



THE KANSAS UNION FARMER

Organization

Education

Co-Operation



VOLUME XIX

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PRODUCE ASSOCIATION

All reports from all the District Meetings of the Produce Association indicate that these meetings were very satisfactory in every respect. Mr. Seaman, Mr. Bullard and Mr. Francis say that the members generally were well pleased with the reports of the activities during the past year. One indication of the confidence which the members have in the way things have been handled may be judged by the fact that in each district the present director was nominated to succeed himself.

The general feeling expressed at these meetings was that the members recognized the wisdom of building up a good reserve and would endorse keeping the profits in the reserves of the Association.

We regret to announce that your "Old Timer" cream can has been suffering from a dislocated lid which is a serious malady among cream cans. The "Old Timer" has now fully recovered and will be on hand to help entertain the visitors at the creamery next week. He may become more loquacious after that time.

The prosperity of the Creamery is certainly gratifying to every man and woman who has invested an hour of time or a dollar of money to help make it successful. There is no reason to believe it cannot continue but there is reason to believe that a better record could be made. Let us take the case of reducing expenses for an example. At present an advance is made on cream at the time of delivery, this advance being based on test and market for the day. The final settlement under the present plan is made only once each year. The practice of making payment each time cream is delivered adds a great deal to the cost of handling it. Besides making a lot of extra work at the local station it makes a voluminous record necessary at the Creamery Office. The cost of handling the necessary book work could be greatly reduced, cut in half or better, if the settlement could be made on a monthly basis.

Some members felt so good when they heard the official reports at the District Meeting and the State Meeting will be so dynamic that a lot of members will go out and sign up that neighbor who is not yet a member.

BETTER EGGS—LARGER PROFITS

In the grading and packing of eggs at the Farmers Union Co-operative Creamery in Kansas City, one more of our farm products is being put on the market in a standardized, or liberally speaking, manufactured form. The degree of success which this undertaking reaches rests, to a large extent, upon the producer who furnishes the products. Heinz, the great catsup manufacturer, once said, "To make good catsup, one must first of all have good tomatoes," and so it is with our egg department—we must ship only those eggs fresh enough and sound enough to reach the consumer whole. In shell, and sweet in body. All cracked eggs are therefore taken out and disposed of on the Kansas City market, naturally at a discount.

(Continued on page 2)

THE LIVE STOCK COMMISSION CO.

OUR LIVE STOCK COMMISSION COMPANY SHOWS STEADY GROWTH

In common with the other statewide business institutions of the Farmers Union in Kansas, the Farmers Union Live Stock Commission Company has moved another step ahead in 1926. The following table shows the steady increase in value of live stock handled each year since the Commission Company started operations:

Year	Total Value of Live Stock Handled	% of Increase
1919	\$ 4,720,750.75	
1920	5,962,875.02	26
1921	6,745,950.72	13
1922	7,655,768.11	13
1923	9,319,710.16	21
1924	11,092,946.86	20
1925	11,394,114.03	3
1926	11,501,613.20	1

Total...\$68,393,728.85

At first glance, it might seem that the years of 1925 and 1926 do not indicate much growth but, when we consider that the Farmers Union shows any increase at all in the face of decreasing receipts in the Kansas City Yards, we know that our Commission Company is receiving a larger per cent of the total shipments than formerly. The total receipts of live stock on the Kansas City market in 1925 were about 15 per cent lower than 1924 which was the peak year in live stock receipts at Kansas City. The receipts in 1926 were about 11% less than 1925. So we see that the fact of our Commission Company showing an increase of any figure indicates a healthy growing condition in relation to the whole market.

