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Co-Operative Marketing of Dairy Products Is Not a New Venture

C. M. Evans, Specialist of The A. & M. College of Texas Writes Interesting Article Vitiating Important Farm Question

The cooperative marketing of dairy products is not altogether a new proposition. The New England milk producers have been organized since 1872. In their files are some interesting documents, among which is a report of a special committee printed in 1882, providing plans for selling dairy products through plants owned cooperatively by producers. The dairymen's league of New York and the Milk Producers Association of Chicago, have been actively busy at marketing associations since 1916. There have been Producers' Marketing Organizations in the vicinity of large numbers of the other large primary whole milk markets for a number of years. It has been said that there is nothing so valuable as experience and no experience so expensive as personal experience and none so cheap as the experience and none so neighborly. These various Dairy Products Marketing Associations have had a wide variety of experience; some of them rather hazardous but through it all has been developed a wisdom of fundamentals in the business of cooperative marketing, which bids fair to be the foundation of absolute success. Experience has developed the fact that cooperative marketing in the primary milk markets is no longer a simple need but an absolute necessity.

The modern theory of cooperative marketing presupposes that such organization as is entered into, will save the industry something and that saving, will result in more profit to the producer and to the distributor and still supply the consumer with a better grade of product at a lower cost. Unfortunately some cooperators have been influenced in organization by a purpose of chaste the old-line distributor who he thinks has not given him a square deal, and to use organization as a monopoly to force higher prices on the consumer. But the new order of cooperative marketing is to save from efficiency methods of marketing rather than to profit by monopoly controlled prices. The ways in which cooperative marketing can effect a saving to the industry are numerous:

(1) Cooperative marketing can do away with part of the lost motion in duplicate delivery. It is not unusual for 12 to 15 wagons to deliver dairy products in the same block and in some of our cities more than a hundred dairy delivery wagons have been known to go up and down the same street in one day. It is estimated that nearly a million dollars was wasted in Texas last year by this duplicate delivery system. If cooperative marketing could have a part of that amount, surely milk could be furnished cheaper to the consumer, and at the same time be made more profitably by the producer and distributor.

The second great inefficient method in the handling of surplus. Every spring the producers have an increased flow of milk due to fresh grass, etc., and he expects the distributor who has been buying his product, to continue to take it. The whole milk market does not expand to take care of this additional amount; in fact during fruit and watermelon season it actually decreases, so that the distributor of necessity must separate some of this milk, selling the cream at a loss for butter-making and very likely turning the skim milk into the sewer. Not having a plant adapted for the use of these surplus products, he must necessarily reduce the price on the entire amount of product to take care of this surplus. The surplus, of course, will add enough to the cut to make them better than safe on the loss. In Texas, at the present time this surplus is only seasonal. In some primary milk markets, however, in the dairy states, there is an all-the-year round surplus, in some instances amounting to three or four times the amount which the consuming public will use as whole milk. All over the United States the average is 43 per cent of the product used for household purposes, 48 per cent for manufacturing purposes and the balance fed to calves or wasted. Ordinarily the whole milk trade turns a more profitable market than the cheese, butter, or other manufactured products industry. This causes a continual competition between the 48 per cent available for manufacturing purposes and the 43 per cent manufacturered products used as whole milk. This furnishes a great temptation to distributors to hammer the price paid producers down below cost of production, and it also furnishes a great temptation to producers to try to force the distributors to take their entire output, even at cut prices. Cooperative marketing permits the handling of this surplus product in such a way as to allow the distributors to handle only such milk as is needed without being forced to take care of a product which they do not need. The responsibility for surplus and quality rests with the producer and he cannot handle it in a practical way without cooperative organization. A third saving which cooperative marketing offers to the industry, is the saving in field service. Therefore distributors have had to maintain expensive field service to look after competition with other distributors. Cooperative Associations that control large supplies under absolute con-

horse show events will be able to negotiate the Royal arena turns at a speed up to 25 miles an hour without a danger of a spill, but of course there will be spills. The crowds will crave them, just as they have craved a thrilling spill ever since society horse show events were staged, but the drivers will have to do their parts, as the banks and curves will be built up to prevent them.

The long straight-away in the Royal pavilion will give opportunity for speed bursts with riders and drivers in the society horse show events. The staid draft horses and the beef breeds of cattle during the day show of American Royal week, November 18 to 25, will have the arena to themselves, and they will be shown on an ideally surfaced show space. After the Royal all the surfacing of tan bark and clay will be removed so as to make the hard concrete floor available for use in such shows as the tractor, automobile, and other exhibitions of that nature.

CO-OPERATION

The wonderful story of co-operation cannot be told too often. In the United States every move that has been for the betterment of farmers has been a cooperative move. Any help that the grain producers of the country have ever received has been through co-operation. We have today in the United States thousands of farmers' cooperative elevators, helping to make the local market better, besides several associations of wheat growers, that are pioneering in a movement that worked to its final conclusion ought to mean that the producers of wheat would have something to say about the price. The Farmers Union in the various states have established cooperative livestock commission firms that are handling millions of dollars of livestock every month for farmers co-operative and saving on an average half the commissions that heretofore went to the other fellow. The farmers in practically every cotton state now have their own commodity organizations and are marketing thousands of bales of cotton every day and getting for the producer every penny that the spinner pays for that cotton less the actual expense of handling. The tobacco growers of the country have organized so thoroughly that this year they have been able to say to the big tobacco companies what the price of their product shall be. Thousands of co-operative produce institutions are operating throughout the United States, handling the farmers' cream, poultry, and eggs, in many instances clear to the consumer. Thousands of farmers' co-operative stores have been organized and purchasing agencies, through which farmers receive their supplies at actual cost plus handling charges.

