





## The Kansas Union Farmer

Published Every Thursday at Salina, Kansas By THE KANSAS BRANCH OF THE FARMERS EDUCATIONAL & CO-OPERATIVE UNION

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

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

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Subscription Price, per Year \$1.00

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

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

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

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

THURSDAY, MARCH 5, 1925.

### THE BANK GUARANTY LAW.

The co-operative movement had made little progress in Kansas before it became evident that it must face the opposition of the bankers of this state. Farmers' elevators were unable to get the credit accommodations required for their business and justified by their resources. Farmers' stores were compelled to pay unfair interest rates and frequently to provide for the payment of notes called in advance of the terms agreed to when accommodation was obtained. Bankers declared that the whole co-operative program was a bad business plan extremely unlikely to succeed.

A year ago when the wheat farmers were making a desperate attempt to organize for the purpose of marketing their own crops in an orderly manner, the local bankers, next to the organized grain trade were the most bitter enemies of the proposed plans. Banks were centers of propaganda against co-operation. Banks worked hand in hand with grain buyers and grain speculators in the campaign against co-operative marketing.

The favorite banker argument against co-operation is that such enterprises are always inefficiently managed and that there are many failures. It is true that there have been co-operative failures and that we may expect others in the future. This might be a strong argument against farmers marketing agencies if no other sort of business enterprise ever failed. The reverse, of course, is true. The percentage of failures among co-operatives is small. In fact is much smaller than among the banks of Kansas.

There have been many badly managed co-operative institutions in Kansas but none that has been conducted with as much folly, incompetency and futility as the state bank guaranty fund. Senator Snyder of Leavenworth county, a determined and resourceful opponent of all co-operative banking proposals, recently declared in a long speech on the floor of the state senate that the bank guaranty fund is busted. In support of his assertion he quoted some figures that indicate that his language was really quite mild.

Since the beginning of its operations the losses payable from the bank guaranty fund have totaled \$17,000,000. At the present time the outstanding obligations of the fund amount to about \$9,000,000 on which part payments on \$3,000,000 have been made. Of the remaining \$6,000,000 it is believed that assets of closed banks, when liquidated will take care of something like \$2,000,000 which leaves \$4,000,000 of debt against the fund with no resource in sight for payment except the small annual assessments on solvent members, and these cannot exceed \$500,000 a year.

With neither expenses of liquidation nor interest to certificate holders to pay it would take about eight years to clear off the existing obligations of the guaranty fund if no more failures should occur in the meantime. That is a dark outlook but as a matter of fact, if Senator Snyder is correct, is only a slight indication of the real gravity of the situation. Depositors' evidences of claims against the fund draw six per cent interest. This is annual charge on the fund, for which no provision has been made, of \$240,000 a year. The depositors who are waiting for liquidating dividends from closed banks must also have interest. That \$2,000,000 calls for further disbursements of \$120,000 annually. Then there are the receivership expenses which may and usually do eat up a goodly portion of the assets of the closed banks that make still further inroads on the resources of the fund. Unless Snyder is greatly in error the income now available for the guaranty fund is only barely sufficient to pay existing annual charges to say nothing of discharging principal amounts or taking care of other claims certain to accrue from banks that may be expected to close their doors in the future.

Because banks not in the guaranty fund have had losses of only about \$5,000,000 while the guaranteed banks have lost \$17,000,000 Senator Snyder insists that plan is unsound and that it should be abolished. As a matter of fact he is wrong. Fundamentally there is nothing wrong with the plan but there is a whole lot wrong with the terms of

the law and with the methods of its administration. In effect the State Bank Guaranty Fund to manage such a co-operative agency by politicians whose only interest in it is that there shall be plenty of funds for salaries.

The Kansas Farmers Union has four big and prosperous state-wide co-operative institutions—the Jobbing Association, the Live Stock Commission Company, the Mutual Insurance Association, and the Auditing Association. To these have recently been added the Farmers Union State Bank of Kansas City, Kansas, and the Farmers Union Produce Association. These institutions have succeeded and will be successful in the future because they are managed by men who are interested in them. To assure their failure at the earliest possible moment it is only necessary to transfer the management of their affairs to politicians appointed by the state government.

There is only one way to make the bank guaranty fund a success. That way has been pointed out by this paper on many previous occasions. The first step is to make away from officers of the state and give it to the banks. The third thing is for bankers to stand the gaff. Instead of waiting for failures before making assessments there should be regular contributions from each member bank to the fund sufficient to pay off existing obligations and establish a reserve against future liabilities. Then let all examinations and inspections be conducted by agents of the banks instead of by inexperienced accountants appointed by the state government.

### CONGRESSIONAL SALARIES.

It is quite a big job to be a good congressman. It is no place for a small man. For a good many years the salary of a congressman or of a senator has been \$7,500 per annum. That looks like a lot of money to many of the voters. It is a lot of money almost anywhere in Kansas but it is not a very big pile in the city of Washington. Then again few congressmen or senators get to Washington with all their salary still undrawn. It costs money to make campaigns and get elected. Perhaps that is all wrong and should be changed but as matters now stand the average candidate for congressional office spends at least a half year's salary every other year in persuading his constituents that he should be re-elected.