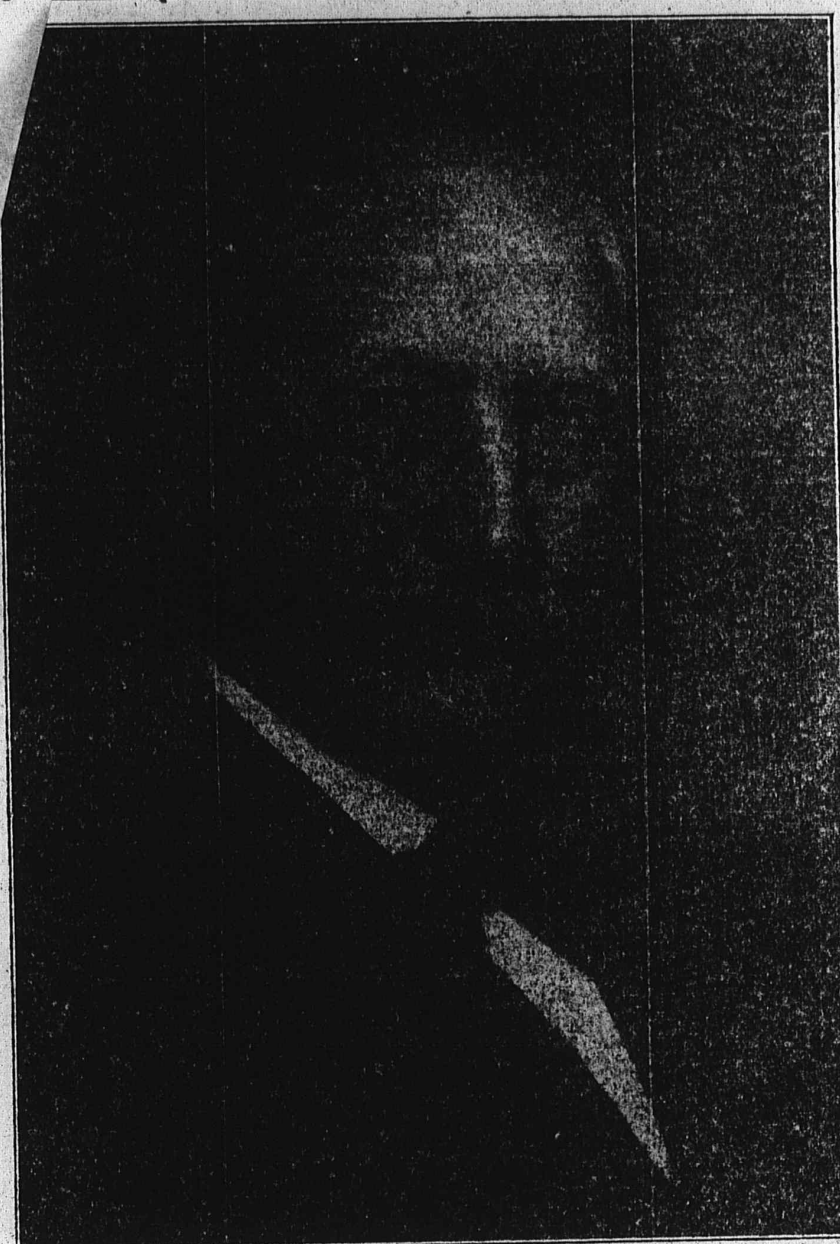
The steady growth from a four million dollar business to almost twelve million dollars in eight years is proof that there must be something valuable in co-operative shipping. The membership in the Live Stock Commission Company in 1919 was about 600 members. At the close of 1926, the membership was more than 5,600 and more were added in 1926.

There are some very definite reasons for this increase in membership and volume. The Farmers Union Live Stock Commission Company is a service institution. Its principal service is to the small shipper who cannot make up a carload of stock. Formerly this class of shipper was dependent upon a local stockbuyer as a market for his live stock. The Union Shipping Association provides a way for the small producer to market his stock on the same basis as the large producer, and without incurring the cost of the large producer. The shipper gets the full market value for his stock, less the actual handling charge. If there are any savings at the end of the year due to economy of handling, this is returned to the shipper.

The carlot shipper has also found in the Union Live Stock Commission Company a good outlet for his stock. The salesmen of the Farmers Union have proved very effective in getting the full market value on the stock they have to sell. This has been an important contributing factor in the success of the Farmers Union Live Stock Commission Company.

FARMERS UNION LIVE STOCK COMMISSION COMPANY A NATIONAL INSTITUTION.

The Farmers Union Live Stock Commission Company of Kansas City is only one of nine such commission firms in the United States. Farmers (Continued on page 3)



MR. JOHN TROMBLE, PRESIDENT KANSAS FARMERS UNION

FARMERS UNION JOBBING ASSOCIATION AUDITING ASSOCIATION

On page four of this issue you will find a brief summary of the volume done by the Jobbing Association in 1926. This record is significant in light of the fact that the wheat crop was very light in the section of Kansas from which most of the volume normally comes. We must consider also that the general policy in the coarse grain department for this year has been materially changed, this department being maintained primarily for the purpose of moving grain from stations which have grain to sell to those stations which must buy.

The great reduction in expense was made possible because one of the objectives of the management of the Jobbing Association for the year of 1926 was to reduce expenses to the lowest possible figure. Work in the office was reorganized with special effort being made to reduce duplicate work, to reduce the record work on each car handled, to make each person familiar with as many departments as possible so there could be a mutual interchange of help wherever work was heaviest, thus taking up the slack and cutting waste time to a minimum. These changes have made it possible to reduce the number of employees without sacrificing anything to the standard of service or thoroughness of keeping the records. Also the expense of bad accounts was reduced to

almost nothing. The system of collections being used and the adopting of a different plan of handling some of the carlot commodities has made it possible to release a large amount of working capital, thus reducing the interest expense to about half the amount of the previous year.