Three-fourths of the farm insurance in the United States is handled through co-operative insurance companies, that the farmers have organized themselves, and at an average of about one-third the cost of old line insurance, thus saving millions of dollars to farmers in what they have to pay for fire, lightning and tornado insurance on their property. Thousands of farmers' co-operative telephone companies are in operation in the United States on a basis of actual expense.

It is a long story, a good story, and one that should give heart to all farmers.—Oklahoma Union Farmer.

Your local needs your support. Be sure to attend every meeting and help the cause of cooperation in your community.

Iowa Member Lauds Co-Operation

Believes That The Farmer's Salvation Will Come Through Community Service

For sometime I have been thinking and writing about the cooperative movement, how it would affect the American farmer if its principles were followed. Mr. W. S. Hirth, editor of the Missouri Farmer, presented a plan of cooperation for the American Farmer to the representatives of the Live Stock Commission Co.'s at Kansas City in August that, if carried out would make a wonderful change for the condition of the farmer all over this country, but, the trouble is we have so many people that have ideas of their own, that do not want to change, if it is contrary to their plans. Pres. C. S. Barrett says that one great trouble with the U. S. Congress is that it gets so many members working together, that ten members working and pulling together could pass any law or block any action of congress that is the reason we get such poor results from legislation. That is the great trouble with the cooperative movement among farmers in this country. There are so many organizations some working together to some extent, other working at cross purposes. Then there are so many fake cooperative organizations being promoted that it is hard for the ordinary person to distinguish between the good and the bad. There also have been some organized with good intentions but through mismanagement or disaffection amongst the members have failed. But it is with a feeling of pride that we can say there have been very few failures in any of the business activities either in this or any other country when they were organized on the cooperative plan as laid down by the Rochdale Pioneers at Rochdale in 1844. It has proven such a success that its principles are being adopted by nearly every country in the world through the efforts of the International Co-operative Alliance where the representatives from all national cooperative organizations are joined together for the purpose of spreading the gospel of cooperation to the people of every nation.

The Farm Bureau Federation had one of the grandest opportunities that could be had to organize the American farmer under one system of cooperation if the promoters of that organization had had the interests of farmers at heart and elected officers who had studied, worked and lived for cooperation. But instead officers were elected, some because they were politicians, some were under the influence of big business and some were just good fellows, and could be used as the leaders saw fit, so that at different times we have seen their leaders endorsing and advocating things contrary to the wishes of their membership. Mr. Howard, president of the National Farm Bureau Federation, endorsed the Cullen-Burton bill when the farmers were passing resolutions condemning it. He also endorsed the ship subsidy when the farmers are practically unanimous in their opposition to it. The marketing of grain by the U. S. grain growers has broken down and is hampered with a load of debt that will prove to

be a heavy burden for the new officers to carry or unload on to those who market their grain in that way. All this comes from not having adopted any real system of work and educating the people along that line before trying to carry on a national move before we had really developed any local business to support it. When we learn to commence at the foot and climb up step by step we will have accomplished one of the greatest things that is before us, instead of expecting to start at the top and work down. Most all of the business activities began from small beginnings and the men responsible for their growth most always grew up with them. That is the way with the Farmers Union if it ever accomplishes what it has undertaken to do with its business activities it will have to educate and develop the leaders who are to make it a success. It is impossible to get persons who are not familiar with its work and get results, until they have gone through a period of preparation. That is one of the reasons for having candidates for state officers nominated by the local and endorsed by the county organization. It is supposed the members will bring out the very best and most capable candidates in the organization, therefore it places a responsibility on the community if any candidate is elected whose heart and mind is not for the best interests of the organization and its members. Later as the organization grows older it may be for the best interests of the organization that a candidate for state office had served as a county officer or an officer in some business activities in the Farmers Union for a term of years before they would be eligible to any state office. It is past time that anyone is able to take a convention by storm through some radical move and be elected to whatever they may aspire.

The Farmers Union in the state of Iowa is old enough that its members know who has been fighting its battles and working for the upbuilding of the organization that it is not necessary to elect an officer who has not proved himself capable in his own local community.

A. E. COTTERILL,
—In Iowa Farmer.

CO-OPERATION SAVES OREGON FRUIT CROP

A year ago it looked as though the fruit of the northwest would rot because the canneries would not run, bringing ruin to thousands of growers and a fruit famine for distant consumers. Then the Oregon Growers' Co-operative association worked out a plan for running the canneries and saving the crops. The co-operators were not interested in big profits. What they wanted was to get their crops to the people and they did it.

During 1920 the Oregon Growers' Co-operative association sold 12,000,000 pounds of prunes, which cleaned out all the supply and left no carry-over for 1921. In 1921 the association made arrangements for canning a considerable portion of the tonnage. This year, with the biggest prune crop in the history of the United States, the plant of the co-operative have been put into condition to save the supply by evaporation, and in addition the association has rented and acquired other plants to meet the emergency.

The experience of the past three years has proved to the organized fruit growers that co-operation is the only sure way to market their wares, get a fair return for themselves, and insure a stable supply for the consumers.—Co-operative News Service.

True Co-Operative Movement Must Include Buying and Selling

Part Of An Editorial From The Canadian Co-operator Emphasizes The Need Of Bulk Buying As Well As Orderly Marketing

While the view is entertained by some leading farmers in Canada that the cooperative retail store is not capable of as much financial benefit as the marketing organization, it is a mistaken one. Relative values cannot be accurately assessed. Marketing and distributive organizations are, or should be, interdependent. Where both exist, much of the success of the marketing institution may be traced back to the facilities provided by the store for cooperative education, acquiring practical business experience, creating social opportunities and stimulating general cooperative sentiment and loyalty.

