the same amount of electricity would have been \$23.18. If Mrs. Cullom had lived in Birmingham, Ala., she would have had to pay more than \$32.00. If she had lived in Nashville, Tenn., she would have paid in excess of \$40.00 for this same amount of electricity, and if she had lived in some of the towns in Florida she would have paid in the neighborhood of \$60.00—but, if she had lived in the states named, she would have had the blessed satisfaction of knowing that some private corporation connected with the Electric Trust in Wall Street would have been the recipient of a large share of her contribution. This blessing was denied her.

(Continued on page 2)

:: Neighborhood Notes ::

A FARMERS UNION PEDDLER. Left Kansas City at noon November 22nd, and first stop was at Olathe where I found Mr. Johnson very busy in town which was moving to Kansas City by the way of the Jobbing Association. Drove down to Spring Hill where Mr. Ralph Wedd was doing exactly the same thing. Fine work.

At Paola found Ralph Chapman and his family and swapped with work for their store, but Ralph took time to buy a car of oyster shell, and a nice local order of Gold Medal Products. Had a nice visit with Mr. Hays at Olathe, but found him stocked up at present. Run into Mr. Hatch of the Crescent force, and got some good advice about taking care of my hat.

Drove to Garnett for the night. Mr. Stevens, the manager of the Farmers Union store, gave me a nice order for Union Gold flour to be shipped in car to Harris. At Harris a car of Union Gold products. I am sure proud of the Farmers Union business at Harris, for this is my old home town, and nothing is too good for the Irish.

Waverly, and Mr. Parnely had an order ready for me for a car of Union Gold products. There is a reason for this. Parnely's success as a Farmers Union manager, or rather two of them: The first, he is a one hundred per cent Farmers Union man, and the other is, he has always a smile which will not come off.

LeRoy, where I am always sure of an order. This time two of them: a car of cotton seed, and a car of coal. Gosh, this made me feel good, for you know after such business as this, I do not care if I do lose another hat. Mr. Clarence Moore, Farmers Union man, had me on order. One car of Union Gold flour, and a car of coal. By this time I didn't give a darn if I did lose my hat, in fact I almost decided to throw it away.

Down to Erie to spend Thanksgiving at the Sunday hotel where they are on biscuits made out of Union Gold flour. Friday morning, November 26th. First shot Judge Crall gave me an order for a car of coal. After a nice visit with him, we had a good visit with the manager, Mr. Emmet Bolze, laid up with a broken leg. Visited Mr. Coester, the manager at Brazelton, and while there Mr. C. A. Clark, the county manager of the Farmers Union, came in and we had a good visit. Mr. Clark has a splendid county organization, I think seven elevators all together, and they are making a success.

Called on the Farmers Union store at Weir, another success. The Farmers Union business is doing mighty well. Next stop was at Crestline. Mr. Owens is handling the Union Gold line, but was stocked up for the present. Mr. Johnson, the manager at Columbus, was in to see him. Columbus is another successful Farmers Union business, and they are handling the Union Gold line of flour and feed.

Saturday morning. Parsons, first stop, and Mr. Fred Johnson was all set for another car of Union Gold products. Mr. Johnson is jobbing Gold Medal flour and has placed it in thirty-one stores in Parsons. How is that for hustling?

At Dennis Mr. Stafford needed a car of K. F. U. feed, and of course he gave it to me. Mr. Stafford has a fine business at Dennis.

Galesburg, another Farmers Union store on the map, and Mr. Crumrine, the manager, also needed a car of K. F. U. feed. This ended the week for me.

I want all of you boys to know that I appreciate the support you are giving the Farmers Union Jobbing Association through me. By this support you are building up a force which will be able to save you and your farmers thousands of dollars of profits in the future.

A. M. Kinney.

SALINA FOLKS GO VISITING. Mr. A. D. Rice who lives in Ottawa county near Delphos, and who writes Insurance for the Farmers Union Insurance Company, made the great mistake of this life, one day when he asked Chas. Simpson the Fieldman, to make an insurance company for him, a little program for their local some evening.

Mr. Simpson has great persuasive powers, or he could not be an insurance man. But he did not need these powers when he asked Simpson to furnish him, out to Delphos, because they had visions of home made cake, real cream for their coffee and lots of other things that always accompany an affair in a country school house. So that when he invited them to accept of his insurance, they were to furnish the program. Which to show him they were game they proceeded to do.

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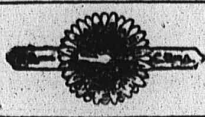
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Union of Kansas. We want all the news about the Locals and what you are doing. Send in the news and thereby help to make your official organ a success.

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 advertising, should be in seven days before the date of publication. Notices of meetings can be handled up until noon Saturday on the week preceding publication date.

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



THURSDAY, DECEMBER 8, 1927

NOW WHAT DO WE MEAN BY THAT?

In an appeal for the national observance of Navy Day Oct. 27, the Navy League of the United States protests against the theory of the navy that it exists for national defense. "The navy," says the league, "of course has an important part to play in the defense of continental United States and its outlying possessions; but trade protection is its most important function."

THE WORTH OF AN ORGANIZATION

How much value has the Farmers Union? That depends. Based on volume of business transacted, billions. On net savings, millions. As an influence and power in behalf of justice for agriculture it cannot be measured. No other single organization excels it. But let us not deceive ourselves. It is only a composite of its membership. It is as big as we are, and as small. It is as strong as we are, and as weak. It is a transmission line, and it will effectively carry whatever power we put upon it, doing for us all that can be done by that much energy, applied where we will. It is a servant, but its service is limited by the use we make of it. The worth of an organization lies primarily in its membership. We determine its worth, and we alone limit its power. It is worth what we make it.

UNINSTRUCTED DELEGATES

In Mr. Coolidge's own state of Massachusetts, the politicians who have been commonly thought to be his special representatives, still are engaged in trying to prevent the Republican voters of that state from choosing between Hughes and Hoover and Lowden and Curtis and are insisting upon it that the delegates from Massachusetts to the Republican national convention shall be "uninstructed."

By "uninstructed" they mean delegates who in fact will vote for "drafting" Mr. Coolidge. By "uninstructed," further, they mean delegates who, if Mr. Coolidge positively declines to accept the nomination, can be turned this way or that way in the convention without any regard for the sentiments of the rank and file party members back home.—Topeka Capital.

FOR THAT ANNUAL MEETING

It is humbly suggested to those groups of great hearted Farmers Union folks who are about to hold their annual meetings, that the records of your organization will not look right to Santa Claus nor pass muster with Saint Peter if you close the year without contributing to the Fight Fund. Some greatly appreciated contributions have come in recently, and there is hope that we may be "out of the trenches by Christmas." We will, if you will call it to the attention of your group. They will be glad to act. You will all feel better. It will make your Christmas—and ours—happier. We spent more on the rate fight, and we believe it saved millions to Kansas farmers. A check for five, ten or twenty dollars (two counties gave forty dollars each) from those who are now meeting will close the matter up. Do if the first thing when you meet, so you won't forget.

WE REPRINT A PAMPHLET BY AN EXPERT

A leaflet was circulated in Des Moines during the National Convention, carrying on one side the picture of a crumbling concrete bridge and the other side this message:

Tuesday, November 15, 1927.
To the National Convention of the Farmers Union, Des Moines, Iowa.
Ladies and Gentlemen:

The picture on the other side is Locust street bridge, Des Moines, Iowa. It is one block north and four blocks east of the Kirkwood Hotel. Give it both the "once over" and the "once UNDER"—there are stairs on each side of the west end so that you can go under.

It is one of the sights of Des Moines. It surely is a "sight." It shows what PERMANENT concrete is after less than 20 years of service.

There is certainly no reason for expecting any better results for the untold millions now being spent in the "Good Road" program. (It ought to be called the cement trust graft program.) For the engineers in charge of the "Good Roads" construction are certainly no better qualified than were those in charge of Locust street. More especially is this true, for Barney Marsh is the oracle to whom the rest of us members of the Iowa Engineering Society look for information as to bridge engineering.

Incidentally it might be noted that Des Moines—both by precept and example—has "probably" done more to put over this cement craze than any other half a dozen factors.

Yet Des Moines is surely going back on concrete. For instance, when she built Court Avenue bridge it was "lined on the outside" with Bedford stone so

that the PERMANENT CONCRETE construction might get neither frost-bit nor sunstroke.