The Jobbing Association, in common with the other central marketing organizations, is in this rather unique situation. It is a co-operative institution and if it is to effect any co-operative savings for its members it must be done because of the voluntary co-operation of its members. Under our present system of organization, the Jobbing Association has been developed for the purpose of marketing farm crops in a central market and for supplying feed and other merchandise from a central market, thus saving to the purchaser the advantage of increased purchasing and selling power due to volume. But the relation between the Jobbing Association and its members is one of voluntary co-operation only. There is also a financial interest between the local stations and the central agency because the locals have an investment in the central agency.

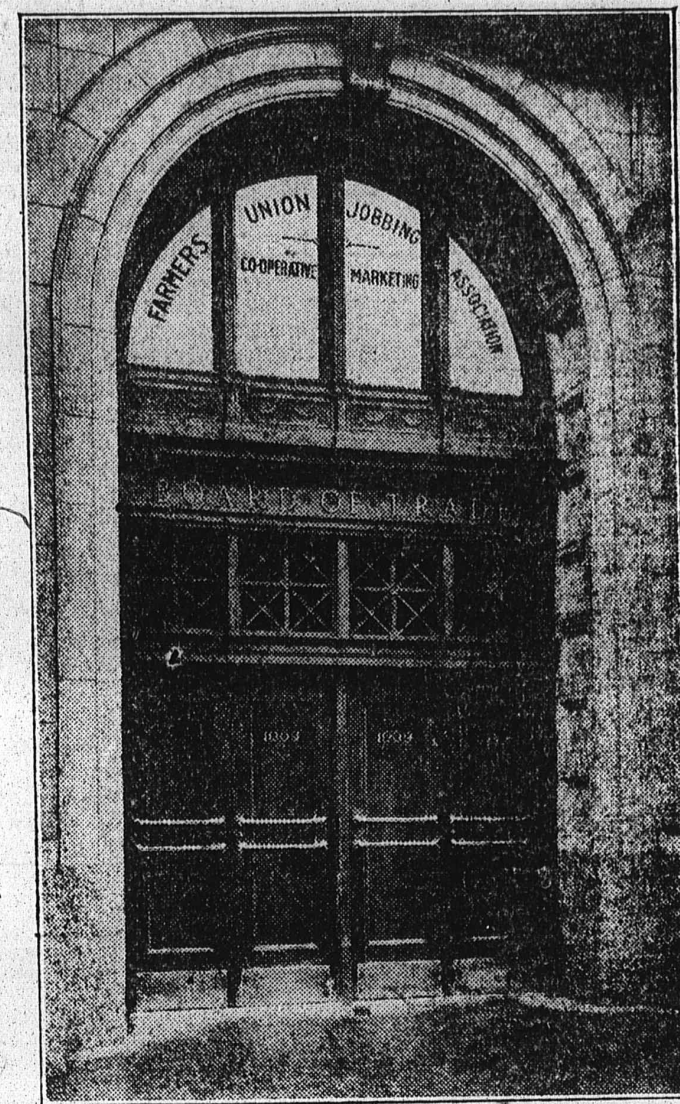
With this financial tie, and a common interest in a successful co-operative program, it is logical that the business of the local should be done whenever possible through the central organization. This would save the local the added expense of purchase and sales cost. For example, if the business came to the central agency voluntarily it would not be necessary for the central agency to maintain solicitors and salesmen in the field in order to get the business. Such reduction in expense would mean better returns and lowered costs for the local.

But the theory has not worked out in practice except in some instances. There are some Farmers Union elevators that turn all their business to the Jobbing Association whenever possible. Also, there are a great many more than do not do so. It is our purpose here to try to find the reason why the present situation exists and see what can be done about it.

One of the first reasons that suggests itself is the lack of interest of the individual. This is perhaps due to lack of information and lack of a vision of the co-operative program. If every individual and every local business that holds a financial interest in the Jobbing Association were to recognize that as an investment, which it is in every sense of the word, he might be more interested in keeping his business in line with that investment. Did you ever hear of a business man who owns stock in a corporation and does business with a competitor of that corporation? We never did either, except quite a few Farmers Union elevators that do business regularly with old line grain firms, and more than quite a few individual members of local business associations who haul their grain to the old line elevator! And invariably these fellows are the hardest knockers on their own organization. Why (Continued on page 4)

The COATES HOUSE will be HEADQUARTERS for the Farmers Union meetings. We shall be glad to have you make our house your headquarters while in Kansas City. Reasonable rates; good meals; courteous service.