In no country in the world is co-operative marketing so intensively and successfully organized as in Denmark. Frederick C. Howe, in an article "What We Can Learn From Denmark," in the current issue of "The World Tomorrow," says:

"A cooperative store is found in every village. They handle all kinds of farm supplies. They also supply domestic needs. Every second man is a member of from one to eight cooperative societies, and takes an active interest in them." The further the farmers have been educated thru daily contact with these many societies. It is the best kind of a training school. The courage, character and independence of the Dane is largely attributable to the training he gets in the co-operative society."

If the only opportunity the Canadian farmer has of co-operating is the shipping to a central point of his produce, or even the co-operative marketing done locally, which, as a rule, is the most economical method, he gets no real co-operative training. Although expert hired service in the collection and sale of produce may insure substantial financial advantages, the same would be greatly increased, cooperation were possessed of a high degree of cooperative intelligence and spirit.

It is significant that in the United States the village bankers and merchants are enthusiastically behind the cooperative marketing organizations—that is, where farmers are content to confine cooperative endeavors to getting better prices for their produce.

Merchants for Marketing
Mr. Aaron Sapir, who has been lecturing in Ontario on cooperative marketing, under the auspices of the Ontario government, in an address at Louisville, Kentucky, a year ago, when outlining the history of co-operative marketing, said that the co-operative movement in marketing in the district of Fresno, California, emphasized that formerly the growers were so poor "the merchants were so, the town being one of the poorest you can imagine."

He went on to inform his audience that the local newspaper proprietor took a hand because, owing to the impoverished condition of the growers, the merchants could not afford to advertise, and that a prominent local banker joined the movement through sympathy. According to Sapir, this gentleman declared: "I want to loan to all the merchants in the town and have them develop a big business." Thereby, of course, he could in increased interest rates, owing to greater demand for money, share in the division of the improved prices secured by the growers.

The audience was further informed the biggest merchant got up to declare "he was sick of being a Jay in the land and do something for themselves which would put in a better system of merchandising, he would put every penny he had behind them."

Makes "Pickings" Better
The friendly interest of the local advertising space vendor, the money lender, and the retail merchant, was, according to Mr. Sapir, "a great shock," although apparently an agreeable one, to the growers. Neither he nor they seem to have discovered there was cool, calculated and selfish business method in their friendly solicitude. The middlemen in money and merchandise were quite eager to join the growers in fighting the middlemen in marketing, if thereby they could share in the gains.

Farmers do not market their produce merely for the sake of inspecting the currency paid in exchange, but to secure access to the things they need which currency will buy. By confining activities to cooperative marketing, while they have more money to spend, in the market they get less in commodity values in exchange. They have not eliminated exploitation, but merely, by collective action in one direction, changed the basis of it. Much of the saving in cooperative marketing goes in high prices to retail distributors and vendors of other local services.

Must Cooperate Both Ways
If the farmer is to retain the full value of his cooperative activity and enterprise in marketing, he must stop the leakage when he goes to convert his cash receipts into merchandise, etc. It is of little use to eliminate unnecessary middlemen in the marketing of his crop if he has to carry

his back a dozen unnecessary middlemen in the distribution of the merchandise he is compelled to buy, and who, by local combination, are able to arrange prices in proportion to his increased capacity to pay. It is significant, as Mr. Howe points out, that the Danes, after organizing cooperative dairies, packing houses, societies for collecting and grading eggs, and export societies, "then went into distribution." Denmark had doubtless, by practical experience, discovered the facts above stated. They learned their lesson well. They found that if they were to retain the full value of the economies effected by their collective enterprises they must co-operate going as well as coming.

If the rural community has co-operative distribution only, it will increase the purchasing value of the money the farmer actually receives, even to no enterprise is shown in marketing. It is as above mentioned, there is cooperative marketing only, much of the advantage gravitates to the local traders in increased profits. Stop All Exploitation

This condition as to farmers applies also to workingmen. Trade unionism takes the place of cooperative marketing in their case. It is found that in communities where, thru organization, good wages prevail, the prices of merchandise into which wages are exchanged are excessive. Farmers, as well as workingmen, should co-operate in every way it is possible to do so to advantage. The more comprehensive the cooperative activities of a community, the less liability there is of the diversion of some of the savings made to people who have not treated and are not morally entitled to them. The more experience, too, that people get in cooperation the greater will be the degree of efficiency they will develop in every phase of it."

SOME INTERESTING FERTILIZER FACTS

In the current issue of its Weekly Bulletin, the Pennsylvania Department of Agriculture publishes some interesting information about the origin, composition and consumption of commercial fertilizers.

According to the Department, the fertilizer industry is the largest of the heavy chemical industries. In its efforts to supply the agriculture of this country and of the world with the best fertilizer, the industry has invested about \$300,000,000 dollars in mines, plants, and equipment. A modern fireproof, complete fertilizer plant of 50,000 tons capacity represents an investment of about \$1,000,000.

More than 90 per cent by weight of the ingredients which enter into the composition of the fertilizers consumed in the United States are produced in the United States. The largest fertilizer-consuming state—are strictly chemicals.

It requires approximately 6,750,000 tons of chemicals to supply the annual demand for fertilizer in the United States—the other 10 per cent, or 750,000 tons, in South Carolina, are consumed in producing the 7,500,000 tons of fertilizer consumed in the United States in 1914.

It takes approximately 1,100 pounds of phosphate rock and 1,100 pounds of sulfuric acid to produce a finished ton of acid phosphate.

To produce 1,100 pounds of sulfuric acid, 233 pounds of sulfur and seven pounds of nitrate of soda are necessary—the sulfur being obtained from Louisiana and Texas, and the nitrate of soda from Chili.

This country produces more sulfate of ammonia than it consumes. In 1920, 367,000 tons were produced. We have exported practically 100,000 tons per year for the last two years.