Then there is another angle from which to consider this matter. The Fifth Kansas congressional district has a population of around 200,000 more or less intelligent and patriotic American citizens. Nearly every family has some property. The aggregate wealth of the district is not much if any less than a billion dollars in value. Congress is constantly making laws that effect property values and business operations. The congressman from the Fifth district is the attorney and representative of the people. If he is a dub things will get into a bad way. The job is a big one and should be held only by a big man but no big man, successful in business or professional life, is anxious to serve that or any other district at his own expense.

A lot of folks will censure congress for advancing its own salaries to \$10,000 a year. The best thing to do about it is to realize that being a congressman or a senator is a \$10,000 job and the smart thing for the voters to do is to see to it that for the future they pick \$10,000 men for those jobs.

### REGULATING CROP VOLUMES.

It is all very well to condemn farmers for making crops in excess of the reasonable requirement of consumption. Everybody knows that big crops almost always mean low prices and on the other hand it is equally well known that small crops very generally bring high prices. Therefore, say many of us who should know better, the plain and easy thing necessary in order that farmers may have high prices all the time is to see to it that no surplus crops are produced.

But can this be done? Suppose that in some way it should be agreed that the Kansas wheat area should not exceed 7,000,000 acres at harvest time. Is there any way to secure such a harvest year after year? Not so easy. Several times during the past ten years weather and other conditions have forced the abandonment of as much as three millions of acres of wheat sown in this state in the fall. If only 7,000,000 acres is seeded it is not unlikely that not more than four or five millions of acres will be harvested. Then again it may all go through the winter and be harvested but yield so poorly that the crop will not equal the so-called normal production of half as many acres as in a good crop year.

A few short crops of wheat resulting from voluntary reduction of seeding would make farmers much more unpopular than they are now, and that would be sad indeed. What is true of wheat is equally true of other crops and of live stock. It may be desirable to regulate production but it is a big job and one that is not without risk. Of course, there is little danger to the farmers. In the worst conditions for the world he would probably do fairly well for himself because prices for short crops would be high and profitable but how the rest of the folks would hate Uncle Reuben.

The sensible way to solve this price problem and assure profits for farmers is to arrange so that there will always be plenty but when there is an excess keep it on the farms or in storage controlled by the farmers. There should be a year's supply of staple crops ahead of consumption at all times. With less there is no real safety against scarcity and prices high enough to ruin the consumers. The whole trouble is that our reserves against short crops have always been in the wrong hands. If the farmers will organize to move their crops as demands call for them and to hold all surplus in their possession until the world is ready to use it the producers can then set their own prices on their own crops within reasonable limits and no one need fear the evil results of low prices from over-production or high prices and famine from short crops.

To market or merchandise farm crops in a business like way by the growers themselves all that is a co-operative organization of state banks. That is as it should be. The real defect is the attempt to move crops but to hold them if market conditions justify such a policy. The money can be obtained if the organization can be effected.

### RAILROAD PROFITS IN 1924.

The railway business did very well last year. The screams of the Union Pacific, the Burlington and the Santa Fe when they were asked to pay more taxes in Kansas made a lot of people believe that the poor things are almost starved to death for income. They are not. The returns for last year's business have been assembled and it is now known that the net earnings amounted to 4.85 per cent on their property investment. That does not sound like much until a little inquiry is made as to the nature of the base on which it is calculated.

Railroads, unlike almost any other sort of known tangible property may have several values at one and the same time. There is what they would cost to replace if they should be suddenly destroyed; there is what is called original cost to date which means the exact sums of money that have been used in building their properties up to their present earnings capacity; there is the valuation which they provide through their own accounting systems upon which they demand that rates for service shall be based; then again, there is the valuation which they also insist on working out for themselves upon which they are willing to pay taxes, usually only about one-fourth of the rate basing values; and finally there is the book value of all their investments and of all their intangibles, in every case determined by themselves. This last is the valuation upon which the first class lines earned a net 4.85 per cent last year.

This is the way railroads keep their investment account. First of course is the cost of the property to date. Then there are the reserves set apart for various purposes. Finally there is the surplus account. Here, for illustration is the way it works out. Suppose that the physical property of a railroad represents an actual investment for all purposes of original or new capital amounting to \$100,000,000. Let us assume that this road is so fortunately located and so efficiently operated that it has accumulated from earnings an actual surplus to the amount of \$200,000,000. This of course after all operating charges, interest on bonds and dividends on stocks have been paid. Also that in conformity with good business practice it has bought and has stored at convenient places reserves of material and equipment worth another \$100,000,000. Query: What is the property investment of that railroad.

The average non-railroad mind will say at once that \$100,000,000, that is all the money that the various owners ever put into it is of course the property investment. Such folks are childishly wrong. The real property investment of a road in the financial circumstances described is \$400,000,000 and the 4.85 per cent is calculated on that base. In other words, if railway service rates are so high that a road sets apart \$100,000,000 from surplus out of this years earnings it has the right to add that amount to its capital investment for the following year and demand rates that will enable it to earn five and three-fourths per cent on the profits that it has accumulated by charging unfair rates. It's a good business.

### EAT MORE MEAT REMEDY.

A lot of folks thought the ultimate and most profound depth of foolishness had been reached when the millers and bakers started a campaign to save the wheat farmers by persuading people to eat more wheat. They were wrong. It is not impossible to get people to eat more bread today in order that they may have the privilege of paying more for it tomorrow. And after all the only harm likely to result from the consumption of an extra biscuit or piece of toast daily is the accumulation of a little additional fat by folks who are already so fat that an extra pound or two will do no harm.