THE COATES HOUSE.



FARMERS UNION JOBBING ASSOCIATION
337-339 Board of Trade Bldg.
1009 Wyandotte St., Kansas City, Mo.

MANAGERIAL ASSOCIATION

WHO IS THE GOOD MANAGER?

The successful manager of a co-operative store or elevator must be a manager in every sense of the word. He must possess every quality necessary to the successful operation of a business. Any manager to be successful must have personality. By personality, we do not mean that domineering, aggressive, "eagle-eye" type of individual so often advertised. The personality of a good manager is the sum total of those qualities that make men like him and like to do business with him. Personality, or rather the elements of personality, may be developed by careful analysis of one's weak points and conscious effort to strengthen them.

The successful manager must have good judgment. Judgment is based upon knowledge and the quality of judgment may be improved by studying your commodities, their uses and possibilities, your markets, your customers, and every phase of the business. Training is essential to good management. Training does not necessarily mean years of experience though the longer the experience generally the broader the training. A wide-awake, alert, studious individual may profit more by a year's experience than another type of individual would profit in five years. The training of a good manager never ceases. He is better trained each week than he was the previous week.

The three qualities we have just been discussing are essential to good management in any line of business under any circumstance. However, a man who has a good personality, sound judgment, and thorough training might not be a successful Farmers Union manager. This is because the work of the co-operative manager is (Continued on page 4)

FARMERS UNION BANK

THE DEVELOPMENT OF THE FARMERS UNION BANK PROGRAM

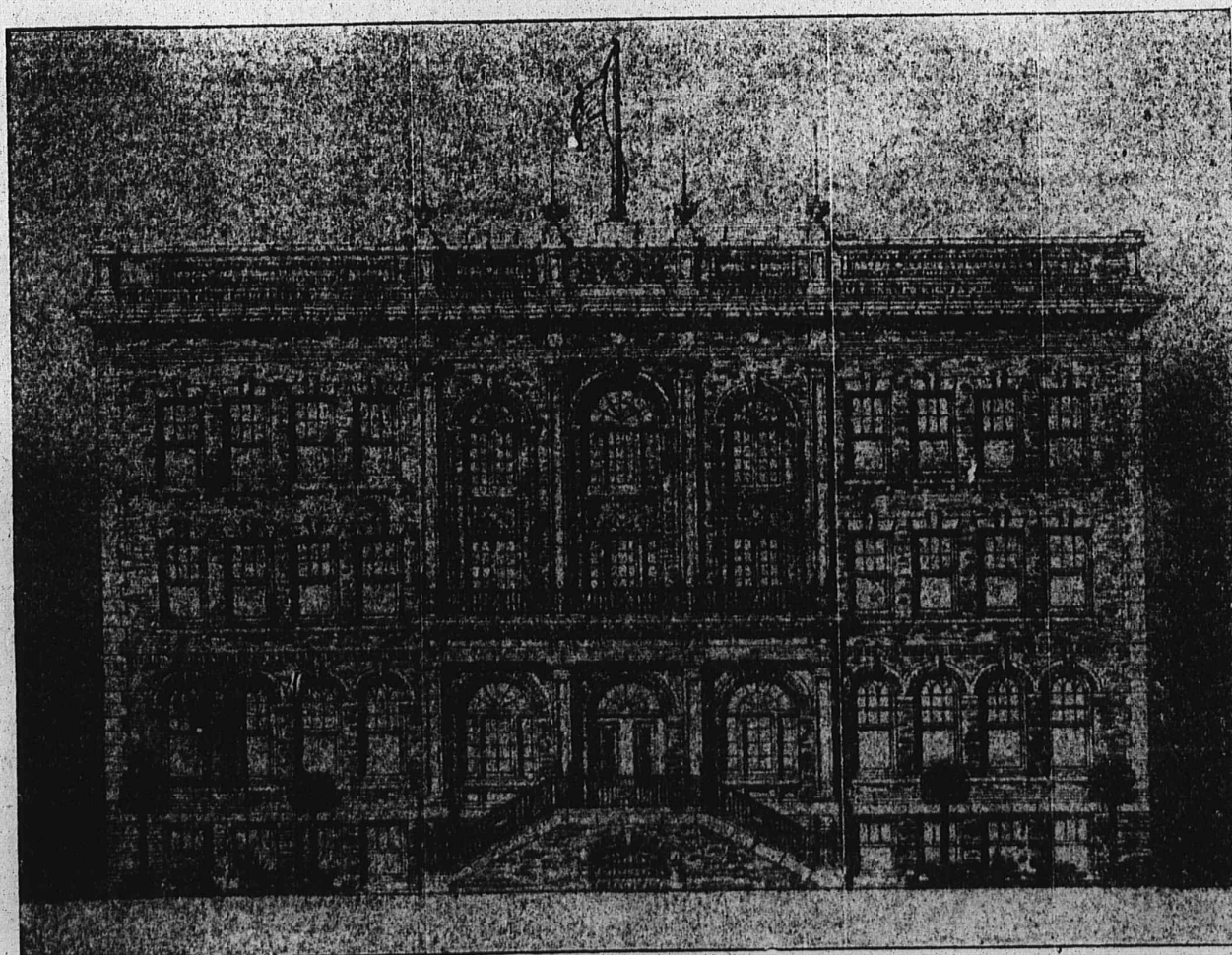
The first tangible result of the Farmers Union Bank Program as a state-wide activity was the opening of the Farmers Union State Bank at Kansas City, Kansas, on July 1, 1924. Previous to that date, three Farmers Union banks had been doing business. They are the Farmers State Bank at Kirwin, the Phillips County Bank at Phillipsburg, and the Farmers National Bank at Agra. These banks are still doing business and are successful but the idea of a state-wide program for the farmers to enable them to handle their own finances had not yet gained sufficient headway to warrant us in saying that they were part of the state-wide program of the Farmers Union.