Cyanamid is made in this country only at Niagara Falls. Ammonium nitrate is the original chemical produced at Muscle Shoals.

About 25 to 30 per cent of the average cost of fertilizer to the farmer represents freight—including freight on raw materials, supplies and on the finished goods.

MEXICAN MILLERS FEAR AMERICAN FLOUR IMPORTS
Mexican millers are vigorously protesting the recent action of the Mexican government in placing an importation impost of two and four centavos (one centavo is 1/100 cent) on States currency per kilo respectively on corn and wheat and not also taxing flour from the United States. In a report to the Department of Commerce, Consul George T. Summerlin, Mexico City, states that the millers fear they can not compete against American flour by virtue of the new tax upon imported grain.

THERE IS ONE THING YOUR UNCLE IS REAL GOOD AT



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

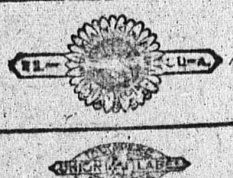
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Change of Address—When change of address is ordered, give old as well as new address, and R. E. D.

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

ADVERTISING RATES ON APPLICATION

THURSDAY, NOVEMBER 9, 1922



WHO IS RESPONSIBLE FOR CAR SHORTAGE?

The papers are full of stories telling how great quantities of wheat are piled on the ground in western Kansas because no cars can be obtained. The fruit growers of the west suffered millions of dollars of losses because the railways could not move the products of their orchards. Who is to blame?

Not the shop craft strikers if President Lewis Hill of the Great Northern railway has not lied. He says that his company has a larger percentage of its rolling stock fit for use than ever before in its history. Not the government this time because the railroads have been operated by their owners for more than two years. Certainly not the producers who are suffering untold losses from conditions for which they have no responsibility.

The real truth is that our transportation system has broken down. Under competitive operation the average time of transit for a car load of freight is two or three times longer than it was during the war when the government was in control and was not only moving the greatest commercial tonnage in the history of railroading but was hauling millions of troops and countless millions of pounds of war materials.

Government operation of railways moved freight with a full and clear understanding that the shortest distance between two points is a straight line. The private operation of railroads ignores that axiom and routes freight to secure the largest possible return for the company on whose line it originates even if it has to go the longest way round.

Under the private operation of railroads in competition with each other prompt and uniform service is an absolute impossibility. If the government must stay out of transportation business it is necessary, not to permit, but to require the pooling of railroad receipts either by zones or on a nation-wide basis.

WHY NOT USE THE RIVERS?

Every day thousands of car loads of freight arrive at New Orleans and New York by rail that could have been moved much more rapidly and cheaply by water. No other country operates such a waste of natural resources. A railway train that runs parallel to a natural navigable water course is a reproach and an insult to the good sense of the American people. It is possible only because the railways of this country, ignoring their obligations to render service to the people, are operated in competition with each other solely for the purpose of earning dividends on an enormously inflated capitalization.

If the lakes, the navigable rivers, and the coastwise waters of this country were used for transportation there would be no car shortage to rob farmers of the results of their toil and enrich gamblers who make their winnings by speculations based on the known uncertainties of transportation. The whole south is hungry for potatoes that are rotting unharvested in the fields of Minnesota and Wisconsin because no cars are available for their transportation. Barges and tow boats operating between St. Paul and the market cities on the navigable waters of the Mississippi and its tributaries could profitably transport potatoes for less than a fourth of the railway freight rates and by such service feed the hungry without extortion and at the same time enrich the farmers and retain them on their lands.

THE SACRED SUPREME COURT

A good many people are uneasy over what they call the radical demand that the self conferred authority of the supreme court to veto acts of congress must be restricted. One excited brother writing to a Chicago paper insists that such a proposal is reasonable.

The men who framed the constitution of our country were fairly patriotic and able and thoughtful far above the average of this day or of this time. They provided for only one check on the law making power of congress, the veto by the president. To prevent the president from abusing that power they also provided that two-thirds of each house of congress might overrule the presidential negative.

Under the constitution the president is, in the first instance, the sole authority for determining

the constitutionality of an act of congress with the proviso that two-thirds of each house shall have the last word in deciding whether a law of congress is constitutional.

The La Follette proposition that congress shall have authority to replace laws on the statute books that have been declared unconstitutional by the Supreme court might do some good but it would recognize the right of the court to veto acts of the legislative department and thereby give some show of legality to the usurped powers that have so often sustained property and privilege in the age old conflict with liberty and human rights.

To allow the legislative department to pass on court opinions is no more revolutionary than allowing the Supreme Court to pass on the constitutionality of legislative acts.

Wages have just been raised in the copper industry; the United States Steel Corporation has advanced the pay of its workers; and the Railroad Labor Board has just given the section men a boost of two cents an hour. Perhaps the miners and the shop craft employees were not altogether wrong in protesting against a cut in their wages.

ARE THE PEOPLE FIT TO GOVERN?

If the institutions of representative democracy are worth saving there must be much more activity and public spirit among the voters of this country. Ordinarily more than half the qualified voters take no part in either primary or general elections. This must mean that a majority of the citizenship is so thoroughly convinced that popular government is a farce that they refuse to have anything more to do with it.

The minority that votes and the majority of that minority that carries the election is composed very largely of those who get something out of politics by office holding or in some less proper way. Too many voters by far are active only when they see a chance to get some substantial benefits from government either for themselves or their friends.

The November election in Kansas should be the beginning of a new era. It will be just that if all the voters of this state, a host of almost a million, will turn out to the polls and vote to revive and revitalize government by the people.

THE MANUAL OF PROCEDURE

Every Local should have a few copies of the Guide to the activities of the local, county, and state unions that has only recently been published from the office of Secretary A. C. Davis of the National Union who still gets his mail at Gravette, Arkansas. This Manual tells what to do and how to do it.