Last spring Des Moines refused to allow a concrete pavement to be laid in the edge of the city on what is really a country road.

Perhaps Des Moines thinks that concrete construction is good enough for the farmers but is not good enough for city people "don'tcher know?"

Whatever paved road bond propositions show up remember this: That it is impossible in the present state of knowledge to make a D-E-P-E-N-D-A-B-L-Y GOOD cement.

Sincerely yours,

FRANK W. DUSEY.

Member Iowa Engineering Society.

DIVERSIFICATION NOT A CURE-ALL

One-crop farming has disadvantages, and every farmer ought to arrange his production so as to protect himself as fully as possible against disaster when his major crop fails. He needs also to provide himself with productive employment over the entire year, a thing which a single crop cannot do. That the average farmer does this is well proven by the report recently printed in these columns, showing over 3,000 hours of physical labor per year by each farmer in production for market, a fact attested by the U. S. Dept. of Agriculture.

But there are some disadvantages in diversification. One is that of relatively poor adaptability. Kansas can produce wheat, let us say, as efficiently as any other area in the U. S. But it does not follow that she can be equally as efficient in dairying as other areas. Henry Ford could probably make a great many rattling good mowing machines with the parts lost off or left off his cars. It is not certain that he could compete with the Harvester Company. Soil, climate, relation to market and relation of minor to major crops as to time of handling, are problems in farm diversification.

Another disadvantage is that it serves to increase the "in and out" features of farming, rather than to decrease them. When poultry is produced, commercially by those who specialize in it largely, it is followed rather consistently year after year. But when it is enlarged upon on every farm it is first overdone to the point of loss, and then underdone from abandonment. This we have just witnessed. Kansas cream is now being shipped, it is said, as far east as Boston, and there enters into competition with the product of established dairymen in the eastern area. Widely scattered heavy production cannot adjust itself to market needs, since it cannot be aware of all conditions everywhere in all commodities. Dosses and abandonment are almost certain to follow. The farmer is kept busy shifting his emphasis from one product to another, with unsatisfactory results in most instances.

But since every crop requires machinery and equipment for production and handling, a very grave disadvantage presents itself in connection with the proposal to produce some of everything on every farm in every area. The practice increases the investment of each farmer, both in volume of money and in relation to volume of products. If every farmer is to raise wheat and yet no more is to be raised, then each farmer must raise less wheat. He must still have machines. The same principle applies to market facilities. If wheat is to be grown in all areas, then grain elevators of suitable type must be provided in all areas. And the whole volume being no greater, its division among the greater number of elevators reduces their handlings and increases the overhead cost per bushel. This very condition was pointed out by Secretary Jardine a few weeks ago in Nebraska. It applies to all commodities. Diversification is far from being a solution for the farm problem.

HUNTING BIG GAME—INDOORS

At last the man-eating, money-eating monster which has been troubling the Kansas City Star by its depredations upon the poor citizens of Kansas through the gaps in the Kansas road laws, has been fearlessly tracked to its lair. There, among the millions of wasted "bones" of Kansas taxes, the hideous thing has been heard in its own den. Or at least The Star is firing a lot of heavy artillery in that general direction from a safe distance and outside the state. Under the Star's barrage not a few Kansas papers ought to find heart to advance near enough to try a pop gun or two on the "animal," and that will help.

A very great public service has been rendered by the Star in its self-sacrificing spirit and work. Where others have had vague fears the Star has found real facts. While others have insisted that "something should be did," this paper has gone far ahead and has shown exactly what is required. It has even chased the beast into a hole, and is watching the hole intently. So intently, it may be feared, that it has become a bit dizzy and bleary-eyed. And like that of many another brave hunter, their story grows larger with each telling. Kansas now has lost 25 millions per year—yesterday it was 21 millions. And tomorrow's telling is yet to come!

Here is a true and correct picture of the monster (Photo by Staff Photographer):

(1) Direct taxes, levied, collected and spent by counties and townships within their own borders constitutes more than half the income for roads, whereas it had been believed that the gasoline tax paid most of the bill.

(2) This money, derived from taxes levied by and upon themselves, is spent by these counties and

townships without any accounting, in any manner, to the state officials. This money is handed over to these counties and townships (by themselves) to spend in any way they see fit. And of course they waste it. They sometimes hire farmers to putter around on the roads near their own homes, and pay them for it—with their own money. Sometimes they repair a piece of road or put in a culvert without consulting an engineer or getting the advice of an expert. Such practices are wrong and wasteful in the extreme, and if continued will ruin Kansas completely. It is too simple, too direct, too democratic, Mussolini would not have such a thing in Fascist Italy, and why should we have it in Kansas? We must not!

The Star has entered this fight with all the passion and earnestness of a crusader, and if this thing is not killed or driven out the state by the next legislature it will not be the Star's fault. We have a suspicion, however, that the Kansas farmer will insist that this wild, consuming thing which this newspaper imagines it has seen is tame, fully domesticated and useful. That if it eats anything he is furnishing, the feed, and controls the amount fed. That if he doesn't report to any state official about the matter it may be partly because it is really no one else's business. That the results secured will compare favorably with those secured in road construction, dollar for dollar, by any other method. And that if the whole thing was to be put into distant hands he might have no roads at all.

The Star is attempting to make a monster of a perfectly ordinary and useful thing. Such campaigns, trying to make up in intensity what they lack in discrimination and sense, will only serve to lessen the influence of the publication itself. In trying to prove that Kansas puts "Millions Into Mud" they have run the whole thing into the ground. Headlines won't make a tiger out of a house cat.

FIGURES OF FANCY AND FANCY FIGURES

The November number of The Union Pacific magazine carries a feature article by Governor Ben S. Paulen, entitled "Kansas—By One Who Knows It." The article is interesting, portraying as it does the development of the state, and the part played in that development by railroads, bankers, merchants and farmers.

The Governor believes our progress has been due to mutual helpfulness. He sees town and country in close relationship. Bankers, merchants and professional men run out to farm homes "for a fried chicken dinner with all its delectable garnishments from garden, field and fruit cellar." In return the Rotary and Kiwanis clubs "call up the farmers for miles around and invite them to come in and have luncheon at the Chamber of Commerce." Aint it just too lovely for words? But Mutual helpfulness cannot result in the submergence of one party to it and the elevation of another. A luncheon at the Chamber of Commerce does not remove the handicap of a disproportionate and too-small farm income. Both mutuality and progress seem to have failed a bit lately.

The article deals with the Kansas school system in a fine way, and reveals that nearly forty million dollars is spent annually upon our schools. About one-tenth of this goes to the state schools—the university, the agricultural college and the three teachers colleges. There are nearly nine thousand school districts, employing almost nineteen thousand teachers. Well toward half of all the taxes paid in Kansas go to schools.

But the articles only really gets the touch of Kansas sun—and wind—when it deals with agricultural income and values. The sale of dairy products, including ice cream, will reach forty million dollars for 1927, it is said. This must be for the manufactured articles, since it is far beyond the income derived from dairying as an agricultural industry, which does not include ice cream. Those who give wide publicity to figures presumed to show the value of agricultural production ought to take pains to arrive at the figures on that basis. The Governor's article gives a value of 180 million dollars to our 115 million bushel wheat crop—over \$1.55 per bushel. That would be well above the average terminal market value, which includes transportation and business earnings. It must be meant to include milling, also. And the corn crop is set at a modest one dollar per bushel. The price of number two mixed corn in Kansas City as this is written is 79 cents. On an average for the Kansas corn area, 7 cents of that is transportation income, not farm income, and about 2 cents is required for the terminal costs. There must be provided a business income for the local elevator, also, out of this 79 cents. The farm value of corn, on the present market, is about 65 cents, on an average. But what is a 50 per cent exaggeration in a magazine article?

And while fancies are running free Mr. I. D. Graham, assistant secretary of the State Board of Agriculture sees this, and it is made a part of the Governor's article; "The combination of all Kansas cattle into one animal would make a cow whose milk would replace the Great Lakes, whose body would extend from the Gulf to the Arctic, and while she browsed upon the greenery of the tropics, her tail would brush the sparks from the Aurora Borealis."

By the same token, if all of the exaggerated statements concerning the Kansas agricultural income were put into one article it would be some "bull," don't think it wouldn't.