We might say that these banks were the forerunners of the banking program for their success pointed the way to the possibilities of banks as an important factor in the farmers' marketing program. The Farmers Union State Bank of Kansas City, Kansas, was organized under a state bank charter but, before the next Farmers Union Bank had organized and applied for a charter, the organized bankers of the state had become alarmed at the idea of the farmer handling his own finances.

Let us consider briefly the bankers' interest in relation to the farmers' interest in controlling the finances of the farm. Kansas, being primarily an agricultural state, a great majority of the wealth of the state is represented in farms and farm products. The rest of the wealth is directly dependent upon the agricultural wealth. For years, the bankers have waxed fat off the farmer because, by controlling the farmers' money, he has been able to control the farmers' activity to a large extent. Especially is this true in (Continued on page 2)

HOME OF KANSAS FARMERS UNION

F. U. INSURANCE COMPANIES
F. U. AUDITING ASSOCIATION
SALINA OFFICE, F. U. J. A.



FARMERS UNION INSURANCE BUILDING
Salina, Kansas.



FARMERS UNION CO-OPERATIVE CREAMERY, 201 OAK ST.

EDUCATE ORGANIZE CO-OPERATE

The Local Business Association and Its Problems

A Contract Relation Between Producer and Central Agent Will Help Solve Many Problems of the Local Stations

The co-operative marketing organizations in the United States have been pioneering a new field in their effort to secure a marketing program that is large enough and stable enough to secure the greatest advantages of co-operative endeavor.

The earliest attempts at co-operation were independent local units. Their life was a hard one and many of them failed to survive. Their great weakness was the lack of a unified program and their inability to group around a central organization which would give them the advantage of quantity sales and purchases. Another factor that helped spell the doom of the local unit, unrelated to a whole program was its inability to hold the business of its members. Bickerings within the organization and pressure of commercial interests outside the organization caused defections in the ranks and hastened the day they had to close their doors.

There were two general plans evolved to overcome these difficulties. One was the commodity pool, in which the member is bound by contract to deliver that commodity to the pool. The pool has proved quite successful from the standpoint of a particular commodity. Because of its nature and purpose, the pool plan has not yet been adopted as a plan to be used to build up a united, broad co-operative program correlating and co-ordinating the co-operative handling of a variety of commodities.

Another plan evolved to overcome the weaknesses of the local co-operative plan was the organization of the state-wide organizations to act as the central agencies for the local units. This plan has been more successful than another yet tried in Kansas, and has certain decided advantages but several years' experience have proved that it also has its limitations.

Since our problem is to develop a strong, stable, universal co-operative program, and since our present system, though moderately successful and better than any yet tried, has shown certain definite limitations, it might be worth our while to analyze its weaknesses and suggest some remedies.

Even under our present plan of organization which was evolved to help the local organization, the local business unit remains one of the weak spots. It is true that we have more local business associations and more successful ones than we had before the state-wide business institutions were organized. It is also true that the most successful local stations are those that have most closely allied with the state-wide organization, but admitting those facts it is evident that there is something wrong in our present system. As a rule the local stations are not profiting as they should, they are not growing as they should, a larger number are getting into embarrassing financial condition. There are some very definite and easily recognized reasons for this condition.