The eat more meat campaign is not only more foolish but is likely to do more harm than the aforetime well meant efforts to increase the consumption of bread. It is true that cattlemen get low prices, prices than in the well known phraseology of the poor down trodden railroads are confiscatory, for their animals. But appreciation of price begins as soon as the critics become the property of the packers. By the time a piece of beefsteak reaches the retail meat merchants chopping block it is worth its weight in the well known silver dollars that Secretary Mellon is so anxious to get into circulation. The average man who eats more meat must either increase his earning capacity or make arrangements for credit at the banks or butcher shops. As long as the existing proportions of value between steak on the platter and critters on the hoof is maintained any considerable increase in meat consumption is certain to result in speedy and well nigh universal bankruptcy.

Then there is another danger. Too much meat is bad for the average customer. It results in cancer, diabetes, the pip and other deadly diseases. All the people who have money enough to afford meat once a day own automobiles, fords, or stars and never take any exercise. They get fat and their kidneys get weak. To eat any more of the flesh of animals than they now consume would be to invite an untimely and very unpleasant end to their capacity for eating anything at all.

## COMMENT ON WORLD'S NEWS FOR WEEK

### Washington Is Losing Its Early Enthusiasm for Calvin Coolidge.

The people of our capital city have several distinct grievances against our president. They do not like his insistence that congress should do something to restrain the landlords from taking all the official salaries earned in the service of the republic for rent for houses and apartments that most folks would not live in at all, at home. Real estate is the principal business carried on in the District of Columbia and it must have the very last dollar obtainable from rents if interest on the first, second and third mortgages is to be paid and the realtors are to live on the salaries that Uncle Sam pays his hired hands.

Then there is the matter of simplicity in the inauguration ceremonies. Next to real estate, hotel keeping is the leading business at the capital. A well advertised and impressive inaugural with parades lasting all day and an inaugural ball lasting all night has always attracted tens of thousands of easy spending visitors to Washington most of whom are the kind of folks who are willing to pay \$19 a day for a room and a bath and are not so terribly particular about the bath. The president ordered an old fashioned, simple and democratic ceremonial to mark his entrance into his first regular term. The parade was so short that a one legged man with a scintilla could stand on the side walk and watch it go by without risk to life or health. The visitors did not rush in by the hundreds of thousands and the hotel men are so sure that they are likely to raise the rates on their regular customers.

The Big Navy group is the big thing in Washington "society." It has no weak pull with congress but it makes no fit with the president who some time ago let it out that he does not consider battleships that cost \$50,000,000 to build and that may be destroyed in five minutes by a puffing little flying machine and a few hundred dollars worth of dynamite are vital to the safety of the republic.

But the president should worry about the opinion of the people. Josephus Daniels once said that the best way to learn the exact state of public opinion in the whole country is to find out what the people of Washington think and then accept precisely the opposite view as the state of mind elsewhere in the republic.

### Western Cabinet Members

Are now greatly in majority. The list of presidential advisers from the "great open spaces" west of the Alleghany mountains is truly impressive. Wilbur, Secretary of the Navy is from California; Hoover, Secretary of Commerce, although at home anywhere in the world also registers from the Golden State; Works, Secretary of the Interior is from Pueblo, Colorado; Jardine, the Kansas member of the cabinet began life as a cow boy and is more at home on the plains than in the social circles of the capital; Kansas folks do not think very much of Indiana as a western state but in the east the Hoosier Country is the home of Postmaster General New is regarded as a far frontier of civilization; the new Secretary of State, Frank B. Kellogg is from Minnesota; the new Attorney General, Charles E. Warren is from Detroit, Michigan.

The once dominant east is now represented in the cabinet by only three men, Mellon, Secretary of the Treasury and Davis, Secretary of Labor from Pennsylvania; and Weeks, Secretary of War from Massachusetts. For the first time in the history of the republic a majority of the president's official family are western men. Looks like Mr. Coolidge knows so much about the Yankees, that he loves the western folks.

### Geologists Released Some

Very strange and important news last week. They announced that the northeastern corner of the country is gradually rising in the world and that in about 10,000 years the St. Lawrence river will begin to run backwards into Lake Ontario, that the Niagara river will back up and destroy the falls and that Lake Michigan will develop a new outlet into the Mississippi river.

If all this is to happen so soon it may be as well to save the money that we are planning to spend in digging a deep sea waterway from the Great Lakes to the Atlantic.

### CENSUS YEAR IN KANSAS.

This is census year in Kansas. Every tenth year ending with 5 is fixed by state law for the taking of the decennial census, and gives to the state board of agriculture authority to collect the population and other statistics required. Uncle Sam comes noses and gathers data for the government census every tenth year ending with a cipher. By this arrangement Kansas is given an actual count every five years. The last government census was taken in 1920. The annual enumeration of inhabitants by the deputy assessors should not be confused with the census. The enumeration requires the listing only of heads of families, and indicating only the number of persons in each family.

"This is a big undertaking," said J. C. Mohler, Secretary of the Kansas State Board of Agriculture, "being far different from the annual enumeration. The importance of the state census should be realized by every citizen and officer alike. Carefully taken and population figures are worse than none. Leaving it to assessors to estimate, guess, correct, and substitute, makes a farce of the work, and wherever this happens it gives an undesired black eye to many an enterprising and healthy community."

Briefly, here is what the census is for growth in population and im-

ging a deep sea waterway from the Great Lakes to the Atlantic.