GLIMPSES OF CO-OPERATION

MIGHT BE BETTER TO LET THEM RIDE, EVEN THOUGH THEY DRAG THEIR FEET

It is considered significant that last year's barley prices were lower than any year since the pool was formed. Although the quality of tobacco was somewhat poorer than usual, it was not of low enough quality to justify the big slump in prices that occurred as soon as the pool stopped its orderly marketing plan.

Failure to secure the required acreage for operating a 1927 annual pool is ascribed largely to the fact that rumors were circulated to the effect that "the association intends to declare a pool whether it gets it or not." Thus many growers who were in reality in favor of the pool neglected to sign up until it was too late. Many other association members also failed to sign because they "wanted the outsiders to sign first."

In some sections the feeling against the outsiders is said to be so high that poolers are deliberately waiting until the outsiders come in before they will continue in their efforts for stabilized prices. These former farmer-members say they are tired of raising the prices for the outsider who refuses to share in the cost, and they are determined to make the outsider suffer rather than to build a pool that will give the non-pooler better prices.

What is life? This question has baffled the world since life began. The definition of the dividing line between what is life and what is not life is becoming increasingly difficult as man's knowledge expands.

REFLECTIONS

GENERAL COXEY STILL MARCHES

That spectacular figure, "General" Jacob Coxey, who once led an army to Washington, is actively engaged in promoting monetary reform. He is enlisting not a few thoughtful and influential persons in his present army. Here is one of his proposals:

Money at Cost
Adopt House of Representatives Bill 4576 introduced in 67th Congress, to provide legal tender money without interest for public improvements, market roads, building homes for its citizens, needs, employment of discharged soldiers, sailors, marines, unemployed, and other citizens of the United States. Under such bill Farmers, Merchants and Manufacturers would obtain money at cost, thru Community Banks under State laws.

How to Get It
"Communities," such as States, counties, parishes, townships, districts, municipalities, or incorporated towns or villages, may deposit with the Secretary of the Treasury of the United States, non-interest bearing 25 year bonds, not to exceed one-half of the assessed value of the Real Estate exclusive of the improvements thereon in such "Communities" as security for the issuance of such money, such "Communities" agreeing to "tax its people's property sufficient in amount to return such money to such Secretary, in twenty-five annual installments of four per cent, each without interest, such four per cent to be cancelled annually as and when returned."

WE ALL DEPEND ON HENRY

E. Folk Furritt, local dealer, says 3 per cent of the American people are employed directly or indirectly in making Fords, and 97 per cent in writing or repairing Ford jokes.

THE NATIONAL GRANGE HAS A SUCCESSFUL MEETING

The Grange has just closed its National Convention, which was apparently satisfactory in every way. Mr. Louis J. Taber was re-elected for a two-year term as master.

In opening his address National Master Taber stresses the fact that "the city is the farmer's best customer," inasmuch as the agricultural people consume from 20 to 30 per cent of the manufactured goods of the nation, forcefully emphasizing the fact that rural purchasing power is responsible for a large part of the prosperity, growth and material advancement of every citizen in the republic. Attention is then called to the fact that in the past 50 years, instead of a population 71 per cent rural and 29 per cent in cities and towns, the shift that has taken place almost exactly reverses the ratio, and yet the 30 per cent non-rural now on the farms is still easily able to feed the 70 per cent in the cities, and significantly too, the chief agricultural problem is one of surplus: Indicating the degree of waste with the drift of American affairs. Continuing, Mr. Taber makes this impressive statement:—

"The decline of farm population cannot go on in the future as rapidly as in the past, but it is a safe prediction that inside the next half century only one-fifth of the nation's population will be living on the farms and that one-fifth will be feeding the other four-fifths efficiently and well. This is not a gloomy picture, but one indicating that those who choose agriculture for their portion may, by using modern equipment and modern methods, by calling science to their aid, and through sound business principles in marketing and production, have before them the promise of a life of maximum usefulness and fair financial reward."

The National Master also stresses the fact that "Regardless of the important issues of the day, we unhesitatingly say that organization is the greatest problem of American agriculture. It is and has been true that today in New York banks, where it was loaned less than 20 per cent of the farmers

of the nation are dues-paying members in any bona fide farm organization."

Equal for agriculture cannot come by legislative means. No amount of governmental assistance of education, of experimentation, or of research, will do for agriculture all that needs to be done. Whenever more than 50 per cent of our farmers are organized, our problems will begin to disappear. If they are social or educational, we will have sufficient membership to correct them; if they are economic, we will have the numbers and financial support for their adjustment; if they are legislative, there will be the numerical strength to insure correction.

Respect for Law

With 12,000 murders in the United States during the past year, we glimpse the perils that threaten our welfare and are brought face to face with the growing disrespect for law. A serious menace comes from the fact that many of our citizens are trying to choose which law they themselves are willing to obey. So far as the Eighteenth Amendment is concerned, the issue is clear-cut—It is either law enforcement or the open saloon. With the saloon, with its attendant evils, will never return if our citizenship understands the issue.

There has been no change in sentiment among the nation's farmers relative to prohibition. Less beer is manufactured and more milk is consumed; there is less whiskey and more families riding in automobiles; there are fewer saloon fights and more happy homes. Prohibition at its best is better than the saloon at its best. Let us tear off the mask of those who talk about "modification." It is either the open saloon or prohibition and it is time to think of act accordingly.

SENATOR BROOKHART MAKES A TIMELY REMARK

Sixty-five per cent of the troubles of agriculture are due to the control, manipulation and high cost of credit in the Federal Reserve banking system and in the general banking system under national and state laws, according to Senator Brookhart of Iowa in a statement issued last week.

"Even as conservative but fair a paper as the manufacturers' Record," pointed out Mr. Brookhart, "states that land values and the two crops of 1920 and 1921 was deflated by Federal Reserve Bank operations in the total sum of \$32,000,000,000, while other business was deflated about \$18,000,000,000. This means that agriculture was deflated about six times as much in proportion as other business."

Hit Farming Hard
"There can be little doubt of the substantial correctness of these conclusions, and on this basis they are surely 65 per cent of the cause of the agricultural depression."

"The Federal Reserve system was able to hit agriculture harder by timing its deflation on October 1, 1920, when the crops were maturing and the whole year's investments and labor of the farmers were coming ready for the market. It held its meeting in May, when it secretly decided to raise the discount rates still higher in order to force a liquidation and deflation of values."

"This deflation reached the farmers through their local banks. In Iowa the Federal Reserve Bank of Chicago held four public meetings in October, informed the farmers that they had been loaned above their allotment and must sell their crops and reduce their loans, and this in spite of the fact that the loans in Iowa amounted to only \$91,000,000 and on prices then prevailing Iowa had a \$1,000,000,000 crop. Similar meetings and similar proceedings were had in all the agricultural states."

"The Federal Reserve Law, according to Mr. Brookhart, fails to do what it was intended to. When the law was presented to Congress, it was said that the big cancer in the American banking system was the accumulation of the surplus credit of the country in New York banks, where it was loaned for speculative purposes."

the same theory and the same principle as the people of the village and the city. The rural lines are built upon the same theory and the same principle applies to all alike.

The only difference is that the Legislature of Ontario realizing the additional expense involved in electricity, the farmer with electricity and also being anxious, as every Legislature in the world is anxious, to relieve the burdens of agriculture, provided by law that for rural lines, owned by farmers, there should be paid out of the Treasury one-half of the construction cost of the transmission lines carrying electricity to the farmer organizations. I mention this because some of the propagandists have seized upon this proposition to circulate through the United States the report that the production and distribution of electricity in Canada is subsidized from public funds. At a hearing before the Senate Committee on Agriculture one of the professors of the State University of Tennessee made this assertion. He made it undoubtedly with perfectly honest intentions, and yet he was entirely mistaken in his assertion.

There is no municipal consumer in Ontario that has ever been relieved by a single penny from public funds. The interest on the bonds and the entire cost of the operation have been paid by those who consume electricity. Not one cent has the taxpayer ever paid outside of the exception that I have mentioned, which goes entirely to the benefit of agriculture and which, in my judgment, is justified in order to relieve agriculture of its extra burdens. The only thing the Province does is to lend its credit in the sale of the bonds that are floated for the installation of the various hydro-electric generating plants and the building of transmission lines. And that brings to mind another advantage that a publicly owned system has over the privately owned system—it can borrow its money for nearly half what the private corporation must

Cancer Grows

"At the time these speculative loans were described as a cancer they amounted to \$768,000,000. The Federal Reserve law then operated upon this cancer to reduce it, and on August 31 of this year the loans amounted to \$3,674,000,000."