In the first place, the local business unit lacks vision. Neither the members nor the directors nor the managers see themselves as a part of a large co-operative program. They don't see the whole co-operative process and what it means. As an illustration, the member and there his interest and his knowledge of it stops. He doesn't see it delivered to his own state selling agency and there joined with thousands of other wheat, and he lacks the vision and the information to realize what a tremendous saving he could realize if he and his fellow members would see to it that his wheat was sold through his own selling agency. The manager too often does not see himself as a part of a complete marketing chain. He doesn't have the "co-operative idea" and does not keep the commodity he handles in the co-operative channel. (You understand, of course, that we are speaking of the average member and the average manager. There are many notable and notably shining exceptions. It is because of those that do have vision that the co-operative program is as successful as it is.)

We might say that this lack of vision is the fundamental trouble with our whole local business structure, for this lack is directly responsible for most of the other weaknesses. The local business is too often conducted on a short-sighted policy. It is controlled by whims and fancies and snap judgments. This lack of vision also makes the members more subject to pressure from outside the organization. It is axiomatic that the local stock buyer or the old line elevator operator isn't going to call the members' attention to any of the advantages of co-operative marketing and unless the member is informed on the co-operative program and can visualize the completed program he falls prey to the specious argument by taking from the farmer that which the farmer could save for himself.

Another weakness of the present system is that if the local station does have difficulty it has no place to go for help, except in case it is in close touch with the state-wide institutions. There is not much chance for local stations to profit from the experience of others.

The local station is not the only sufferer under our present system of

organization. The state-wide agency can be of real benefit only when the volume is of such quantity that it can make a saving due to large scale operation. With weak and uncertain local stations, the state-wide institution cannot be effective as a real problem for the central agency and a stable and guaranteed volume cannot exist under present conditions. The central organization, not being certain of its own future, cannot go to much expense helping weak local stations which might not be loyal to the central organization if they were strengthened.

In general, then, we would say the principal defects of the present voluntary association of individuals with local stations and local stations with central organizations are—first, instability of volume due to lack of loyalty which in turn is due to lack of vision and to the influence from the outside. Second, this instability of volume causes weak local business stations and weakens central organizations prohibiting the deriving of the full benefits of co-operation. Third, the present system is expensive because the work is not standardized, and because of costly mistakes due to lack of ability to profit from experience of others.

On the other hand, there are certain strong points in the present plan which should be recognized. The present plan does provide a complete co-operative program from the individual to the central organization and in all lines of produce. It does provide for more economical handling of commodities by handling all of them through the local stations than if on members as all audits for members are done on a cost basis.

During the last few years the Auditing Association has grown in volume of work and has been able to strengthen its financial position. Their volume of work keeps five employees working hard the year around. Today they have a comfortable reserve and do not owe a cent. The Auditing Association hopes to double its membership in the near future, thus making its service available to those associations which have not taken advantage of this service.

WHO IS THE GOOD MANAGER?

(Continued from page 1)

different than the work of managers in most other business fields.

Another reason for the general situation is because too many of us are too easily discouraged. The first break against us knocks out all the fight. We need more courage. There are many interests lined up in opposition to the Farmers Union. The very fact of our membership in the Union should be evidence that we accept its program. If it is worth accepting it is worth fighting for. We should give more weight to the evidence of our leaders than to the evidence of our enemy. Nothing worth while was ever accomplished without effort. No great movement of a group of people to secure justice was ever successful without a battle. This isn't a battle of blood, but we might well consider the maxim of that great general who said, "The best defense is a strong offense." We can carry the fight to the opposition by going straight ahead with our own program. It takes courage and a clear head to do this, but it is our only means of getting results.

THE 1927 DUES.

The dues for 1927 are the same as in 1926. Secretaries collect \$2.25. Send to the State Secretary \$1.45.

Necessity supplies courage to the most timid.

yet devised. Its successful operation depends upon only one thing and that is the farmers' desire to get it started. Think it through.

AUDITING ASSOCIATION

(Continued from page 1)

the auditor and go over the financial statement with him. The Auditing Association expects its men to do this service and the organization that fails to take advantage of the opportunity misses a chance to get the best service from the audit, as such a procedure is the best means of clearing up all questions, and the best time is while the auditor is still on the ground.

