

Mr. Gordon spoke sharply of disbeliever in theories that legislate our way to prosperity, loaf our way to prosperity, or our way to prosperity 'in the danger of 'treason in an attempt to secure prosperity for a particular class.

Good leadership is a great asset to our farm organizations, and in our operations, and in our efforts, he advised. He emphasized his belief in democracy, and in briefly on patriotism as the basis of War days. But he added that we are not free to govern as we please, and as long as we find men in nature who 'give patronage to those who only bind themselves to those who promises to them.

we should look into possibilities of getting business from agencies," Mr. Ruckow says. "The present quiet stage of marketing development is an eminent stage for the cooperative purchasing group. It has increased rapidly during the past few years. With margins in the purchasing field as low as 10 percent, the cooperative movement by itself can also lose considerably."

"Cooperatives are not a panacea," he says, "by conditions continually changing which restrict their growth," he advised. "Cooperatives are the only thing in their progress."

Vance Rucker, new

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kets. Stock buyers were told by the producer of live stock to protect himself, this protection being brought about through the complete function of bargaining power.

Perhaps you may think we are unduly alarmed and my statements too broad. As proof, I tell you that 75 per cent of the hogst sold are moving through direct channels and that the percentage of cattle, calves and sheep selling direct is increasing steadily. Packers are establishing their representatives at every small community sale which springs up. Iowa farmers are purchasing from the local community sale. What? What is their objective? It is plain to me, the complete break-down of any semblance of intelligent marketing.

Since the live stock industry has major function, as well as three make use of our grass land, grain, and influence the and therefore very existences of individuals, it becomes as good members of, or levers in cooperation, to which will save the farmer and give him the producer a so-called program. This must Cooperative sales agents sufficient volume, can attain the goal of orderly and give to the farmer a marketing program which will the advantage of the maj

the 50 per cent. reduction that has been made in the number of farms into the small farms. The farmer has a burden to himself. We would provide a back on the farm value and they want to be.

Cannot Compromise

There can be no compromise with an Equality of Rights. There is nothing un-American about being honest about the demand for all and for none." Just take away the privileges and the equality of rights with peace, prosperity and justice for all. Some of our farmers.

(Continued on page 10)

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Cash prices of oats, rye,
have changed but little with
other hand grain sorghum
shown the biggest advance
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ket.

Mrs. George Bicknell, of
Osborne, is at St. Luke's
Kansas City, Mo., recovering
from an appendicitis operation. Mr.
Bicknell is manager of the oil dep-
ot of the Farmers Union Jobbing
Company.

the last thing to do is to make sure that the act. "I believe if we farmers study these acts carefully, both the Relations act and the Hour act, we would find a change of regulations would be all that is needed to our bona fide farm cooper family sized farms,"

Has 25th Annivers
The Farmers Union M
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25th birthday, April 18,
1914. G. W. Bushby is p
this Farmers Union organ

kets. Stock yards were established by the producer of live stock to protect himself, this protection he brought about through the commission function of bargaining power.

Perhaps you may think we are duly alarmed and my statements are too broad. As proof, I tell you that 90 per cent of the horse sold in the country through direct channels and that 95 per cent of cattle, calves and sheep are sold through direct channels. The selling direct is increasing steadily. Packers are establishing their representatives at every small commission sale which springs up, Iowa packers are purchasing over 90 per cent of the horse sold in the commission sale. What is the result? The answer? It is plain to me, the commission break-down of any semblance of intelligent marketing.

Since the live stock industry is our major function, and as through it we make use of our grass lands, market our grain, and influence the income of our members, and therefore very existence of millions of individuals, it becomes our duty to give members of, and strong belief in cooperation, to the market, which will save the farmer or marketer and give the producer a sound market and cooperative program. This must be done through cooperative sales agencies, given sufficient volume, can and will attain the goal of orderly marketing and give to the farmer a sound marketing program which will work to the advantage of the majority.

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The Farmers Union Mutual Insurance Company, Salina, Kan., celebrated its 25th birthday, April 18. The company was chartered on that date in 1914. G. W. Bushby is president of this Farmers Union organization.

n Jobbing Association
40 Salina—LD 4

Warm Reply to Statement of No Money Control

Federal Reserve Board Regarded as Ineffective by Its Own Admittance

Rush Center, Kan.