"Instead of reducing the cancer, the Federal Reserve law has increased it five-fold."

"This vast sum is loaned to gamblers in the stock market at about 4 per cent of interest, while the farmers are charged from 6 to 12 per cent, and even more in some places. The Federal Reserve law is operating as a money trust to lower the rate of interest for speculation and to raise it upon agriculture and legitimate business."

Because of the fact that agriculture does not fit into the quick turnover of commercial business, Senator Brookhart urges that "the Intermediate credit law should be amended to make it a complete co-operative re-organizing of the powers of the Federal Reserve bank, including power to issue reserve notes as money, but upon the co-operative principle."

PRESIDENT SIMPSON, OF OKLAHOMA, INSISTS ON A SHOWDOWN

November 21, 1927.

Kansas City Star, Kansas City, Mo.

Gentlemen:

In the Kansas City Times the morning of the 18th, I read the editorial, "Dependable Farm Leadership." I do not believe the Kansas City Star desires to be a party to an absolute fake farm organization; or to be a party to anything that is deception and misrepresentation. In order that you may know that the American Farm Congress is a fake farm organization, I earnestly ask that you go to W. I. Drummond, its head man, and ask him to show you the book, that contains the names and post office addresses of the farmer members of this organization, also to show you the book that shows how much each of these farmers paid in dues to the organization in the year 1927, also to show you the books of the organization showing just who contributes to the revenues, and to whom disbursements are made.

If you find that they have as many as ten thousand farmers, who paid dues to the organization, and if you find that none of their revenues come from the railroads, banks, boards of trade, stock exchanges, packing houses, or other big business enterprises, then I will retract the charges I have made, that they are a fake farm organization. If you find that they cannot show the names and post office addresses of as many as ten thousand farmers, who paid dues in 1927, and if you find that their revenues do come from big business enterprises, then I want the Kansas City Star to denounce the American Farm Congress as a vile thing, meant to deceive public officials, and meant to keep real farm organizations from getting for farmers those things to which they are entitled.

Yours truly,
John A. Simpson, President.

OTHERS

"Lord help me live from day to day in such a self-forgetful way That when even I kneel to pray My prayer shall be for others."

"Help me in all the work I do To ever be sincere and true And know that all I do for you Must needs be done for others."

"Let self be crucified and slain And buried dead, and all in vain May efforts be to rise again Unless to live for others."

"And when my work on earth is done And my new work in heaven's begun May I forget the crown I've won While thinking still of others."

Others, Lord, yes others, Let this my motto be Help me to live for others That I may live like Thee."

pay in the way of interest, and thus the actual expense is very materially lessened.
(Continued in next issue)

"Good equipment makes a good farmer better," but efficient and sufficient use of the equipment is also necessary if it is to return a profit.

Whereas, We have learned with sorrow of the death of our esteemed brother and fellow member, George W. Kissell, who died November 18, 1927, and

Whereas, The life that made our association with him pleasant is at an end, and the gates of death are closed upon our further intercourse, and

Whereas, By his many ennobling traits of character he has endeavored himself to us, and in his career has left an example to his friends and fellow members, and

Whereas, Those many qualifications which he possessed influence us in a sincere desire to testify to an appreciation of his life amongst us, be it therefore Resolved, That in the death of George W. Kissell who was a member of Osborne Local No. 298, Farmers Educational and Co-operative Union of America,

Resolved, That a copy of these resolutions be presented to the relatives and friends of the deceased, and that a copy be published in the Osborne County Farmer and the Kansas Union Farmer and that a copy of the same shall be attached to and become a part of the minutes of this Local.

Witness my hand and seal of office this 21st day of November, 1927.

A. E. Emerson, President,
Linus Sarver, Secretary.

RESOLUTIONS OF SYMPATHY
Whereas it has pleased the Heavenly Father to remove from this earthly home the wife and mother of our beloved member, Fred Hoefler and family of Triangle Local No. 5124,

Therefore, it is resolved that the members of this Local extend to the bereaved husband and family our sincere sympathy.

Be it further resolved that a copy of these resolutions be sent to the family, and a copy be spread upon the minutes of the Local and a copy be sent to the Kansas Union Farmer for publication.

Committee:
Vince Hoefler
John Friske
E. L. Osterholt.

Ladies' Auxiliary

LADIES AUXILIARY OFFICERS
President, Mrs. C. E. Simpson, Salina, Kansas, 658 South Santa Fe.
Secretary, Mrs. May Ingle, Michigan Valley, Kansas.
Vice-president, Mrs. Nettie Tromble, Salina, Kansas, 915 South Fifth.
Treasurer, Mrs. C. E. Brasted, Salina, Kansas, 911 South Fifth St.

Dear Ladies:

In the last week I have been out with Mr. Simpson visiting and talking auxiliary wherever I get an opportunity.

Down at Falun in our own county the ladies were very much interested and I think with a little assistance, which we will endeavor to give, they will organize an Auxiliary. In Falun, which is a town strictly farmer owned, that is, made up for the most part of farmers or people who work for the farmers' organizations, that are established in the town there is but one club. The ladies with whom I talked were of the opinion that a Farmers Union Auxiliary was just what they needed, that it would take

the place of several other clubs that might be mentioned.

A party of the members of the Rural Rest Auxiliary of Salina went over into Ottawa county to a Farmers Union local meeting, and the Auxiliary was given some time there. Miss Pauline Cowger, the assistant state secretary of the Auxiliary, made a very impressive speech, giving the history of the Auxiliary movement from the time it was first thought of, up to the present time. Also she put forth a very strong argument for the organization of auxiliaries in all the locals. The only place where an auxiliary is not needed is some place where the Farmers Union Local meets all the needs of the community, and these places are scarce.

If there are any places within driving distance from Salina that you think it would be worth while for us to visit, you make the arrangements and extend the invitation, and we will be there. We can furnish a little program and give some assistance in organizing your auxiliary.—Mrs. Chas. Simpson.



6014. Child's Dress
Cut in 4 Sizes: 2, 3, 4 and 5 years. A 4 year size requires 2 1/2 yards of 27 inch material. To face trimming bands and cuffs with contrasting material will require 1/4 yard 27 inches wide cut crosswise. Price 15c.

5554. Ladies' Morning Frock
Cut in 6 Sizes: 34, 36, 38, 40, 42 and 44 inches bust measure. A 38 inch size requires 4 yards of 36 inch material with 1/4 yard of contrasting material. The width of the dress at the lower edge with plaits extended is 2 yards. Price 15c.

FASHION BOOK NOTICE

Send 12c in silver or stamps for our UP-TO-DATE FALL & WINTER 1927-1928 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.

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

At 459.6 degrees F. below zero, the motion of molecules ceases. Helium gas turns to liquid a few degrees above that temperature which is the lowest produced artificially.

Here's one of the riddles of the Universe! Pure iron has a tensile strength of 4,600 pounds per square inch and carbon 1,000 pounds. Mix one per cent of the weak with the strong, and its strength increases 33 times to 150,000 pounds.

News From The Locals

LINN COUNTY ANNUAL MEETING

The different Union Locals of Linn county will hold their regular county meeting at Boicourt, Kansas, on Saturday, December 17, commencing at 10 a. m. o'clock sharp.

We are expecting C. E. Huff, our state president and others of interest to be with us and we hope to have a good attendance of local members throughout the country also.

Don't forget the date and try and be on time. Also bring your baskets filled with good things to eat.

J. Monroe Martin, Secretary.

DISTRICT MANAGERIAL MEETING

There will be a district meeting of the Farmers Union Managers' Association held at Erie, Kansas, on Wednesday, December 14th, 1927.

This is the first of a series of district meetings which we expect to hold over the state; and as there is very important business to be transacted at these meetings, your presence is very much desired.

Yours very truly,
Olive Troutman, Sec'y.
A. M. Kinney, President.

MINNEOLA LOCAL 1228

Minneola Local No. 1228 met on Nov. 22nd and had a good program and social time. Refreshments were served.

Will meet again on Dec. 20 with a program and refreshments. All members are urged to come. Election of officers will be held.

Farmers why not back the Farmers Union? The Farmers Union is backing you.