CO-OPERATIVE MARKETING

A true cooperative marketing association must do at least three things for its membership. It must stop competition among growers, it must provide for the orderly movement of crops in response to consumers demands, and must stop speculation by outside middlemen.

To do these things the producers of any particular commodity must enter an agreement or contract with each other that for a considerable period they will sell all their crop so contracted through their own agencies and no where else. Having formed an association of producers that organization must provide a sales agency for the crops of its members, must secure money to advance on deliveries of the commodities, and must establish or lease warehousing capacity for the purpose of storage.

Delivery to warehousing corporations, the acceptance of advances, and the retention of actual title in the producers enables the growers to stop competitive dumping and to convert temporary surpluses dragging down the market into real reserve that are certain to stabilize prices if their movements are controlled by the producers.

Cooperative marketing on the contract plan will destroy none of the existing cooperative marketing agencies such as elevators and warehouses. On the other hand, rightly supported it will save and re-establish many such institutions that are now on the verge of bankruptcy.

From now until next April it will be mighty hard to find an excuse for staying away from a regular meeting of the Farmers Union Local. If the old gag, nothing to do, works this year it is your own fault. There is more to do in every rural community than will be done before the end of this winter.

Socialism may be a mistake but it is not a crime. A free born American citizen has a perfect right to pick his own political party, his own church, his own wife, and his own neck tie. He may make mistakes in any or all his choices but at worst he has acted on his own best judgment and that is supposed to be one of the privileges that comes from living in a free country.

Patriotism is love of country. A good citizen puts the welfare of the republic and of the commonwealth above every party consideration. The only defensible reason for belonging to any political party is that membership therein offers better opportunities for patriotic service than can be found anywhere else.

THE AMERICAN COAL SITUATION

The vice president of the American Coal Operators Association predicts that there will be another general strike of coal miners right after the first of April, 1923. He pretends to be very much worried over the situation but if the truth could be known it would be found that coal producers view the impending strike with gratification rather than alarm.

Why should the operators dread a strike? They have just come through one that was immensely profitable to them. As a result of the nation wide walk out of miners last spring 90,000,000 tons of surplus coal that was a drug on the market then was sold at profitable prices.

During the summer while all demands were being met from accumulated reserves the operators paid no wages. Since production was resumed with no increase in wages and with other operating costs lower than for several years the price of coal has been advanced about FIFTY PER CENT.

There is no reason for the operators to fear next year's strike. They make their best returns during such years.

The same issue of the New York World that published the news of the 400 per cent dividend of the Standard Oil Company also printed a story about some twenty or thirty motor cars stalled on the roads because their tanks were filled with water bought at Standard filling stations for the usual gasoline prices. This opens up new profit possibilities in watering stocks.

The Kansas City Star of October 12th carried 31 crime stories mostly dealing with acts of violence committed in its own circulation territory. Do newspapers contribute to the delinquency of their readers by broadcasting detailed descriptions of the methods employed by law breakers?

SIGNS OF BETTER TIMES

If things do not pick up soon it will not be from lack of suggestion from those who make money when business is lively. Every great newspaper in the country is filled with dope framed up to prove that prosperity has returned. The treasury has just received applications for a billion and half of four and one fourth per cent bonds in response to an offering of one-half billion. Some editors see that huge over subscription as an evidence of prosperity. Looks the other way to many less hopeful folks. If the owners of capital had much confidence in the business outlook they would not be rushing around to invest their money in bonds.

There will be no general revival of business until the purchasing power of the farmers and the workmen is restored. The one must come through higher prices for agricultural products, the other from more general employment and adequate wage scales.

ABANDONED FARMS IN THE CORN BELT

An abandoned farm is one of the sorriest sights in this world. It is mute but eloquent evidence of the sad condition of the most essential of all human occupations. It bears witness to unpaid toil, useless sacrifice, and thwarted aspirations. It convicts the whole body of organized society of foolish disregard for the needs of tomorrow.

In one single township in the heart of the dairy section of Minnesota THIRTY NINE FARMERS have already advertised closing out sales this fall. Those farmers have decided to get out of a losing business before all their accumulations, the slow savings of years, are dissipated in unavoidable losses. So many farms in that neighborhood are being abandoned by their owners that the supply of tenant operators has been exhausted and it is almost certain that several fine properties will be idle and empty next year.

It would be well to halt the improvement of cut over lands and the drainage of swamps and marshes until some one finds a way to operate the present cultivated farm acreage.

A REVISED MARRIAGE CODE

Proposed Kansas Law Would Provide 10-Day Reflection Period

Hasty marriages will be impossible in Kansas if the new child welfare legislation, proposed by the state commission, is accepted as a law, according to M. E. Pearson, superintendent of the Kansas City, Kan., schools, who returned yesterday from a meeting of the commission in Topeka. The commission, appointed by the governor in 1920 to revise the child labor and school laws, was given authority to rewrite the welfare statutes of the state also.

The first complete draft of the bill submitted at the meeting in Topeka provides that a notice of application for a marriage license, giving the names of the contracting parties be published in a daily newspaper for ten consecutive days, and be posted on bulletin boards in county and city buildings. The bill states:

This necessary delay between the issuance of the license and the marriage ceremony will give time for reflection, and will have the effect of preventing many hasty marriages that take place under the influence of a bet, a party, or other excitement.

A second clause requires a physical examination of each person, before a marriage license be issued. A penalty of \$500 is provided for false swearing to secure a marriage certificate. The bill, said by Mr. Pearson to be the most drastic of any in the country, covers all welfare, school and child labor legislation, and would succeed all similar laws now on the statute books.

Compulsory education would make it necessary for all children to go to school until they completed the eighth grade or attained the age of 16. Penalties are proposed for mothers who are unable to send their children to school.