To the Editor: I would like to see the Hon. Jerry Voorhis' reply in the Kansas Union Farmer to the Federal Reserve Board's statement that prices cannot be managed by said board. I quote the Honorable Jerry Voorhis, remarks delivered on the floor of the House, under date of March 14:

"Mr. Speaker, the recent statement by the Federal Reserve board will hardly be encouraging to those who look to the board for constructive leadership in finding a way out of our present economic difficulties. I hardly expected from the Board an endorsement of forward-looking measures for monetary control and improvement of our present inadequate system."

"But neither did I expect a statement so barren and sterile as the one we got. The Board has pointed out that since the creation of the Federal Reserve Board, the flow of money has been controlled by the Board, and since the Board can neither compel people to borrow or banks to lend, therefore it is impossible for the Board to exert effective control over the volume of money in circulation."

Disclaims Responsibility

"The Board is substantially correct in this. But the disappointing thing is that not one constructive suggestion is made for correcting this situation and the implication is left that we should not even attempt to correct it, because, forsooth, when we eliminated the monetary factors making for booms and depressions, other problems would still remain. Thus the Board disclaims responsibility for our present economic plight and tells us, in effect, that the Federal Reserve system cannot be expected to do the things which I am sure 90 percent of all the American people expected of it in its inception."

"It happens that I agree with the Board in its evaluation of our present machinery for monetary control, but it is dismaying, to say the least, to find in the Board's statement not one paragraph suggesting a method whereby we can seek improvement. On the other hand, no critic of our present system of the private creation of our money in the form of bank credit could have delivered a more devastating account of the helplessness of the American nation so long as that system continues."

"To say that monetary measures alone cannot solve our problem unless supplemented by appropriate tax policy and programs of wise and effective governmental expenditures is to state the obvious."

"But surely this is not to conclude that because other things need doing too, therefore we should leave what the Board itself demonstrates to be an uncontrollable monetary system in its present unsatisfactory condition. The statement of the Federal Reserve Board that it is powerless to control either the volume or flow of money in the United States is a truism. The significant thing is that the Board fails to suggest that it is given power to exercise effective control over the creation and destruction of demand bank deposits."

Is Government Responsibility

"Demand deposits, not currency, as the Board points out, are by far the most important part of our money supply medium. Neither the Federal Reserve Board nor any other agency could possibly control the volume or flow of America's money as long as a system of the private manufacture of fiat credit on the basis of fractional reserves behind demand bank deposits is in effect."

"This is the reason for proposing, as my bill, H. R. 4831, does, to establish a system of 100 per cent reserves behind demand bank deposits, and to vest in a government monetary agency, instead of the private banking system, the function of bringing money or credit into circulation."

"The Board states that it cannot force banks to lend or people to borrow. Evidently this is true and the Board's statement in this respect is convincing proof, if any is needed, of the economic helplessness of a nation which depends upon a monetary system wherein its money is created solely through the borrowing of bank credit."

"And the real point here is that so long as the nation depends for an adequate supply of the medium of exchange on the private contraction of debt it will have an uncontrollable and, in a highly industrial age, positively dangerous monetary system."

"What is needed is power in a government monetary agency, not to control all prices, but to put in circulation a volume of money corresponding to the growth of the nation's population and business—thus maintaining a reasonable stability in the buying power of the dollar itself."

"And as the Board infers, though without directly stating it, such expansion cannot be achieved merely by increasing bank reserves. Therefore such expansion must be achieved in much more direct fashion by having the governmental monetary agent put into circulation either by the purchase of government bonds from the public or the payment of a portion of governmental expenses from such additional volume of money as may be required to make possible increased prosperity."

"Merely to increase the amount of excess reserves is likely indeed, as the Board says, to be ineffectual. To pay old-age pensions or reduce the outstanding debt by purchasing bonds from the public would on the other hand actually achieve the expansion we need."

Need More Money

"To say, as the Board does, that there was in 1938 as much money in the form of demand deposits plus currency—as there was in 1929, means very little unless two other factors are considered. First, the mere existence of demand deposits or reserves for the potential creation of such deposits means nothing unless those deposits are in active circulation; second, the country needed, in 1938, not merely as much money as in 1929, but considerably more, on account of growth in population, and productive capacity which had taken place in the 10-year period."

"The Board says that the people are more concerned with the relationship between prices of things they buy and things they produce than

they are with maintenance of general stability."