### King George Of Great Britain

But no longer of Ireland, has been having an awful time with his tonsils this winter. His mother neglected to have him operated on for adenoids, tonsils and other things of that sort when he was a child and he is now paying the penalty. The doctors have ordered him to the south of France in the hope that the mild climate of that locality will assist in his recovery.

The Price, who spent a few short, hectic and happy weeks in the United States only last summer, is vice king and will take his father's place while the old gentleman is recuperating and recovering. Kinging it all a fairly respectable business in England. The royal ruler of that country is always in great demand at corner stone layings, horse races and week-end parties given by London tea hounds who have kennels in the country.

The English are so conservative that they are likely to stick to royalty for a good many years, probably until some king comes along and wants to do a little ruling on his own account. Then things will break loose and happen.

### Legislating For the State of Kansas

At three dollars a day with board and room provided by Topeka hotel and lodging housekeepers at high rates is not a very popular job right now. The attempt to enlarge the daily stipend to \$8 on the theory that a Kansas legislator must spend a large amount of money in the discharge of his official duties was cruelly and promptly stopped by the attorney general and the supreme court.

And, as if the world is not already sufficiently unattractive to Kansas law-makers, Nort Turner, Secretary of State and a regular killjoy for pay grabbers, was just mean enough to declare that he would pay no vouchers not supported by bills and expense accounts sworn to in due and solemn form by men asking only for repayment of money that they had already spent in the public service.

Times are coming to such a pretty pass that soon it may be dangerous for a Kansas senator or representative to put more than three members of his own family on the state pay roll during the session. It may even come to a point where the kinsfolks of our legislators will be compelled to occupy their seats at the pie counter if they hope to hold their places.

### Congress Was Unable to Spare

Any time for the farmers and adjourned without enacting any of the several agricultural relief measures guaranteed by their fond fathers to contain all the mediocrity necessary to restore the financial health of the republic. Some of the congressmen were afraid that any of the proposed measures would permanently pauperize an industry that must be self-supporting and self respecting if it is to have the respect and support of other people. About half the men who voted against the bill to aid co-operative marketing were afraid the proposal would give too much assistance to agriculture and the other half feared that it would do too little.

It is really a pity that the Capper-Haugen bill did not get through. Co-operative market, so successful in many lines of agricultural production, really needs some sort of boost to help it along. Mr. Sapiro and his Fridays were against the bill. The heads of the farm organizations were against it. It was a case of the big man telling the boss all about it and where to head in. Congress has a real troublesome time in trying to distinguish between the farmers and the men who are working the farmers. One of these days a lot of hired men will sit up and take judicial notice that they have become fired men.

### Furs Must Be Obtained

In great quantities if the dear women of fashion are to continue to enjoy the privilege of wearing the skins of wild beasts. A couple of weeks ago this writer called attention to the fact that 90,000,000 wild animals every year give up their lives and that the styles may be served. Before

that piece got into the paper the compositor, the proof reader, the makeup man or the devil reduced the figures to 90,000.

The statement was correct as written. Ninety thousand fur bearing animals would not furnish enough pelts for the decoration of half the shop girls and cigar makeresses in New York City. Perhaps the Divine purposes are served by the sacrifice of animal life to human vanity but if so there should be swift and painless killing instead of the slow death that tardily relieves the agony of wild creatures caught and held in steel traps sometimes for days.

Yes lady, the writer knows that it were the part of wisdom for him to mind his own business but the poor fish is one of those hopeless old fogies who shudders at the thought of a baby lamb being taken alive from the body of a living mother and then skinned alive in order that the women of the rich and fashionable world may have Broad Tails coats.

### Yocum, Bingham

Baruch, Henry Ford and several very rich men realize that much is wrong with agriculture and that the safety of the republic requires that something be done about it. The trouble is that they cannot agree on a remedy for what ails the farm. Each has his own plan. The only agreement among these friends of the farmer is that the expense of saving agriculture from ruination, no matter whose plan is adopted must be paid either by the government or the farmers themselves.

These men are sincere, honest and smart. Also they have plenty of money. Each of them has enough of it to last out his life time and ruin his children. If large sums are needed to organize and finance co-operative marketing and other agricultural relief agencies they should kick in with generous contributions from their abundance. An agricultural foundation entirely separate from any governmental department, if properly financed, could do all the work that is now being done or that could be done through the Commission proposed by the Capper-Haugen bill.

There are at least a hundred men in the country who could spare a million apiece without endangering their position in their front doors. Why not stop pestering a reluctant congress and the great body of farmers who are yet unconvinced that agriculture can lift itself over the fence by pulling on its own boot straps?

Let then a hundred million dollars would be sufficient endowment for an Agricultural Foundation. Ten millions in good interest bearing bonds would be enough to start with. Half the effort used in vain attempts to secure governmental appropriations, properly directed, would raise all the money necessary in sixty days time.

Who will be the first of the rich friends of the poor farmer to dig up a million to start the movement, a better put it in another way, since millions are loving company in the misery of separating themselves from their coin. Who will be the first to decorate the center with a million if nine others will agree to do the same?

Why not. A million to the men, here-in invited to ante up, is no more than a white chip to the average farmer.

### Earthquakes Are Rather Unusual

In this country outside of California, but the east had one last week. It began about 9 in the evening and was noticeable at intervals for nearly an hour. No damage was done to property but a lot of people were scared half to death. If the earth trembler had occurred on the modern appliances set by the modern millerites at the end of the world thousands of people would have been scared to death.