In its report the commission declared it has become necessary for the state to create a court of domestic relations in each county. The court would have jurisdiction of all divorce cases where the interests of children are involved.

The new bill will be submitted to the Kansas legislature at its next session, the appropriations necessary to make the law effective to be at a later date. Only one part of the bill will be subject to appropriation. It will be a request for \$20,000 to provide a home in connection with the Bell Memorial hospital in Rosedale, for abandoned babies.

Lloyd George Is Finally Down and Out

And is engaged in the fight of his life with the English Tories who were willing to accept his leadership in time of peril but are now anxious to have a man of their sort in control of affairs. Nominally George was forced out by reason of the disapproval of his eastern policy. Actually he is out because he is a liberal or progressive England just now is reactionary.

Parliament has been dissolved and a new election will be held on the 20th of November. It is really a contest between the castle and cottage, between the aristocrats and the cottagers. It will not take long to decide which class the majority of the people prefer. When the new parliament assembles there will be no doubt that it will represent the voters. It will have its orders direct from the country.

Lloyd George is the last of the big four of the peace conference to tumble from the pedestal that all occupied during those hectic days at Versailles and is probably the only one who has any chance to come back.

Election Will Be Past and Gone

Before this paper reaches its readers, no one knows how it is going to turn out except that there is every reason to believe that the republicans will retain control of both houses of congress and that the administration at Washington will thereby receive the endorsement of the voters. Candidates who regard their calling and election as sure will be defeated and others whose prospects never looked very good will be elected.

In fact there will be so many surprises in the election returns that it would be a very foolish citizen who would undertake to forecast the results. The only thing absolutely certain is that more than one-half of the voters of the United States are such incurable snickers that they will not go to the polls at all. Which ever party controls congress will receive its orders from considerably less than half the voters of the United States.

There is very little hope for freedom in any country in which more than half the citizens are not interested in the preservation of free institutions.

Here is our one guess on the Kansas election, less than sixty per cent of the voters will go to the polls.

Cooperative Marketing Associations

Will organize their own national council at a conference which has been called for Washington for December 14th and 15th. The hope back of this meeting is that a lot of people interested in a better method of selling farm products may be able to learn a few more lessons from each other that have been able to get experience. It is a long journey to the capital of our country but it will pay every commodity marketing association in the United States to be represented there. One of the big things that should come out of the meeting is that it takes something more than the hope of better prices and the obligations of a contract to hold farmers in an association of any sort.

Campaigners And Newspaper Correspondents

All agree that the political contest just ended was about the tamest they ever had anything to do with. The voters just naturally refused to get worked up over the claims, promises, charges or denunciations voiced by the great spell binders of the two political parties. Campaign managers report apathy, indifference, listlessness and various other symptoms and indications of political book-work.

The returns are not yet in shape to be tabulated but when we get at the truth the country will learn that only a little more than one-third of the qualified voters took the trouble to go to the polls. There will be many explanations for this break down of representative government. One guess may be as good as another but in the judgment of this writer here is the reason:

SHIP SUBSIDY OPPOSED BY NATIONAL BOARD OF FARM ORGANIZATIONS

Ship subsidy in general and ship subsidy in particular as embodied in the Jones-Greene bill H. R. 12021 are emphatically opposed by the National Board of Farm Organizations.

Clear-cut opposition to the ship subsidy bill is expressed in the resolution adopted by the semi-annual conference of the National Board of Farm Organizations, held at its headquarters, 1731 Eye St., N. W., Washington, D. C., October 11-13. The resolution reads as follows:

"Whereas, it is apparent that the question of granting subsidies to our merchant shipping will soon be brought to a vote in congress, and Whereas, the farmers of the United States have been traditionally opposed to the granting of such subsidies, and Whereas, the plan embodied in the Jones-Greene bill which is now under consideration, contains many provisions that are extremely objectionable, and would, in our opinion, be detrimental to the best interest of the country as a whole, if enacted, therefore,

Be It Resolved, that this body, record an emphatic protest against the passage of this proposed legislation. "This opposition to the ship subsidy bill confirms the position taken by the directors of the National Board of Farm Organizations in regularly called session, July 6-8, which it was stated that 'the Board desires emphatically to go on record against the ship subsidy bill known as H. R. 12021.' The resolution adopted at that time in part stated:

"Whatever bona fide groups of organized farmers have assembled in the past to consider the long agitated question of ship subsidy and anti-trust legislation has been overwhelmed; and during the recent months as farmers have been learning of this particular measure their voices have been raised against it more forcibly than ever.

"In addition to being opposed in principle to subsidizing private shipping corporations we wish to point out a few of the many objectionable features of the bill.

"Unprecedented and unwarranted powers are vested in the Shipping Board as may be gathered from the fact that it is not required to make any financial accounting to congress or the president, while at the same time, it is permitted to sell government owned ships at private sale without competitive bidding.

"Ships costing several billions of dollars can and probably will be sold at ten cents on the dollar, it is estimated. We shall lend over \$100,000,000 at 2 per cent interest to recondition these ships when sold and then pay the owners in round numbers, \$150,000,000 in subsidies besides in the next few years.

"The N. B. F. O. protests the contemplated program, the effect of which can only end in disaster to the nation. We earnestly request congress to reject the measure."

Ship Subsidy Bill Expected to Pass

That the advocates of the ship subsidy measure are confident of the bill's passage was taken into consideration by the farmer comment appearing during the course of the conference purporting to outline the manner in which the bill would be passed.

"Congress will be called to meet in special session by the president, November 20, however, to five present members of the administration," one newspaper had it in its issue of October 13. Further statements from this paper are as follows: "When congress meets the house will take up immediately the administration ship subsidy bill."