B. C. Nelson, Sec'y.

WOODSON COUNTY

The Woodson County Farmers Union will meet Saturday, Dec. 10, at Vernon. All Locals be sure to send delegates. The executive committee will be expected to be present to audit the books. This is the regular meeting to elect officers.

S. C. Cowles, Pres.
L. L. Byfield, Sec'y.

NEMAHA COUNTY

The annual meeting of the Nemaha County Farmers Union will be held in Seneca, Saturday, December 17th. A basket dinner will be served at noon. Good speaking and good music. Watch for program. Plan to attend.

Fred W. Lehman, Co. Pres.

JEWELL CO. MEETING

The annual meeting of the Jewell County Farmers Union No. 28 will convene in court house, Mankato, on Thursday, Dec. 8th, at 1 p. m. Election of officers for the ensuing year and other matters to be taken up.

Respectfully,
G. M. Shook, Co. Sec'y.

NOTICE

The fourth quarterly meeting of the Greenwood County Farmers Union will be held at Madison on Thursday, December 15th, with basket dinner. All locals please take notice and send delegates.

Charles A. Roberts,
Co. Sec'y and Treas.

KANSAS UNION FARMER WEEKLY EXCHANGE

If members of the Union have anything to Sell or Exchange, they should advertise it in this department. Rate: 8 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

DOGS

FOR SALE—My black, tan coon hound. Can't be beat. Shipped on trial. Money back guarantee. Chas. Hicks, Mayfield, Ky., Star Rt. B40.

FARMS FOR SALE

55 ACRE Kaw Valley Farm near Topeka; well improved; house for 2000 chickens; large barn, stabling 10 cattle or horses; garage; tool house; 6-room cottage. Sale Price, \$11,500; small mortgage. Write E. W. Thompson, 503 Columbian Bldg., Topeka, Kansas.

FARMS WANTED

Want to hear from owner having farm for sale; give particulars and lowest price. J. Black, Box 96, Chippewa Falls, Wisconsin.

FURS

FUR—dealers and trappers, write for prices. J. E. Green, Fur and Wool, Lebo, Kansas.

HEDGE POSTS FOR SALE

Co-Operatives! Why pay the big retail price charged for hedge posts when you can buy them of us in car lots, at less than half. Stephens & Drexler, Columbus, Kansas.

POSITION WANTED

WANTED—Position as manager of Farmers Union Store. Ten years experience as manager. A high class willing to accept. Salary reasonable. 324 North Seventh Street, Sterling, Kansas.

POULTRY

Mathis Quality Chicks. Heavy layers. Leading breeds. \$3.50 hundred up. Catalog free. Mathis Farms, Box 112, Parsons, Kansas.

SEEDS FOR SALE

Alfalfa \$5.00—Clover \$3.50—Sudan \$2.00—Millet \$1.50, sacks free. If you have any seeds to sell send sample for bid. Meier Grain Co., Salina, Kansas.

A. L. HOLCOM SUGGESTS THAT WE USE OUR BRAINS

Are we doing all we can to free ourselves from the shackles of the profit taker, the one who cares not, so long as we turn over what we produce, what in reality belongs to us, as producers. Think what we could have if we, each and every one would do what is in our power to do. Would it not make you feel good if you could have a voice in fixing the price of the product which you have to sell? Think what you could have if you could do that. You now have that privilege and the only way you will ever learn is to do all you can to get your neighbors to sign a contract that you would not offer for sale one thing that you produced for ten days? And do you think that you could get your neighbor to do that whether he belonged to the Farmers Union or not? Would you be willing to try this method? We know that if we never try, we will never know if it would work or not.

Perhaps some of you have in your minds a better way to free ourselves from the bonds of slavery. If you do, come on with it, I am not hiding and the only way we will ever

learn will be by the exchange of ideas. My reason for the contract system is because it does seem that the only way to hold some farmers to be hog-tie them, then some will squirm out. We must show them the benefit of linking ourselves together so we can rain their confidence, then they will be ready to go ahead. No thing sure something must be done, or we will be DONE. So come ahead with your plans, I know that we have the brains if we will only use them.

A. L. Holcom.

RESOLUTIONS OF SYMPATHY

Whereas: It has pleased our Heavenly Father to remove from our midst the beloved mother of our brother members, Mildred Johnson, we, the members of Pleasant Ridge Local 360, extend our heartfelt sympathy to the entire family.

Be it resolved that a copy of these resolutions be sent to our brother members Miles Svoboda and John Svoboda, also one copy sent to the Kansas Union Farmer and one copy spread on the minutes of our next regular meeting. Signed by
Committee on Resolutions.

CURED HIS RUPTURE

I was badly ruptured while lifting a trunk several years ago. Doctors said my only hope of cure was an operation. Trusses did me no good. Finally I got hold of something that quickly and completely cured me. Years have passed and the rupture has never returned, although I am doing hard work as a carpenter. There was no operation, no lost time, no trouble. I have nothing to sell, but will give full information about how you may find a complete cure without operation.

If you write to me, Eugene M. Pullen, Carpenter, 1514 Marcellus Avenue, Manhattan, N. J. Better cut out this notice and show it to any others who are ruptured—you may save a life or at least stop the misery of rupture and the worry and danger of an operation.

An Advertisement of the American Telephone and Telegraph Company

A FRUIT and truck farmer of New York state is so located that he can ship his products to New York, Albany or Pittsfield. He obtains the market prices in these centers by telephone and then ships to the one in which they are highest.

"I obtain the market price," he says, "between eight and nine o'clock in the morning, agree on the price, load my trucks, and make the deliveries at night while my neighbors are sleeping."

Thousands of grain and stock farmers throughout the United States also use the telephone when they are ready to sell. The work of a whole year may hinge on the result of a few days. It's easy to lose \$10 a steer by selling at the wrong time.

The telephone ends isolation. It runs important errands. Orders extra parts when there is a breakdown. Buys and sells at the best price. Is a guardian in time of accident or sickness. Pays for itself many times over.

The modern farm home has a telephone.

Don't Be Misled

Your Own Company can sell you the

Best Protection in the State

for the least money.

See your local agent today or write—

Farmers Union Mutual Insurance Co.

Salina, Kansas

COLD WEATHER IS HERE

Buy Your Winters Supply of

COAL

NOW

WE HANDLE

Kansas Deep Shaft Lump and Nut

Henryetta 4 and 2 1/2 Lump

Henryetta 4x2 1/2 Egg

Henryetta 2 1/2 x 1 1/4 Nut

Colorado 8 Routt County McNeil

PLACE YOUR ORDER TODAY

Farmers Union Jobbing Association

337 Board of Trade Bldg. Kansas City, Missouri.

Everlasting Team Work

We realize that your good-will cannot be gained by a single act or by an occasional unusual service; neither can it be obtained by one man or a group of men. Therefore, our entire organization is co-operating to the fullest extent in an earnest effort to merit your friendship and increased patronage.

SHIP TO YOUR OWN FIRM

Farmers Union Live Stock Commission

Stock Yards Kansas City

Price List of Local Supplies

Application cards 20 for 5c
Credentialed blanks 10 for 5c
Dimit blanks 15 for 10c
Ode cards 12 for 25c
Constitutions 5c
Local Sec'y's Receipt Books 25c
Secretary's Minute Books50c
Farmers Union Buttons25c
Cash Must Accompany Order. This is Necessary to Save Expense in Postage and Labor.
WRITE C. E. Brasted, Box 51, Salina, Kansas.

Six Good Reasons Why--

Every Farmers Union Member should carry life insurance in HIS OWN COMPANY.

1.—It offers all standard form policies at actual cost.

2.—Its funds are used to finance the farm operations of its members

3.—It is owned by the policyholders, who share in its earnings and control its management.

4.—It is a legal reserve, level premium company, which means its policies are absolutely safe and that its premium rates can not be increased.

5.—It prides itself on rendering the best possible service, by making prompt settlements in full and leaving its policyholders or their beneficiaries completely satisfied.

6.—It is supporting the whole Farmers Union program and uniting the members in a loyal, compact organization through their community of interests. Only by such co-operative, harmonious effort can the farmers ever secure justice or attain the position of economic independence to which they are entitled.

If you believe in the aims of the Farmers Union and need more life insurance, it will pay you to write today to:

FARMERS UNION MUTUAL LIFE INSURANCE CO.