To most folks an earthquake is most mysterious but geologists explain it in a way that is easily understood. The World is growing old. The crust is cooling off, losing its water by evaporation and is wrinkling up like an old orange or an old man's face. The cool outer skin of the globe is just a little too big for the hot inner body that it encloses and every so often it forms a new wrinkle and the resultant readjustment or slipping is an earthquake.

Every loyal citizen should cooperate in the gathering of this data so that a complete return will be secured.

### BURNS FARMERS UNION.

The stockholders meeting of the Burns Farmers Cooperative Union of Burns, Kansas was held Thursday afternoon, Feb. 26, 1925 with about 100 in attendance, with President Wes King, Presiding. After reading the minutes of last stockholders meeting by J. L. Orr, secretary and disposing of some items of minor importance Mr. Thomas, the genial and efficient manager gave a very concise and detailed report of the business transactions for the past year, giving figures showing the store to be a very profitable institution. Various topics of interest to the Union were taken up and discussed along cooperative lines, some difficult points being explained by Mr. Thomas.

It being the time of electing three directors, a ballot was taken resulting in the election of Fred Frey, J. L. Orr, and James Holcek to serve for three years.

Wes King, Pres.

J. L. Orr, Secy.

The government reports state that there are only about 86 percent as many cattle on feed in the eleven corn belt states as there were last year at this time.







## Department of Practical Co-Operation

### UNION MEETING NOTICES

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

**NOTICE OF MEETINGS.**  
Heryberry Local No. 1427 meets every first and third Tuesday evening of every month.  
Come out and boost. Don't stay at home and kick.

Harry Eden, Secy.

**SILVERDALE LOCAL NO. 2051.**  
Silverdale Local No. 2051 meets every second and fourth Wednesday in the month at the Silverdale School House.

J. F. Lewis, Sec.

**NEWBERRY LOCAL NO. 1922.**  
Newberry Local No. 1922 meets regularly, the first and third Monday nights of each month. The members make the union what it is. You help make it a success in every way by doing more than your part and attending these meetings.

R. J. Muckenthaler, Secy-Treas.

**ELLIOTT LOCAL NO. 1232.**  
Elliott Local No. 1232 meets the last Friday in each month. We would like to see all members present and bring all the new members you can.

Mrs. Ernest Branch, Sec.

**ROCK CREEK LOCAL NO. 1810.**  
Rock Creek Local No. 1810 meets the first and third Friday evening of each month at Rock Creek School house 2 miles east of Wellsville. All union members welcome.

A. L. Robinson, Pres.  
S. J. Lohr, Secy.

**COLUMBIA UNION NO. 1233.**  
Columbia Union No. 1233 meets the second and fourth Friday nights of each month. Visiting members welcome.

A. Wray, Pres.  
Lee Bonar, Sec.

**COUNCIL CORNERS.**  
LOCAL 1783.  
Regular meetings held on the first and third Monday nights of each month. A local that is good enough to accept you into membership is good enough to boost for. Attend the meetings.

Jas. Albertson, Pres.  
Ethel Roberts, Sec.

**CRESCO LOCAL NO. 377.**  
Cresco Local No. 377, Selden, Kan., meets every first and third Thursday in the evening at 8 p. m. of each month. Come out and boost and help all you can to make it a one hundred percent Farmers' Union.

Adam Sulzman, Pres.  
John Wolf, Sec.

**NOTICE!**  
HURON, Kan. The High Prairie Local No. 1588 meets on the first and third Wednesday nights in each month. Let's start the New Year right by paying our dues at once. All visiting members welcome. W. R. Fuhrman, Sec.-Treas., H. G. Buttrick, Pres.

**BUCKEYE LOCAL NO. 1031.**  
Buckeye Local No. 1031 has changed their meeting night. It will meet every first and third Wednesday evening of each month, beginning the first Wednesday in January 1925.

J. J. Maska, Secy-Treas.

**VASSAR LOCAL NO. 1779.**  
Regular Union meetings held the first and third Tuesday in every month. All members are urged to attend and help make it a success.

Herman A. Wigger, Secy-Treas.

**NEW BASIL LOCAL 1787.**  
Local meeting second Monday of every month. Come out let us see if you are alive. Visitors welcome.

J. P. Baier, Pres.  
Henry Hoffman, Sec.  
Elmo, Kans.

**RURAL REST LOCAL 2133.**  
Rural Rest Local 2133, Salina, Kas. meets the first and third Saturday evenings of each month. At the first meeting of the month eats are served. The other meeting is a program meeting.

Any Farmers Union members in Salina over Saturday night will be welcome at these meetings. Call at the State Secretary's office and learn the meeting place.

**UNION VALLEY LOCAL 1679.**  
We meet every two weeks on Tuesdays. All Farmer Unions members welcome.

Owen Hunsperger, Pres.  
I. M. Wagner, Sec.

**LOST SPRINGS LOCAL 385.**  
Regular meetings every 2nd Saturday of each month.

A. J. Pospisil, Pres.

**FONTANA LOCAL 1789.**  
Meet the first and third Friday nights regularly.  
All members should be present.

W. H. Bozse, Sec.-Treas.  
W. H. Slyter, Pres.

**UNION LOCAL NO. 273.**  
Regular meetings on second and fourth Thursday each month.

Charles Crossard, Sec.