"This is merely to say that even with the achievement of a stability in the value of the dollar and the elimination of the dislocations resulting from violent fluctuation in that value, other problems would remain to be solved. This is true, but it hardly seems to me that we need to trouble the Federal Reserve Board to point out a thing so obvious, and neither does it seem to me that the Board's statement is in any way a refutation of the basic importance of attempting with all the power at our command to achieve a dollar whose purchasing and debt-paying power will remain substantially constant."

"No one, I hope, would be so foolish as to claim that merely by stabilizing the buying power of the dollar or by monetary measures alone can prosperity be assured. But the Board's statement will give conviction to those people who believe that monetary measures can accomplish far more under a scientific system of control than is possible at present, and that without a dependable medium of exchange the effectiveness of other measures looking toward recovery is bound, at best, to be very transitory indeed."

"The Board's statement of the weakness of its position under our present system of fractional reserves and the private creation of money is, to me, at least, the most convincing proof that could be offered of the need for legislation to give the nation effective control over the issue, volume, and flow of its money supply, including, of course, demand bank deposits." End of his remarks.

Yours very truly,

C. W. O'Brien.

PUSH FREIGHT SPEEDS

Railroads Will Test Freight to Move on Passenger Time

Because of the increasing speed of freight trains on the railroads of the United States, J. J. Pelley, president of the Association of American Railroads, has announced plans for a series of tests by the association to determine what improvements can be made in the construction of railroads, freight car trucks in order to better fit them to meet operating conditions resulting from greater high-speed freight service.

These tests, which were to begin as soon as possible after April 15, will be the most comprehensive of their kind ever conducted by the railroads. Out of them are expected to result the development of a freight car truck that can be used on the regular passenger train schedule as great as the fastest passenger trains now being operated in the United States.

The railroads in recent years have made material increases in the speed with which freight is being moved over the rails. Due to improvements in locomotives and freight cars and methods of operation, the average speed of freight trains in 1938 was 61 per cent higher than in 1920. In many instances freight trains are now being operated on what were formerly passenger train schedules.

The purposes of these tests will be to bring about 1. still greater improvement in service on the railroads; 2. a continued improvement in service to the public by expediting still further the movement of freight; 3. reduced maintenance, both to equipment and road-bed, and 4. increased efficiency in operation.

Approximately one year will be required to complete the tests and the preparation of a report.

Railroad freight car truck manufacturers located in various parts of the United States have turned over to this Association about a dozen different types of freight car trucks for test purposes. Each type will be given a separate and thorough test under varying conditions, both as to load of cars and as to speed. Test runs will be made at Altoona and Lock Haven, Pa., where the movement of freight is the most intensive, each run being devoted to installing the various freight car trucks and to making changes in the load of the cars used in the test runs.

IDLE MONEY RECORD

Federal Reserve Board Reports Gold Shipments to U. S.

Idle money in the banks soared to a new record high of 3,880 million dollars in the week ended April 12.

The federal reserve board said these lendable excess reserves of the banks jumped 170 million dollars during the week because of the continued rush of gold sent across the Atlantic by European governments and citizens anxious to get their wealth outside a possible war zone.

Gold certificates jumped 144 million for the week end, and member bank reserve balances were up 210 million. Gold stocks were boosted 133 million. A 35-million-dollar gain was shown in foreign bank deposits.

The weekly statement of the Kansas City Federal Reserve bank showed an increase of \$1,890,000 in the reserve account. Note circulation was down \$961,000 and holdings of gold certificates increased \$6,307,000.

To Day-Light Saving

The Farmers Union radio program of April 22 on the National Broadcasting Company's Farm and Home hour will be the last one from 11:30 to 12:30 for this season. The coast-to-coast net-work will begin operating on a day-light saving time effective Sunday, April 30. Programs will reach listeners one hour earlier, changing the Farm and Home hour to 10:30 to 11:30 a. m.

COLLECT AND ANALYZE RECORDS OF 152 KANSAS FARMERS UNION ELEV.

(Continued from page one) cooperative organization which is a real asset to the farmers in the community by building along the following general lines:

"(a) Develop business policies which experience has proven sound. Thirty years of cooperative elevator experience in more than 150 different farmers organizations can give you these general policies."

Friendly and Serviceable

"(b) Farmers now have transportation facilities which enable them to do business at two or three trading points. They can, and do, transact their business where they like to do business. You should try to have the kind of an organization offering services that make the farmers LIKE to do business at their own cooperative."