"The administration hopes the house will be able to pass the ship subsidy bill with little delay—in fact—the first Monday in December."

FINANCING THE SPECULATOR

Since March 1, the supply of "new" money in New York has been increasing about 3 million dollars a day.

COMMENT ON WORLD'S NEWS FOR WEEK

planations for this break down of representative government. One guess may be as good as another but in the judgment of this writer here is the reason:

About all the candidates who had any chance to be elected belong either to the republican or the democratic party. More than half the voters remained away from the voting places because they have no faith in either of the two old parties. This may mean that the time is here for a new political organization.

Taxes Are Very Heavy

In every part of the country. Must they go still higher?—Certain to. There is a new poll tax in the making. There is a new property tax while to talk about reducing public expenses as long as there are 700,000 civilian employees on the federal pay rolls and as many more in the service of the various states, cities and counties.

Growing Over Election Results

Begins within twenty-four after the returns are all in. The men who mean the loudest will be those who failed to vote at all. The man who cannot spare the time or take the trouble to vote should go way back in the corner and keep very quiet after it is all over. Politics is a game that no one should undertake to play by proxy.

If all the people who stayed at home had voted for a complete third ticket none of the men about to take office would have been elected. This is said to be a government of majorities but there is a hitch somewhere. A majority of the people of the United States appear to want no government at all since they take no part in the activities of the one that we have.

Our Country Is Now in the Midst

Of an election. The men chosen to congress will not begin their terms until next March and unless there is an extra session of congress it will be thirteen months after election before the new congress meets. In that thirteen months new issues will develop and the things that now seem so vast and important will look little. The congress will have no orders from the people, no issues pressing and important in December of 1923.

England will have an election on November 20th. Within a week after the polls are closed a parliament fresh from the people will meet. Of course we have no use for anything British but would it not be wise to modify our laws a little so that a congress can meet, before the members forget all their promises to the voters and the citizens forget why they voted for the members?

Germany Confesses Inability

To meet any further reparations payments at this time. There appears to be no reason why Germany should not be able to pay her debts. She is not wasting her resources on a costly navy or an expensive army. She is the one great European power that has really disarmed.

France, England and other allied powers, especially Italy are exceedingly hard up financially. England has made a very sad payment on the interest of her debt to the United States. The other countries have paid nothing. They never can pay their debts if they continue to waste their income on military establishments. The French army is bigger than it was before the war.

If all the nations would disarm and apply their incomes to their debts the world would free itself from its paper chains within ten years. This they will not do. The expenses and the debts will grow and within five years there will be a dozen of more insolvent nations repudiating their honest obligations.

Much of the money that goes to New York is "call" money for speculation and stock gambling. Our gamblers always are provided with money no matter how badly honest industry may be in need of funds. The gambler makes his money easy, when he makes it. He often pays interest rates that would bankrupt legitimate business. So the money current flows steadily to centers of speculative gambling and that makes money rates still higher for legitimate industry. Another very good reason for getting rid of the gambler.—Capper's Weekly.

TOPEKA—Empty cars suitable for loading the Kansas wheat ought to be coming into Kansas in considerable numbers within a day or so. The car service section of the American Railway Association has issued an order directing the railroads in the East to return to the western lines all cars owned by the western lines.

The roads east of Pittsburgh may load of Buffalo and Mississippi river cars belonging to western lines for shipment west of the Missouri river, thus getting these cars back to the home lines. The New England states may load western cars for shipment to Chicago and Mississippi river cross-ings, where the cars are to be turned direct to the owners as soon as unloaded. The chief complaint of the western roads and their only answer to the car shortage is that they have moved their cars eastward and the cars have not been returned.

"I beg your pardon, sir, but what is your name?" the teller politely asked the man presenting a check.

"Name," echoed the indignant customer, "don't you see my signature on the check?"

"I do," answered the teller. "That's what aroused my curiosity."—Exchange.

Disbarred and Discredited

Is again a candidate for the Boston office from which he was ousted by the Massachusetts supreme court. It is almost certain that the man who was convicted of wrong doing in office and whose only defense, when brought to trial, was that the charges against him were not sufficiently proven will be re-elected to the place from which he was driven in disgrace less than a year ago.

The voters of various sections of our country have often done strange things but nothing more peculiar than the triumphant election of a disbarred lawyer to an office that he is legally disqualified from filling ever occurred in this country. The free born American voter some times makes odd uses of the ballot.

Output Is Increasing

In all the mining districts. This increase in the supply of fuel should be followed by a reduction in price but any changes are much more likely to be made in the other direction.

There has been no increase in the wages of the miners, the other element of production cost are lower than for some time, the supply is little if any behind the demand for coal but the price is around fifty per cent higher than a year ago.

The coal operators must be doing right well and will continue to do so, the fact finding commission appointed by the president turns out to be a regular fault finding body and makes a report that the government must consider.

Money Used in Political Campaigns

Is always money badly used and in too many cases it is money corruptly used. There is a good deal of talk about the necessity of educating the voters and making them acquainted with the candidates but that plea is as old as the hills.

The man who has to spend \$200,000 to introduce himself to the people of a state as a desirable candidate for the United States senate must have been a very obscure citizen before he elected himself as a candidate for office. How would it do to permit the voters to name their own candidates in the various parties and then have a campaign without public meetings?

Forecasts Of Election Results

Made two weeks ago nearly all read like a comic almanac today. Three things prevented the guesses from having any value. None of the prophets could tell how many voters proposed to stay at home, nor which party would supply the greatest number of home voters on election day, nor how many of the citizens who went to the polls would vote in any particular way.

Like all other campaigns this has been a bad year for the reporters and the party managers who made bad guesses.