Des Moines, Iowa.

"Farmer Life Insurance At Farmer Cost"

CONVENTION SONGS
We have a supply of the songs that were used at the convention. Anyone wishing to buy these songs in any amount may have them for 1c each.—C. E. Brasted, Sec'y, Salina, Kansas, Box 51.

The "accidental" is said to be present in research, but don't forget that the "accident" could never have happened if someone had not been trying to find new things.

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

Don't Be Misled

Your Own Company can sell you the

Best Protection in the State

for the least money.

See your local agent today or write—

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Junior Contest

Prizes For Best Letters Containing Suggestions For Conducting A Junior Department. Prizes For The Best Name For Us To Use.

In order for us to get our Junior department started and in good running order by the first of the year, it has been suggested that we begin with a contest, that will last through November and December, ending December 31st.

This contest may be participated in, by any child under fifteen years of age, whose parents are members of the Farmers Union in good standing. The requirements of the contest will be, a letter written by the child giving his ideas of how a Junior Department should be conducted. And a name by which the Juniors will be known, in the columns of the paper.

The judges will grade on neatness. The prizes will be a Fountain Pen for the Best Letter and an Eversharp Pencil for the one the judges think is next best. The best letters will be printed, and all who write letters will receive Honorable mention.

Send your letters to the JUNIOR EDITOR, KANSAS UNION FARMER, SALINA, KANSAS, BOX 48.

SHOULD MUSIC BE GIVEN A MORE IMPORTANT PLACE IN SCHOOL CURRICULUM?

How Our Friends in Europe Lighten Their Tasks by Singing—A Practical Way of Teaching Co-operation

Warwickshire, England.

Dear Farm Women:
To change the topic from my ramblings. I have been thinking much of two remarks I heard recently.

When we came over on the boat a farm woman from Alberta was returning to her old home in Holland for a visit. One day as we were talking she said to me: "One thing I missed very much when I came to Alberta was the singing in Holland. We all sing as they teach us in the schools."

"But what happens if you can't sing?" I asked. "Oh, we have to," she replied and several times in full of conversation I heard her humming and singing to herself.

When in Paris I was talking about this to a friend and she said she always remembered an inn at Locarno which she visited long before I came. It became the familiar word in it today.

Every night they heard delightful part-song singing but the singers never appeared. She explained that it was the custom for travelling musicians to go the rounds of several inns and as different ones came, it gave a variety of music, for each inn. After the performance, of course, a collection was taken, but as in this case the musicians did not appear for their usual reward she asked the landlady the reason for it.

"These are not the travelling singers," these are the maids and 'boots' and the other servants in the inn kitchen washing the dishes. That is always a tiresome job in an inn and they lighten their task by all joining together to sing." My friend added that the part-song singing of these servants was really delightful.

Music and the Schools
Since I have been in England I have very much enjoyed several singing events; one of which, as a competition between the Institutes of the County and I wondered if we could not do more for singing in Alberta. I know some of you will be thinking, "That woman is forgetting how busy we are and the distance apart we are. However, I assure you I am not, but I am wondering if we could not do more for the children. The over-worked school teachers will, I know, hold up their hands in horror at any suggestion for additional work. It seems to me, that in these days of revision of the curriculum, when thought is being given to the course of study, we might do a lot worse than give more attention to the musical part of it. What happier way of teaching children co-operation or of showing them that by each one doing his or her part to the best of his ability, a harmonious whole is the result?"

Just here a rather interesting coincidence occurred. I picked up today's London paper and happened to read

the benefits I feel sure would be many, directly and indirectly. A great knowledge of music must give a deeper appreciation of it and must develop broader sympathies, for music is international. Through the ages song has been an expression of our feelings of joy and triumph and of comfort when we are sad. It is, as I said, a most practical way of teaching co-operation and of the dependence of the whole on the best work of the individual. Also the boy or girl, man or woman who is heartily singing is seldom planning an unkind act.

Is there any way we U. F. W. A. women can help bring a little more music into the life of rural Alberta? Yours sincerely, "U. F. W. A."

The above is from the publication of The United Farmers of Canada. Could not our Women's Auxiliaries interest themselves in this matter in some communities with wonderful results?

When the ice in your refrigerator melts it must absorb the heat to do this work on the molecules from its surroundings. Without changing its own temperature, the melting ice absorbs 30 times as much heat as it would absorb in changing one degree if in the form of water.

The front wheels of your automobile slant in at the bottom to meet the crown of the road more squarely.

For 25 cents additional we will send you our book, "The Art of Embroidery," consisting of ten lessons with 70 illustrations showing the principal stitches in embroidery.

—Kansas Union Farmer, Salina, Kansas, Box 48.

most attractive ORGANDIE NO. 5172

This is one of the most attractive designs in a pillow top that we have ever originated, and will appeal most strongly to every woman in the home. The flower motif is so arranged as to stand out from the pillow like a regular flower, with picot edge, and a completed pillow of this sort will make one of the most acceptable Christmas gifts ever offered. A detailed working chart showing the exact color scheme is furnished with each pillow. The price of these pillows postpaid to any address is only 55 cent each.

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THE PROCEEDINGS OF THE NATIONAL CONVENTION OF THE FARMERS UNION HELD AT DES MOINES IN NOVEMBER

THE ORGANIZING FIELD STATE UNION OF NORTH DAKOTA ORGANIZED

On November fourth delegates from the eleven states met in Jamestown, North Dakota, and formed the North Dakota Division of the Farmers Union. It is a source of great satisfaction to you, secretary and the other national officers that this happy event took place and you will doubtless be interested in a short review of the work which has such splendid results.

Due to changing conditions necessitating a considerable expenditure of funds in excess of the amount formerly necessary to carry on the organizing work, a body which the National Union alone has been unable to bear, field work has not progressed with any degree of satisfaction for a number of years. By reason of an agreement with the Production Exchange and the National meeting in Mitchell, S. D., by the Board of Directors, certain agencies were placed at the disposal of the National Union which gave an entry into Wisconsin, Minnesota, and North Dakota. The Farm Market Guide, the official organ of the Producers Alliance, became at once the organ of the Farmers Union in the Northwest. The field force of the Alliance was turned over to the organizing department of the Farmers Union.

Some time was required to equip the local organizers and solicitors of the Alliance with a thorough understanding of the Union and its practices so that effective work could be done resulting in the organization of strong local units. A school for the training of organizers was conducted for several days by some of the best posted men in our ranks and the beneficial results were at once apparent. The locals set up during the year have been well drilled in the principles and practices of the self help movement as fostered by the Union.

The Iowa Farmers Union by reason of its moral and financial interest in the Equity Co-Operative Exchange was drawn into the Northwest situation. For the first time in the history of the Farmers Union we were thus enabled to offer to prospective members in new territory a line of business activities already set up and going.

These institutions in the beginning also included the Farmers Union Exchange which had been established in Minneapolis by O. W. Wood while acting as Organizer in Minnesota. The Farmers Mutual Life Insurance Company another of our activities which originated in Iowa has been a contributing factor to the work in the northwest.

The entire work of the organizing department in the Northwest remained under the direct charge of your secretary until it reached such a point that your secretary asked at the board meeting held in St. Paul in March, that a general committee be selected with an executive committee to have direct charge of the work. Accordingly this was done and at the first meeting of the general committee, an agreement was reached to sponsor the following activities, the Farmers Mutual Life Insurance Company, the Farmers Union Live Stock Commission, the Farmers Union Terminal Association, the Farmers Union Exchange, and in addition for the state of North Dakota the Iowa Farmers Union Property Insurance.

This committee continued to function in charge of the three states until September, when the Wisconsin happened in Wisconsin, which the Board of Directors will doubtless mention in their report, the Board asked the committee to cease supervision of the Wisconsin territory and that the Organizing work in Wisconsin be under the direct charge of the National Board.

The work of the Executive Committee of the Northwest, composed of M. W. Thatcher, A. W. Ricker, and C. C. Talbot, has been highly commendable especially in the North Dakota field where the principle effort has been made.

The men in charge of the activities in the Northwest have shown broad vision and determination. They have contributed large amounts of finance and have not spared themselves in a personal effort to make the organization work effective. These have all been contributing factors in no small way to the fact that this year we have been able to set up the State Union of North Dakota with 370 chartered locals and a membership of approximately 1,500 in Wisconsin, and have added a few local units in the Minnesota territory.