"(c) If you have done your best to develop sound business policies, and

1. Number of Members Per Organization

Number of Members in Each Elevator	Number of Organizations in Each Group	Per cent Each Group is of the 152 Organizations
More than 250	8	5 Per Cent
200 to 250	11	7 Per Cent
150 to 199	24	16 Per Cent
100 to 149	50	33 Per Cent
50 to 99	46	30 Per Cent
Less than 50	13	9 Per Cent

The above table shows the variation in the number of members in the group of 152 Farmers Union elevator associations used in the study, reported by Tom Hall, manager of the Service and Information department of the Farmers Union Jobbing Association, Kansas City. The 152 farmers' elevator organizations on which records were available had an average of 133 members per organization. (These figures do not include the three county unit organizations which have an average of nearly 1,000 members per organization around 24 elevators.)

2. Number of Member-Patrons Per Organization

Number of Member Patrons in Ea. Organization	Number of Organizations in Each Group	Per Cent Each Group is of the 152 Organizations
More than 150	17	11 Per Cent
101 to 150	36	24 Per Cent
51 to 100	56	37 Per Cent
50 or less	43	28 Per Cent

The above table gives a detailed picture of the number of member-patrons per elevator organization. The number of members an organization has is an important factor affecting the success of any farmers cooperative elevator, but the number of member-patrons it has is even more important for it is a more accurate indication of the volume of business and the interest the farmers take in their own marketing organization. The 152 farmers elevator organizations have an average of 93 member-patrons per organization.

Since membership per elevator is 133, and average number of member-patrons is only 93, a need for transferring inactive stock into the hands of active producers is quite apparent.

3. Number of Total Patrons Per Organization

Number of Members and Non-Member Patrons in Each Organization	Number of Organizations in Each Group	Per Cent Each Group is of the 152 Organizations
400 or More	24	16 Per Cent
300 to 399	22	15 Per Cent
200 to 299	46	30 Per Cent
100 to 199	47	31 Per Cent
Less than 100	13	8 Per Cent

The above table shows the variation in the number of total patrons among the organizations in this study. The total patronage is used here, means both member and non-member patrons, or the total number of patrons the local organization considers it has during the year. The total number of patrons is a good indication of the total volume of business done by the organization. A very large variation occurs in the number of total patrons—one organization having as low as 30, and one organization operating only one elevator having as many as 650 patrons. The average number of patrons for all 152 organizations is 258.

For every member on the average there is at least one potential member who is already a patron. Here is an opportunity to increase membership among active producers in a territory.

4. Per Cent Member Business of Total Business

Member Business	Number of Organizations in Each Group	Per Ct. Each Group is of the 152 Organizations
76 Per Cent or More	32	21 Per Ct.
51 Per Cent to 75 Per Ct.	49	32 Per Ct.
26 Per Cent to 50 Per Ct.	56	37 Per Ct.
25 Per Cent or Less	15	10 Per Ct.

The above table shows the per cent member business is of the total business done by the organizations in this study. According to Kansas laws, a farmers' elevator organization is not considered a true cooperative unless 50 per cent or more of its total business is done with members. As shown in the above table, 71 of our farmers elevator organizations are doing 50 per cent or less of their business with members. Although practically all of these farmers' organizations were organized to operate as cooperatives, actually they are not doing it because they do not have enough member business.

Nearly one-half of the farmers' organizations whose records were used in this study are not eligible for any exemption from income tax because of the small per cent of business done with members. An increase in membership, and the increase in member-business resulting from it, would bring about exempt operation and would also be of assistance in securing income tax exemption.

5. Amount of Capital Stock Required for Membership

Stock Requirement Per Member	Number of Organizations in Each Group	Per Ct. Each Group is of the 152 Organizations
More than \$25	47	31 Per Cent
\$25	42	28 Per Cent
Less than \$25	63	41 Per Cent

The above table gives a detailed information on the stock requirements for membership. One factor which materially affects the ease with which an organization is able to get new members to replace those who die, move out of the territory, or become non-producers, is the amount of capital stock required for membership. The amount of stock required for membership in these 152 organizations varies from \$5 to \$400. Approximately 1/3 of the organizations require more than \$25 stock per member, and the other 2/3 require only \$25 or less for membership in their organizations.

As 31 per cent of the elevators require from \$30 to \$400 for membership in their organization, this makes it difficult to get new members. There is therefore a need to reduce this relatively high membership requirement.