**LIBERTY LOCAL, SAFFORD CO.**  
Liberty Local No. 1988 Stafford Co., have for their regular meeting nights the first and third Fridays of each month. A standing invitation to meet with us is extended to all visiting members.

Ray Henry, Pres.  
Lawrence Wright, Sec.-Treas.

**NEW HOPE 2020.**  
New Hope 2020—In Stafford county meets every first and third Thursday of the month.

Pres. S. E. Veach,  
Sec. Fred Hahn.

**UNION 2019.**  
Union Local No. 2019 in Stafford county meets the second and fourth Friday of each month.

Pres. A. L. Francis,  
Sec. E. F. Lutz.

**BROGAN 226.**  
Brogan Local No. 226 at St. Paul in Neosho County meets the second and fourth Thursday of each month. Visitors are always welcome.

L. L. Venneman.

**SPRING CREEK LOCAL.**  
Spring Creek Local No. 1174 meets the first and third Wednesday nights of each month at Merchant school house. We urge that all members be present.

S. O. Watson, Pres.  
Nell Lobingier, Sec.

**COLLINS LOCAL NO. 636.**  
The meetings of Collins Union Local No. 636 are held on the fourth Wednesday evening of each month.

A. E. Wyatt, Pres.  
Winifred Crispin, Sec.

**CARLTON LOCAL NO. 1911.**  
Regular meetings on the 2nd and 4th Wednesday of each month.

J. Humbarger, Pres.  
R. J. Logan, Sec.

**CLEVELAND LOCAL NO. 364.**  
Cleveland Local No. 364, Neosho County, will hold their regular meetings on the third Tuesday of every month. Come out and boost. Don't stay home and kick.

George J. Schoenhofer, Sec.

**PLEASANT VALLEY LOCAL.**  
Pleasant Valley Local Union No. 1309 meets every first and third Wednesday evening of each month.

E. J. Kissinger, Pres.  
W. T. Flinn, Sec.-Treas.

**RIVERSIDE LOCAL NO. 2025.**  
Riverside Local No. 2025 holds its regular meetings the second Wednesday night of each month in the American Legion hall.

Mrs. Frank McClelland, Secy.

**GIRARD LOCAL NO. 494.**  
Girard Local No. 494 meets in Union Hall over the Crawford County State Bank in Girard, Kansas on the second and fourth Tuesday of each month at 7:30 p. m.

W. D. McClaskey, Pres.  
Roy W. Holland, Sec.

**LIVINGSTON LOCAL NO. 1984.**  
Livingston Local No. 1984 meets regularly on the first and third Friday nights of each month at Livingston School House. A short program is prepared for each night.

Clyde B. Wells, Sec.

**BROGAN LOCAL NO. 226.**  
Brogan Local No. 226 meets on the second and fourth Thursdays of each month. Visitors are always welcome.

George Baumgartner, Sec.

**PRETTY CREEK LOCAL 1652.**  
Pretty Creek Local No. 1652 meets every first and third Wednesday of each month at the Hinerville School house. Come out. Don't stay home and kick.

H. C. Mathies, Sec.-Treas.

**WOODBINE LOCAL NO. 1980.**  
Woodbine Local No. 1980 meets the first Tuesday of each month at 8 o'clock.

Every Union man or farmer welcome.

B. H. Oesterreich.

**BURNHAM LOCAL NO. 405.**  
Burnham Local No. 405, Minneapolis, Kan., meets the first and third Thursday eve. at 8 p. m. of each month in the Burnham School House. 3 1/2 miles east of Minneapolis. Except in winter months, meetings are held every Thursday eve. alternately between the school house and the home of some brother.

Brothers, boost your Local.

C. J. Larson, Sec.-Treas.  
W. J. Gibbs, Pres.

**CRAWFORD COUNTY.**  
The regular meeting of the Crawford County Farmers Union will be held on the last Tuesday of each month throughout the year in Union Hall over Crawford County State Bank, Girard, Kans.

H. S. Woods, President,  
G. W. Thompson, Secy.

**HERKIMER NO. 1002.**  
The Herkimer Local No. 1002 meets the second and fourth Wednesday nights of each month. We urge all members to come to the meetings.

Martin Raemer, Pres.  
Karl Rohde, Secy.

**PLEASANT HOME LOCAL 2055.**  
Pleasant Home Local No. 2055 meets the first and third Friday of each month. Why not come to the meeting? We need you.

John Hodgson, President  
Minnie Carrio, Sec.-Treas.

**PRAIRIE VIEW LOCAL NO. 2150.**  
Prairie View Local meet the first Tuesday night of each month in the study hall of the high school building, all members are urged to be present at each meeting, also visiting members are welcome.

E. H. Lister, Pres.  
J. H. Scott, Secy.

**OTTAWA COUNTY.**  
The regular monthly meeting of the Ottawa County Farmers' Union will be held in the I. O. O. F. Banquet room at Minneapolis on the first Friday night in each month at 8:00 p. m. All Locals are requested to send a full delegation, and all members are invited to attend. Each Local is requested to furnish one number for a program.

A. W. Watts, President,  
Robert Bruce, Secy-Treas.

**CHASE COUNTY.**  
Chase County Farmers Union will hold its second quarterly meeting in the Clement Union Hall at 10:00 o'clock, Saturday, April 4th.

M. W. Green, Co. Sec.

**ELLIS COUNTY.**  
The Ellis County Union will hold its first quarterly meeting on Saturday, March 14th at Hays, at one P. M. prompt. All locals are requested to send full delegation.