FINANCE
The question of adequate finance to properly prosecute the educational and organizing work of the Union is ever before us. At the 1926 meeting of the National Union a paragraph was added to our constitution and bylaws providing that the Organization set aside 2% of their net income as an educational and organizing fund to be equally divided between the State Union to which they belonged and the National Union. Like many other laws which might be mentioned, the observance is dependent upon voluntary action, and the financial report indicates that thus far none of our institutions have seen fit to volunteer.

The comparisons which have been made and distributed to the delegates showing the ratio of expenditures to income prove beyond question, that

we are to continue to function considerable attention must be given by this convention to the question of revenue. An increase in membership would seem to be the chief reliance for added income, but this happy result is almost impossible to increase. A discussion of membership calls attention at once to a

PECULIAR SITUATION.
which exists. Even in some of our State Unions that have long been known for the splendid results achieved in co-operative business it seems almost impossible to increase the membership. In fact, the struggle seems to be to maintain the membership at the present level. Reasoning from a logical standpoint, it would appear that with abundant evidence of the financial, moral, and political benefits of the co-operative all about them, farmers would enroll in the movement without solicitation; that their process of reasoning does not endorse the self help movement is one of the inexplicable things of life.

In a measure, the trouble may be due to the lack of strong cohesive force binding our separate activities into compact units with a comprehensive plan seeking one particular goal. Experience is convincing that never sleeping educational campaign is necessary to the propagation of the co-operative movement, and the appeal this force makes to the American farmer depends upon his conception of

THE PROBLEM.
The Metropolitan press, country weeklies, farm journals, and magazines have devoted considerable space during the past two or three years to the discussion of agriculture and its needs. Some of these writers challenge the truth of the assertion that with the farming industry, wrong characterize farmers as crabs generally and calamity howlers particularly. According to their formula conditions can be remedied by a little more pressure upon the plow and considerably less on Congress.

For the most part, however, there is general agreement that agriculture is not keeping pace with industry and various suggestions are made as to the plan to be pursued by farmers in order to catch up with the procession. While a few exceptions the remedies proposed indicate a superficial examination and a wrong diagnosis. Many attribute the present condition of agriculture to an acute attack of indigestion caused by the aftermath of the world war, and prescribe mustard plasters of easy credit, or homeopathic doses of co-operation. Needless to say additional avenues of credit will avail little since farmers have already used every item of collateral as indicated by the \$12,000,000,000.00 of indebtedness under which the industry is laboring. Co-operation offers some hope but to be effective it must reach a degree of development far beyond the dreams of many of its advocates.

Agriculture is not suffering from an acute attack of recent development. Its troubles are chronic and of long duration. The real problem briefly stated is, that American Agriculture is receiving for its products in wholesale quantities a cheap price.

And it is trying to buy its supplies in a retail way in an American market controlled by the American dollar. No magician has yet been discovered who could perform the feat of stretching the cheap world dollar over the American dollar. Farmers have been trying to perform this impossible task for years, and their debts which represent the margin between the two grow larger year by year.

THE REAL SOLUTION.
No one remedy will cure the trouble. Could we envision a 100% co-operation of farmers who were 100% co-operators that of itself would offer the most effective single agency. However, such a happy situation is so remote that additional agencies must be called upon to assist.

The real solution hinges upon the ability and willingness of farmers to work along three general lines;
1. Legislation.
2. Co-operation.
3. Organization.

Since Legislation, superinduced by high pressure methods of corporate industry, is responsible for the creation of an American Standard of Living, high so vitally effects the farmers cost of production, legislation must be called upon to restore equality of opportunity.

There must be an American dollar for their products else be permitted to spend the world dollar which they now receive in the world market. This fact is basic.
Co-operation may be ever so efficient but so long as it goes no further than the mere saving of small commissions it cannot hope to reach the root of the trouble. Perhaps no organization has developed co-operation to a higher degree of efficiency than the Farmers Union. Millions of dollars have been handed back to our members who have patronized our co-operative marketing agencies, as patronage dividends. This is also true of our buying agencies. Millions of dollars have been saved to our members by group purchasing in quantities. These agencies are helping our farmers to lower costs of production and cannot be praised too highly for their efficiency; but the saving of commissions on commodities that continue to be priced upon an open world market instead of actual production costs as a basis, will not of itself bring prosperity to agriculture.

Organization is the most important of the three factors in the solution. Without organization neither of the other two would be at all possible. Any movement which hopes to enlist the support of farmers must offer first of all an organization. Not merely a group of names on a piece of paper, but a compact organization working under corps of officers, in an orderly way, with its beginning in the grass roots. Such an organization must be democratic. Its plans and policies must be framed as a result of the deliberations of its membership as they meet from time to time in the rural school houses and town halls.

Just such an Organization is the Farmers Educational and Co-Operative Union of America. It is founded upon sound principles. Its plans and policies which have always been definite and decided, are the result of mature thought. The success of its business ventures during the past 25 years are but little short of phenomenal. The past year has witnessed a steady growth in the volume of business handled by our co-operatives which fills us with pride, but we are not assembled in this convention to gloat over past achievements so much as to plan for greater ones.

Farm conditions are still acute. As the champion of the rights of farmers the Farmers Union has a large task before it. Farmers are entitled to place too much stress upon the power of legislation to lift them out of the mire. The educational campaign to be launched by our organization this year should, in my judgment, stress the fact that unless farmers are organized so as to apply legislation as they see fit, the legislative effort will be in vain.

Another special effort of the deliberations of this convention should be to broaden the scope of our co-operative activity. A glaring weakness of the co-operative movement is its tendency to be too narrow in its range, the means to an end as the end itself. They become, in many instances, satisfied with the small commissions saved in the process of selling or buying and forget the great goal of the organization. You see, the farmer holds the mission of the Farmers Union to be to foster and promote a co-operative spirit among farmers of the nation engaged in each of the several major lines of production, with such a co-ness of purality, with such a similarity of co-operative practice as to develop to a very high degree the power of the Organization as an economic force.

Each must work as an integral part of the whole.
Opportunities for the development and enlargement of our organization were never greater. The American farmer will rally to the organization which has well laid plans offering him the machinery to work out the solution of his problems. This convention has the ability and should have the vision to present to the American farmer a united front, with well defined policies of the major problems affecting the industry and offer through a vigorous educational campaign the machinery of the Farmers Union for working out the problems of Agriculture and the results in increased membership, power and usefulness of the Organization. The coming year will be unmeasurable.

Fraternally submitted,
A. C. Davis.

REPORT OF THE COMMITTEE ON FIRE INSURANCE
The Committee on Fire Insurance by Z. H. Lawler, Secretary, presented the following report which was upon motion adopted.
We, your committee on Mutual Property Fire Insurance, beg to submit the following report:
The possibilities and services of a well directed co-operative fire insurance company are best illustrated by the phenomenal success and record of services to our members of the companies already organized by the various State Unions during the past several years.

The following table shows the year of organization, the amount of insurance in force at the time of incorporation and the amount in force at this time of the various State Union Mutual Companies:

State	Year organized	Volume in force Year	Volume in force at date
Colorado	1910	\$200,000.00	\$16,000,000.00
Kansas	1914	500,000.00	61,000,000.00
Nebraska	1918	200,000.00	38,500,000.00
Iowa	1925	500,000.00	19,000,000.00
Oklahoma	1922	225,000.00	16,500,000.00
Washington	1917	300,000.00	2,000,000.00
South Dakota	1925	750,000.00	7,500,000.00
Montana	1926	200,000.00	800,000.00
Grand Total—		\$2,875,000.00	\$155,800,000.00

You will observe that eight states have property insurance in the National Farmers Union organizations. These property insurance companies are strictly fraternal mutual insurance companies that write insurance for the members only. This report is compiled from the reports of the representatives of the Farmers Union mutual property insurance companies from different State Union organizations. The average saving made by the policyholders has been approximately \$6.00 per thousand per year. From the figures compiled above you will also observe that at the time of organization of these Mutual Companies there was in force a total volume of only \$2,875,000.00, while today we have a combined total of \$155,800,000.00. The difference between the volume in force at the time of organization and to date represents the remarkable growth that the Farmers Union Property Insurance Company has made in a very short period.