6. The Relationship Between the Number of Member Patrons per Organization and Volume of Business and Profit.

Number of Member Patrons	No. Organizations in Each Group	Average Sales	Net Profit
More than 150	17	\$217,486.00	\$2,617.00
101 to 150	36	\$148,535.00	\$2,481.00
51 to 100	56	\$108,197.00	\$1,086.00
50 or Less	43	\$76,516.00	\$199.00

The above table shows the relation between the number of member patrons and the organization's volume and profit.

In a cooperative elevator organization, the number of member-patrons an organization has should be a very accurate measure of its volume of business. If a member-patron is no more important than a non-member patron to these 152 organizations, then those having the largest number of member-patrons would not have any better volume of business or net profit.

You will notice that the greatest difference in net profit is between those organizations having from 101 to 150 member-patrons and those organizations having from 51 to 100 member-patrons. In other words, when an organization has fewer than 100 member-patrons, its volume of business is so small that it becomes difficult to make very large savings for its members, with margins as they are at present.

have an organization with which farmers like to do business, some of you may ask, "Now that we have those things, why do we need membership?" The answer to this depends on the purpose of your organization. For your farmers' cooperative to do the thing for which it was organized, namely, to reduce the marketing cost on each individual member's grain and the purchasing cost of his farm supplies, you not only need membership but you need to have a large per cent of your patrons members.

"Sound business policies," continues Mr. Hall, "and a place of business where farmers like to trade are two things which any business organization have. A farmers' cooperative

organization can have, if it will, the advantage of a large membership.

"The fact that a farmer-member knows that by patronizing his own cooperative business organization he is going to have his grain marketed for his farm supplies purchased at cost is an additional reason for him to patronize his own institution, and one which he can not have in dealing with other business organizations."

"The fact that the farmer is a member, and one of the owners should also be an advantage of membership, as this tends to create the feeling that he is doing business with an organization which is sympathetic to his interests."

7. Characteristics of the Organization Having the Greatest Number of Member-Patrons.

Member Patrons	Number of Organizations	Per Cent of Members who are Patrons	Per Cent Member Patrons are of total Patrons	Per Cent of Organizations showing a Net Profit	Per Cent of Organizations requiring \$25 or less Capital Stock per Member
More than 150	17	84 Per Ct.	45 Per Ct.	88 Per Ct.	83 Per Ct.
101 to 150	36	76 Per Ct.	38 Per Ct.	75 Per Ct.	78 Per Ct.
51 to 100	56	68 Per Ct.	31 Per Ct.	68 Per Ct.	68 Per Ct.
50 or Less	43	59 Per Ct.	29 Per Ct.	51 Per Ct.	56 Per Ct.

The above table shows important characteristics regarding the four different groups of organizations which in this table have been classified according to the number of member-patrons. More proof of the value of member-patrons can be had by observing some of the characteristics of those organizations having 150 or more member-patrons as compared to those having a fewer number of member-patrons.

You can see from this table that, on the average, the organizations which have the larger number of member-patrons not only have the best patronage from members but a larger per cent of their total patrons are members. It also shows very clearly that the chances for having a net profit at the end of the year are much better when the organization has a large number of member-patrons. The last column on the right reveals one of the reasons why these farmers' elevator organizations having more than 150 members have been able to make better progress—their membership requirements generally do not exceed \$25 in capital stock.

FIGHT TRADE BARRIERS

National Conference Is Held To Consider Interstate Legislation

The National Conference on Interstate Trade Barriers, sponsored by the several states in cooperation with the Council of State Governments, meeting in Chicago, April 8, adopted a resolution which read that:

"A carefully prepared long term program must be formulated if threat (barriers obstructing the free flow of commerce) to our national economy is to be arrested." The resolution urged that retaliatory legislation be discouraged by states which feel aggrieved by legislation of their neighbors; that present trade barrier legislation be repealed; that uniform laws be enacted which are designed to reduce trade barriers, and that regional hearings be held by the Commissions on Interstate Cooperation to continue the work of the conference.

Representatives from 44 states attended the conference. The report of the committee on agriculture "deplored" the practice of states, counties and municipalities of making rules, covering production and processing of dairy products, more stringent than necessary for public health to protect local interests.

Al Vesecky, formerly at the Kansas City warehouse of the Farmers Union Jobbing Association, has taken a position traveling for the International Harvester Company. Before joining the Jobbing Association he had been with this company four years. With his wife and daughter, 3, he plans to locate his home at Holington this week.