Joe P. Rupp, Co. Pres.

**NOTICE NEOSHO COUNTY.**  
Neosho County F. E. C. U. of A. will meet on the following dates to transact all business: The second Saturday in March, June, September and December and at any special meeting called by the President or Executive Com.

Pres. Sanford Miller,  
Sec.-Treas. J. O. Foust.

**MIAMI COUNTY.**  
The Miami County Farmers Union No. 59 will hold its first quarterly meeting at Paola March 21st at 10:30 in the City Hall. Installation of officers and other business of importance will be transacted. Be sure to send your delegates as our Union depends on the loyalty of you Locals.

W. Slyter, Pres.  
W. J. Prescott, Sec.

**OSAGE COUNTY.**  
The regular quarterly meeting will be held at Lyndon, Thursday evening, Mar. 12. Come!

E. L. Bullard, Pres.  
John J. Cooper, Sec.-Treas.

**RILEY COUNTY.**  
The first quarterly meeting of Riley County Farmers Union No. 45 will be held at Oak Grove school house Saturday March 28, 1925 beginning at ten o'clock. Dinner will be served at noon. All Union members are invited to attend.

Gust Larson, Secy.

**OSAGE COUNTY 56.**  
The following are the 1925 officers for the Osage Co. Union No. 56.  
Pres.—E. L. Bullard, Vassar.  
Vice-Pres.—S. A. McCracken, Overbrook.

Sec.-Treas.—John J. Cooper, Carbon-

dale.  
Lecturer—C. W. Coffman, Overbrook.  
Conductor—R. M. Kaff, Michigan Valley.

Door Keeper—Howard Long, Overbrook.

Executive Committee—U. C. Butel, Overbrook; R. M. Kaff, Michigan Valley; Wm. Lyons, Lyndon.

Yours truly,  
John J. Cooper,  
Sec. Treas.

**POTTAWATOMIE COUNTY.**  
Pottawatomie County Farmer Union will hold its first quarterly meeting at Westmoreland, Monday, March 30th beginning at 10 o'clock sharp.

All Locals in County are urged to send full quota of delegates. Entertainment will be furnished by the Oldburg Optimistic Owls. All members welcome.

F. E. Nelson, Co. Secy-Treas.  
W. A. O'Neill, County Pres.

### MARSHALL COUNTY QUARTERLY MEETING.

The first quarterly meeting of the Marshall County Farmers Union will be held at Beattie, Friday, March 20, commencing at 10 o'clock. Let us have a full delegation. Bring the ladies and your dinner, as we are going to have a basket dinner. Henry Kiel of the St. Joseph Farmers Union Live Stock Commission Co. will be with us and will give us an illustrated lecture. Come out and hear him.

Richard H. Mackey, Sec.

**WALKER LOCAL.**  
Friday evening, Feb. 27, Walker Local No. 1473 met at the usual hour, a large crowd in attendance. Four new members have been added since the last report. Several guests were present.

The children rendered a very enjoyable program which was followed by a most amusing playlet—"Thank Goodness the Table is Spread" by six young people. Trial and tribulations of the characters presented some very human attributes and secured hearty applause. Miss Kahoe read "Old Mists" an appealing southern story of olden times.

Mr. Glickson, County Agent, then took charge of the meeting, introducing Mr. Leivers of Washington county who very carefully and thoroughly explained the workings of the Farmers Accounting Clubs, which are fostered by the Agricultural College Extension Service. By means of a large chart, he made comparisons between farmers who did and those who did not keep farm books, showing conclusively that in the long run, the farmer who kept accounts had the advantage. He can study his business better and profit by mistakes. The forming of a club here was left for future discussion.

As the crowd attending the local had outgrown the seating capacity of the school house, twenty-eight folding chairs had been purchased. They were all in use at this meeting.

Cake and coffee added cheer to the social hour and a thoroughly enjoyable meeting.

County Sec.

**MT. PLEASANT LOCAL 956.**  
Dear Editor:  
As I have been appointed correspondent for Mt. Pleasant Local No. 956 I will endeavor from time to time, to keep you posted on the doings of our local.

We have a very much alive local of some 70 members and usually have out a good attendance at our meetings on the first and third Tuesday nights of each month.

The ladies belong to our local and we consider them a very essential part as they sure keep the interest up by suggesting new programs from time to time.

Just now we are going to discuss some interesting subjects, the one for the next meeting being the con-

solidation of schools.  
We also have some sort of refreshments after each meeting, furnished by the members having birthdays in that month.

We were fortunate in that we had 5 of our members that attended the state convention at Salina in January this year.

Those attending were Bros. N. E. McMullen, David Foley, Willie Dobbs, Tom Moore and your humble servant.

For fear this is getting so long that it will find the waste basket I will close for this time.

Lee Greenwood, Jr.,  
Oronoke, Kans.

**DOUGLAS CO. FARMERS UNION.**  
The Douglas County Farmers Union will hold their first quarterly meeting at Lone Star, Thursday, March 19th commencing at 10 A. M.

A number of Douglas County locals having been taking in a good many new members since our last quarterly meeting. Let's turn out in droves to show these new brothers that they have affiliated themselves with the most active and the best farm organization in existence.

We assure you an interesting program and you know the Lone Star women at dinner time.

C. C. Gertenberger, Co. Pres.  
G. W. Pitts, Sec.-Treas.

P. S.—Notice for your paper and oblige.

Yours truly,  
C. C. Gertenberger.