Every business should have an audit at least once each year, and the larger organizations should be audited at least twice each year. We consider a business manager delinquent in his full duty to his employer if he fails to carry fire insurance on his buildings and stock, and he is delinquent—yet we do nothing to secure good business practice. An audit is the only means of insuring ourselves against the mistakes of business judgment that are bound to occur and which are sometimes very expensive. The periodical audit stops the loss in such a solvent. A lot of Farmers Union business houses that have had to close their doors would have been open and prosperous today if they had called in an auditor before the bank balance got so low they had to close up. An audit of itself cannot make a poor manager a good manager but it can help him to be a better manager. Nor can it always save a failing business, but it can help it.

There are about 140 members of the Auditing Association. The memberships are held by local business organizations, which pay an annual due of \$10.00 each. The annual dues have been refunded to every member each year for the last four years.

The Auditing Association does a great deal of work for county and city governments and for privately owned business. Several counties have had audits made by the Auditing Association and there are some counties which have contracts for audits not yet completed. The prices to the non-members are higher than for the members, as all audits for members are done on a cost basis.

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In addition to being a business manager, the Farmers Union manager must be a promoter, an educator, and a leader. In the long-run, the success of such a manager will depend upon his ability to impart the co-operative idea more to give people to act in response to an ideal.

The Farmers Union manager must be thoroughly in sympathy with the co-operative program. He must understand the whys and wherefores of co-operative endeavor. A manager who does not strengthen the spirit of co-operation in his community, who himself fails to co-operate in the Farmers Union program is a failure as a co-operative manager. The Farmers Union is organized with a higher ideal than merely to make money and the manager who fails to hold up this higher ideal and attempt to attain it has missed success by just that much. Incidentally, he has a poor chance for financial success if he does not hold to the co-operative program.

Being in sympathy with the Farmers Union ideals, the real manager must then have the ability to go out in his community and teach it and preach it and organize people to work for it. A study of our most successful managers and local business institutions shows that the success is nearly always in direct proportion to the time and effort the manager has spent with the locals in his territory.

A Farmers Union manager has a real job and he must be a real man to be successful; yet, in our opinion, there is no position in the whole Farmers Union organization that offers a more fertile field for results to the man who has an earnest desire to help the Farmers Union than as manager of a local station.

FARMERS UNION JOBBING ASSOCIATION

(Continued from page 1)

not line your business up with your investment and give it a chance to be profitable? It can be done, and is being done every day in Kansas. There are a lot of good, strong, successful local business associations in Kansas and they are in that position because their members do give them the business—and they in turn stay pretty close to the central organizations. If every member of the Jobbing Association could realize the full significance of the fact that he is a part of a local business institution and of the Jobbing Association and that they can benefit him only in proportion as he is loyal to them there would be a tremendous change in the prosperity of the local station and in the volume of the Jobbing Association. And don't forget this; the member himself is the one who would get the profit.

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Union Gold Butter and K. F. U. Eggs

are daily

Broadcasting the Story of the

FARMERS UNION OF KANSAS

to hundreds of Eastern Consumers.

You can assist in the Broadcasting Program by furnishing "Good Cream" and "Good Eggs."

THE FARMERS UNION CO-OPERATIVE CREAMERY

INVESTIGATE THE MERITS OF "SUCCESS" CONCENTRATE. LEARN WHY THIS NEW FEED PRODUCES BETTER HOGS AT GREATER PROFIT TO THE FEEDER.

Official Hog Feed (of the Farmers Union of Kansas)

ASK ABOUT "SUCCESS"

at the

Convention Booth

Coates House

Kansas City, Mo.

(Week of February 1)

Manufactured by

UNITED BI-PRODUCTS COMPANY,

City,

Missouri

for

FARMERS UNION JOBBING ASS'N

YOU ARE INVITED

TO

ATTEND THE ANNUAL MEETING

of

The Produce Association
The Jobbing Association
The Auditing Association
The Live Stock Association
The Bank Association