WHEN RIGHT PREVAILS

(Continued from page one) of the opinion "The laboring men are their enemies and that organized labor has been hurtful to the farmers' best interests," which is not the case.

Organized labor people are our friends. They have been successful in having their demands recognized and complied with, because they are organized practically 100 per cent and when it comes to anything affecting laborer's interests they do cooperate together. Now just how do we farmers measure up with the laborer in either our organization or our team work?

Organized labor is in absolute sympathy and accord with our Farmers Union program and through their lodges and the issue of their official paper, "Labor," they are advocating and contending for our farmers' program, with equality for the farmer upon the same basis as is now

Work and work hard and fast and give us a little contribution for the legislative fund so we can fight your battles for you in an effort to secure for you an equality—an opportunity—and a hope for the future.

The farmer and the industrial workers are the mighty majority and whenever they exercise their power and unify their efforts and demands in high places, the right will prevail. Until they do this right will prevail NEVER!

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A FEW AGENTS WANTED. Good Territory, Liberal Contract. Farmers Union Life, write Rex Lear, Salina, Kansas—4-2-3.

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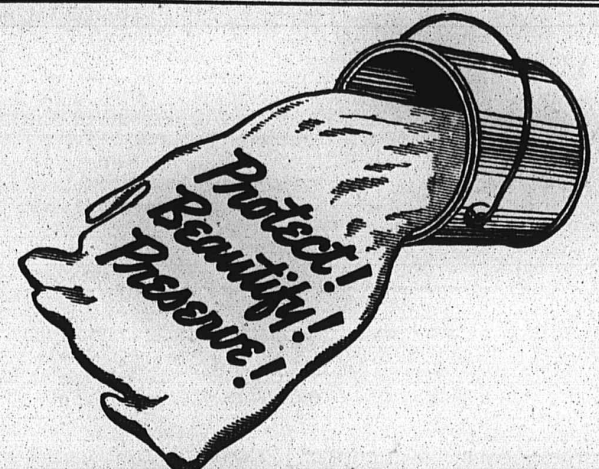
FOR SALE OR RENT—Rooming-house-Restaurant. Bonds, Stocks or real estate received in payment. William Schewe, Box 102, Alma, Kansas. 3-2-4

Percheron Stallions

FOR SALE—Percheron Stallions, all ages. None better. Will exchange. Also mares and fillies. Could use a few good registered Belgians. Six good large breeding Jacks. Riverside Stock Farm, Seneca, Kan. 4-6-2.

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GUARANTEED New Tractor Parts at Tremendous Savings. Highest Quality—Lowest Prices—Fastest Service. \$25.00 discounts prepaid. Illustrated catalog free. Tractor Supply Company, 1217-H Washington Boulevard, Chicago.



"When you paint to preserve, you beautify; When you paint to beautify, you preserve."

Whatever your motive for painting, remember that it is never an economical move to use a cheap grade of paint. It can bring you only disappointment.

This spring use KFU PAINTS, either Extra Quality or Standard Quality, and you will be well satisfied with the results of the labor and money expended. KFU PAINTS are manufactured by a company which for over a quarter of a century has made paints, varnishes, and enamels from the highest quality materials possible to manufacture and sell them at fair and equitable prices. Order them today from your nearest Farmers Union dealer.

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House Paint
Screen Enamel
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"I always insure"....

"No One Can Check a Storm, But He Can Check Financial Loss!"

This is something every farmer can do. Short term livestock insurance will protect you from loss of income. Full coverage on your home and other buildings will protect your earned possessions.

It is never too late to insure... BEFORE the storm.



Storms are going to destroy a lot of property this year, unless 1939 is different from any year in history. And when a storm comes there isn't anything you can do about it. There isn't anything anybody can do about it! Either you see months and years of financial planning dashed away, or you get a check from the FARMERS UNION MUTUAL INSURANCE COMPANY to repay you for the loss.

It is a simple thing to take out insurance; it is simply a disastrous thing not to do so, if your farm should be in the path of a storm. Are you prepared by insurance if nature's forces should turn your way? A windstorm doesn't give notice ahead for time to insure your financial preservation!

Call upon your Farmers Union insurance representative today. There is one in nearly every neighborhood. Or drop us a card for further information, and we can advise you of your nearest agent. Don't delay!

The Farmers Union Mutual Insurance Company

SALINA, KANSAS