**LOCAL 828 HELD ANNUAL SUPPER.**

The annual supper of Green Local was held in the I. O. O. F. hall at Green Friday evening, Feb. 27. It was indeed a great supper of the general kind.

You may judge the size of the crowd which represented between 80 and 90 families.

After supper there was an interesting entertainment given by the different parties of the community which was enjoyed by all.

The secretary carried out his part besides emptying his well-filled plate by collecting the 1925 dues from all brothers present, which was a goodly number and hopes to be on the Honor Roll soon.

Jake Slingsby, Sec.

**CAMPAIGN SUCCESSFUL.**  
The Farmers' Union speaking campaign which has been going on in the county for the past two weeks has attracted considerable interest and those in charge of the campaign are well satisfied with the results accomplished so far.

State Lecturer M. O. Glessner has proved to be a very interesting speaker and many have availed themselves of the opportunity to hear him. He has been speaking in the west half of the county for the past two weeks and ninety-five dues paying members have been received into the organization. As each membership

takes in the entire family this means that practically 200 new members have already been received with the campaign only about half over. One entirely new local has been organized at Lilly Creek with a membership numbering 44 men and women.

For the next two weeks Mr. Glessner will work in the east section of the county, this week in the Frankfort territory under the direction of A. J. Wenpe and the following week in the northeast part of the county under the direction of William Gossin of Axtell.

Saturday afternoon, February 28th, Mr. Glessner will speak in Home City. The meeting will be called to order at 2 o'clock.

—From Marysville News.

**KELLOGG 1809.**  
Kellogg Local 1809 and the Kellogg Elevator Association held a combined meeting which was a perfect success. The Local put on a good program and several questions were discussed. Just as ice cream and pie were about to be served Prof. C. O. Brown of Southwestern and his class of chorus girls came in and gave another program which was very much appreciated. The following resolution was adopted.

Resolved that we as members of Farmers Union Local 1809 endorse the action of our Legislature in general opposition to Federal Aid in State Projects and Congratulate our members on the Legislature for voting on the majority side.

Yours truly,  
E. O. Ehmske, Sec.

**BUDGETING PUTS HOME ON BUSINESS BASIS.**

Budgeting is dividing up the estimated income before the money is spent—a method of worrying before spending, rather than after. Its purpose is to secure a better distribution of funds and a more satisfactory living plan than results from haphazard spending. It puts the household on a business basis and prevents extravagance. Miss Florence Clarke, Instructor in clothing and textiles, Kansas State Agricultural college, believes more persons than are now budgeting their accounts could do so with advantage.

Next to food and housing, clothing is the most important item in the budget. From 10 to 25 per cent of the income may be expended upon dress, according to the size of the income and the demands of the individual or family. Fifteen per cent is a good average and 20 per cent a high allowance for incomes up to \$2,000 a year. A family of five living on \$3,000 will probably spend 20 per cent, or \$600, but an individual living on that income can get along easily with 12 per cent, or \$375, and dress well.

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C. E. BRASTED, President GRANT BLISS, Treasurer  
W. C. WHITNEY, Vice President CHAS. SIMPSON, Field Rep.

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B. F. Ludes, Assistant Cashier; E. H. Sudendorf and R. P. Cravens.

### PRICE LIST OF LOCAL SUPPLIES

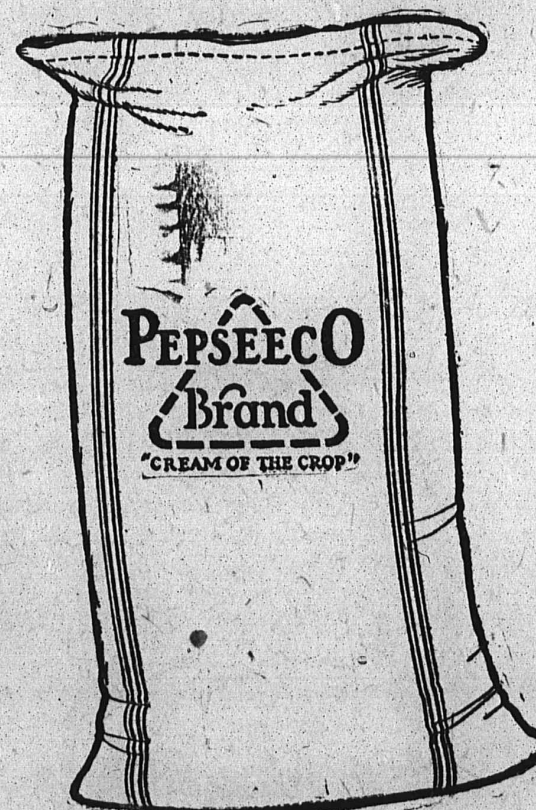
Application cards .....	20 for 5c	Farmers' Union Song Leaf-	lets, per dozen .....	10c
Credentia blank .....	10 for 5c	Business Manuals, now used	instead of Ritual, each.....	5c
Dimit blanks .....	15 for 10c	Farmers' Union Song Books	published by Jobbing Assn. 20c	
Ode cards .....	12 for 20c	published by Hackney.....	25c	
Constitutions .....	5c			
Local Secy's Receipt Books 25c				
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Farmers Union Buttons .....	25c			

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There is a scarcity of quality seeds this year, so Kansas farmers who want the best seeds should see their elevator or store manager at once. Get your Peppard Seeds now, and have them ready when you start planting.

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