In addition to the remarkable growth and the saving that the members have been able to make through carrying their insurance in their own insurance companies, the most important feature is the promptness of payment of claims as there can be no indolence on the part of a Mutual Insurance Company owned and operated by the policyholders to withhold payment of a claim when the adjust-

STOCK MARKET

FARMERS UNION LIVE STOCK COMMISSION

Kansas City, Mo., Dec. 1, 1927.
WELLINGTON, SED.
Williamsburg, Kansas,
Nov. 21, 1927.
Farmers Union L. S. Commission,
Kansas City, Mo.

Dear Sirs:—It would indeed, be careless of me not to thank you for the way you handled my hogs last week. They sold 5 x 10 cents nearer the top than I expected and weighed 18,780 lbs. against 18,285 lbs. at home.
Very truly,
Leo F. Collins.

STEERS—We are pleased to report a nice advance on fat cattle the past two days. While the market was a little lower early in the week, the loss has been fully regained, every kind showing feed selling well. Bulk of cattle coming in short feds and sell at 11.50 to 13.50. Some good quality well fattened cattle sold up to 16.25, but real time was being brought. Lighter shortfeds sell at more. Lighter shortfeds sell at more. Coming, best selling at 14 to 16 cents, medium 12 to 14 cents, shortfeds 10 to 11 cents.

STOCKERS & FEEDERS—Demand good, supply light. Best whitefaces 10.50 to 11.50, fair 9.50 to 10.50; best reds 9.50 to 9.50, fair 8 to 9 cents, plain 7.50 to 8.00.

COWS, HEIFERS, MIXED YEARLINGS & BULLS—The general fat cow and heifer market is about steady with the snap to the trading has been lost. There was a heavy supply of this class of cattle here Monday, which gave packers a chance to get just a little lower. Choice fat cows are bringing 6.50 to 9.00, with bulk being 6.25 to 6.75, cutters 5.50 to 5.75, canners 5.00 to 5.25. Fat heifers: up to 13.50 for prime cornfeds and down to 7.50 for fair grade. Good grass fed heifers 9.00 to 9.50. Fed mixed yearlings very scarce, selling generally at 11.50 to 13.50. Stock cows and heifers very dull and fully 25 lower for the week. Choice whitefaces 6.50, reds 5.50 to 6.25. Bulk market steady. Heavyweight bolognas up 7 cents.

CALVES—Market steady, veal 13.50, bulk 9 to 12 cents, common 8 to 10 cents. Fat calves 10 to 12, down to 6.50. Fat 300 to 350 lb. calves 9.50 to 10.50. Choice 550 lb. calves 12.50 to 12.50. Stock calves steady.

HOGS—Mean market all week, Wednesday the worst day. Market today steady to strong, shippers and packers 8.00 to 8.25 to 8.50, 140s to 160s 7.75 to 8.00, 220s to 300s 7.75 to 8.00. Packing 50s 6.75 to 7.00, 55s 6.75 to 7.00. Stock pigs 8.00 to 8.50. Stags 6.50 to 7.50.

SHEEP & LAMBS—Market lower for the week. Today fat lambs were slow, steady to 25 lower, best here 13.00, bulk 11.00 to 12.00. Yearling wethers 10.25.

FARMERS UNION LIVE STOCK COMMISSION
We are convinced that the losses are honest and just claims.

Your Committee after having made a thorough investigation of the operation of these State Insurance Companies have observed that the insurance companies are doing more to make their membership in the Farmers Union permanent than any other feature of our co-operative work, due to the savings made and the service that is being rendered.

We wish to emphasize the fact that we have been unable to find a single instance where a Farmers Union Mutual Company has failed or ceased to do business after having been organized. The opposite is indeed true for all of them have grown and prospered for the benefit of the organization, and the benefit to the members.

Some states have already extended their insurance to the unincorporated class of small towns and their observation has been that losses on the property in rural communities due to the fact that the towns have no fire department is much less due to the condition that the buildings are kept in repairs. Therefore, we urge upon the secretaries and business agents to write more insurance on this class of property.

Farmers Union Mutual Fire Insurance Companies constitute the ideal plan for all producers and we urge upon the state unions and the membership in general not to carry their insurance on any other basis than this work on to a greater extent where they are already organized, but to adopt this plan and organize Companies in those states as soon as possible where our Farmers Union members do not have the opportunity of carrying their insurance in a Farmers Union Mutual Property Insurance Company.

Respectfully submitted,
E. Becker, Chairman
Z. H. Lawler, Secretary
C. E. Brasted
Leo F. Collins.
Savings \$934,800.00 per year.

LADIES AUXILIARY RESOLUTIONS
We, the Committee of Ladies Auxiliary, convened in open session on the 16th of November, 1927, after thorough discussion passed the following resolution made by Mrs. Johnson of Iowa, seconded by Mrs. E. E. Kennedy of Illinois:

That the National Board of Directors be asked to meet in joint session with our Committee and in this meeting work out a plan to create and finance a National Auxiliary to F. E. and C. U. of America.
Mary H. Dunn, Chairman
Mrs. Fred Wolf, Secretary
Mrs. E. E. Kennedy
Mrs. Mary Pangburn
Mrs. R. J. Higgins
Mrs. L. R. McCaw
Mrs. W. R. Crouse
Mrs. Charles Steddom
Mrs. Will Janson
Mrs. Nell Geiselhart

Department of Practical Co-Operation

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

ALLEN COUNTY
FAIRLAWN LOCAL NO. 2158
Meets the second and fourth Monday of each month. Glen Thompson, Sec.
GOLDEN VALLEY LOCAL NO. 2157
Meets the first and third Wednesday of each month. H. V. Adams, Sec.
LIBERTY LOCAL NO. 2081
Meets the second and fourth Friday of each month. Ray Wilson, Sec.
SILVER LEAF LOCAL NO. 2155
Meets the second and fourth Friday of each month. Mrs. M. A. Fender, Sec.
DIAMOND LOCAL NO. 2081
Meets the second and fourth Friday of each month. Mrs. R. C. Farish, Sec.
ALLEN CENTER LOCAL NO. 2155
Meets the first and third Tuesday of each month. Mrs. Jno. Page, Sec.
FAIRVIEW LOCAL NO. 2154
Meets the first and third Wednesday nights of each month. Mrs. Chas. Stewart, Sec.

ANDERSON COUNTY
LITZTOWN LOCAL NO. 2064
Meets the first and third Wednesday of each month. Mrs. A. W. Williams, Sec.

CHAS. COUNTY
COTTONWOOD VALLEY LOCAL NO. 1833
Meets the 2nd and 4th Wednesday of each month. L. K. Graham, Sec.

CHEROKEE COUNTY
NEUTRAL LOCAL NO. 2108
Meets the first Tuesday of each month. C. A. Anderson, Sec.

CLAY COUNTY
FOUR MILE LOCAL NO. 1128
Meets on the first Tuesday of each month. G. W. Tomlinson, Sec.

COFFEY COUNTY
SUNNYSIDE LOCAL NO. 2144
Meets on the second Wednesday of each month. Mrs. B. Lusk, Sec.

COWLEY COUNTY
BEAVER LOCAL NO. 1558
Meets the first and third Monday nights of each month. Mrs. Don Berrie, Sec.

DOUGLAS COUNTY
CARGY LOCAL NO. 2136
Meets the 1st and 3rd Thursday of each month. H. E. Tischer, Sec.
FRANKLIN LOCAL NO. 1632
Meets the first Friday of each month. Mrs. Frank Topping, Sec.

ELLIS COUNTY
ADVANCE LOCAL NO. 1839
Meets every first and third Monday of each month. Ed Mos, Sec.

ELLSWORTH COUNTY
LIBERTY LOCAL NO. 925
Meets the first Monday evening in each month. W. H. Fleming, Sec.

ELLS COUNTY
HAYS LOCAL NO. 844
Meets the first Friday in each month alternating Pleasant Hill at 7:30 in the evening with Hays. Chas. H. Pfeiffer, Sec.

EXCELSIOR LOCAL NO. 808
Meets the first and third Monday of each month. Joseph L. Weber, Sec.

GREENWOOD COUNTY
NEAL LOCAL NO. 909
Meets the second and fourth Friday of each month. J. C. Graves, Sec.

JOHNSON COUNTY
SHARON LOCAL NO. 1744
Meets the last Wednesday of each month. Mrs. Guskie K. DeVault, Sec.

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