TO BE HELD IN KANSAS CITY

FEBRUARY 2, 3, 4, and 5

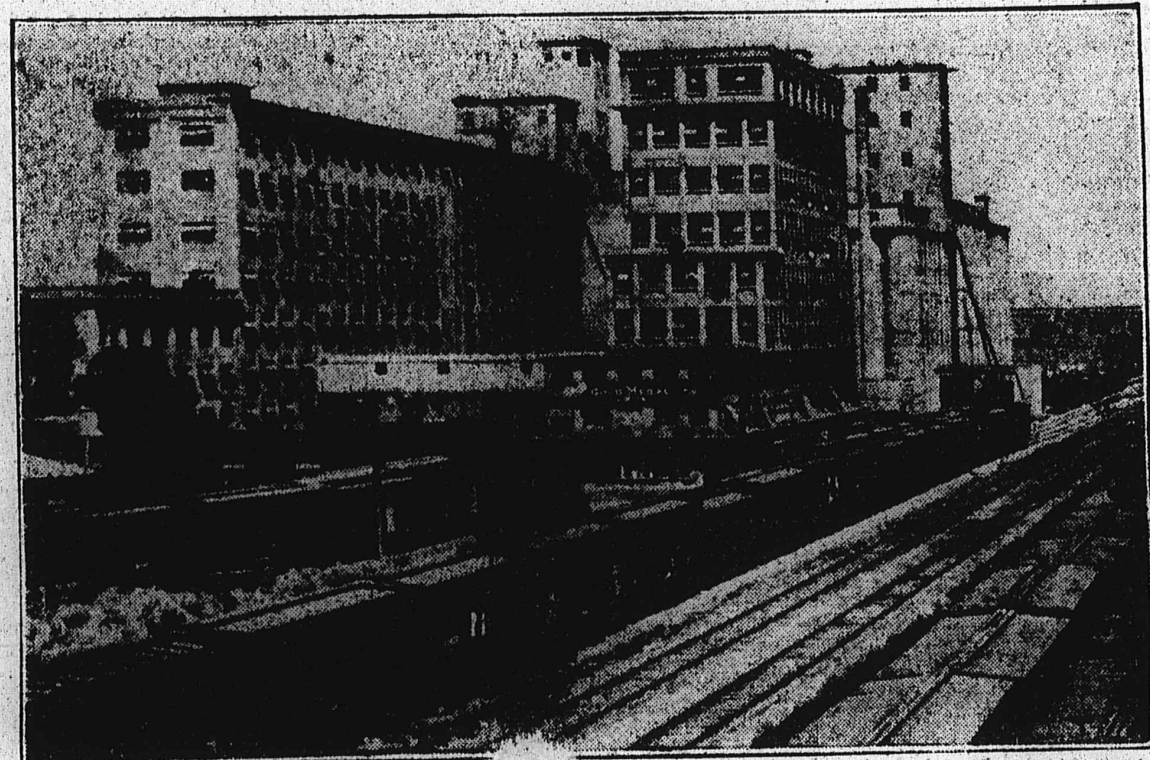
DON'T FORGET TO CALL

at

OUR OFFICES

FARMERS UNION LIVE STOCK COM.
Stock Yards Kansas City, Mo.

The Kansas City Home of Gold Medal Flour and Feeds



CAPACITY: 6,500 Barrels Flour Daily.
400 Barrels White Corn Cream Meal Daily.
900 Tons Commercial Mixed Feeds Daily.
2,750,000 Bushels Elevator Storage.

Special invitation extended to all members of the Farmer's Union of Kansas during the convention, or on any visit to Kansas City, to make a trip through our modern plant.

WASHBURN CROSBY COMPANY

Work together—Therein lies the magic of it all—Keep step—Keep going—Pull your share of the load. THAT'S CO-OPERATION!

The reputation of any organization is not bought and paid for with money; it is acquired by honest, conscientious effort.

Compare Cost With Volume

	1925	1926
Binder Twine	2,438,900 lbs.	2,745,182 lbs.
Wheat Consigned	1,787,778 bus.	1,932,018 bus.
Coarse Grain	1420 cars	1318 cars.
Hay	544 cars	445 cars
Coal	450 cars	226 cars
Tankage and Concentrate	79 cars	73 cars
Flour, Bran and Shorts	136 cars	171 cars
Fruits and Vegetables	56 cars	83 cars
Cottonseed Products	301 cars	304 cars
Oyster Shell	22 cars	18 cars
Miscellaneous	48 cars	24 cars
Salina Office	848 cars	539 cars

TOTAL—Binder Twine 2,438,800 lbs. 2,745,182 lbs.
Wheat consigned 1,787,778 bus. 1,932,018 bus.
Other Items 3,904 cars 3,201 cars

1926 Expense Decrease Thirty-five Thousand Dollars

NOTE:—Total income approximately the same as last year, but derived from more sources requiring less outlay in handling of business, which accounts for a large part of the cut in expense.

Interested Service
naures atisfaction

GIVE US MORE BUSINESS

Farmers Union Jobbing Association

Kansas City, Missouri

The world moves steadily on, forward and upward with the spirit of organized people.

Remember that you are connected with and a part of this Institution. Use our service in your business.

THINK!

IF YOU'RE SHIPPING USE YOUR SAND
BE A BOOSTER, KNOCKS HAVE A TERRIFIC COME BACK

WORK!