Virginia Farmers Are Prosperous

Because they have diversified their production and found convenient markets for big crops. Rockingham county, Virginia, is the greatest agricultural county in the United States, not because of its greater total production but because it makes surplus of every product necessary to the well being of its own people.

A county that sells surplus meat, meals, wool, poultry eggs, fruits, honey, potatoes, truck and many other farm products is great because it is self supporting. The farmers of such a county not only live at home but take their meals there. That kind of agriculture will make any county prosperous. It is the one crop communities that never get ahead.

KANSAS SHOULD GET CARS

Eastern Lines Ordered to Send Western Owned Carriers Back

TOPEKA—Empty cars suitable for loading the Kansas wheat ought to be coming into Kansas in considerable numbers within a day or so. The car service section of the American Railway Association has issued an order directing the railroads in the East to return to the western lines all cars owned by the western lines.

The roads east of Pittsburgh may load of Buffalo and Mississippi river cars belonging to western lines for shipment west of the Missouri river, thus getting these cars back to the home lines. The New England states may load western cars for shipment to Chicago and Mississippi river crossings, where the cars are to be turned direct to the owners as soon as unloaded. The chief complaint of the western roads and their only answer to the car shortage is that they have moved their cars eastward and the cars have not been returned.

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"I do," answered the teller. "That's what aroused my curiosity."—Exchange.

Boys' and Girls' Club News

PALS
(Erroll Hay Colcock)
Tomorrow is Thanksgiving Day.
But we got no treat.
What's coming to us wealthy folks
That has well things to eat?
They'll have a goodly lot to spare,
We know it, but that's all
For though we're poor we'll never beg
For favors, we at our small.

Fido and the cat got no friends
To care if we ain't fed,
No one to mind how cold we are,
Nor grieve when we are dead;
But Fido is a faithful pal,
He loves me, and I know
He'll stick to me through thick and thin
No matter where I go.

Tomorrow is Thanksgiving Day,
The time when every one
Must give up thanks to God above
For all the good He's done;
So though we're poor and sore in need,
And hungry as can be,
For Fido I will offer thanks,
And he'll give thanks for me.

—Our Dumb Animals—

BUSINESS MEN DUMB CLUB
BOYS TO SHORT COURSE
I took seven boys to the Farmers Short Course at A. and M. College, advises J. C. Griffin, county agent of Linn County, Texas, in the July report. Three of them made the stock judging team and there was an alternate on the grain judging team. All of these boys were delighted with the trip and all of them say they learned a great deal. One of them especially is determined to go to A. and M. College when the cooperation of the business men of Linn County and Lometa to help pay the expenses of the boys and all of them except one had at least two-thirds of his expenses paid. This was strong cooperation on the part of the business men in my club work and appreciated very much.

CLUB MEMBER SELLS \$3000 WORTH OF SWINE
Ewald Guethner, 20 years old, of Blackhawk County, Iowa, has been a pig club member for four years. In that time, according to reports to the United States Department of Agriculture, he has sold \$3,000 worth of swine. He now has 63 head of pure-bred hogs, has built a modern hog house, and uses the mineral feed mixtures recommended by the federal agricultural college with good results.

WIN SWINE JUDGING HONORS
Farm boys and girls of Tripp County, S. Dak., recently demonstrated the value of their extension training in a contest held by the inter-county swine breeders' association in judging four breeds of hogs of different breeds by easily winning the first 32 places in the contest, according to a report received by the United States Department of Agriculture. Four county winners were represented by the young farmers from Tripp County, who were all members of the county sow-and-litter club, had been the only competitors systematically trained in livestock judging by an extension agent.

ON FURS AND TRAPPING
Farmers' bulletins on furs, game and trapping prepared by the United States Department of Agriculture include: No. 587, The Muskrat as a Fur Bearer; 587, Economical Value of North American Skunks; 633, Fur Farming as a Side Line; 832, Trapping Mole and Utilizing Their Skins; 836, The Muskrat; 583, The Common Mole of Eastern United States; 830, Deep Farming in the United States; 785, The Domesticated Silver Fox; 1077, Game Laws for 1919 and 1920. They may be obtained free by applying to the United States Department of Agriculture, Washington, D. C., or for 5 cents apiece of the Superintendent of Public Documents, Washington, D. C.

Four hundred negro farm boys and girls, accompanied by about 100 parents, recently attended a club rally at Helena, Ark., according to a report received by the United States Department of Agriculture, their entertainment being largely furnished by business men of the town. The club members told of what they had accomplished in growing cotton, corn, tomatoes and pigs, in sewing and canning, and in making bread.

The 52,000 farm girls enrolled in canning clubs last year, according to reports to the United States Department of Agriculture, canned 2,200,000 quarts of fruits and vegetables. These young home makers also made 510,000 quarts of jelly.

CO-OPERATION TO END HUGE WASTE

There are 92,419 retail shops in the United States, or one to every 111 inhabitants, according to figures compiled in response to a congressional resolution of inquiry. The whole is establishments number 97,083, or one to every 35 retail shops.

Nearly a million stores in the country, most of them trading on each other's heels and competing on a cut-throat basis for the other fellow's business! What a ridiculous commentary upon the alleged "efficiency" of modern competition. The tremendous waste involved in duplicating rentals, advertising, delivery costs, salaries, and other overhead sales expenses, let alone the continuous waste of small scale buying with uncoordinated action. The farmer gets but 35c out of every dollar which his finished product brings, the industrial worker but 37c. This gigantic economic waste can and must be stopped by co-operation.—Union Helper.

CO-OPERATION IN CHINA

A considerable co-operative movement is under way in China, according to reports by Chinese visitors to the headquarters of the All-American Co-operative Commission. The movement was started by Chinese students returning from American universities, who at Shanghai, where professors, students, and townspeople combined to organize a co-operative bank, a co-operative weekly paper called "The People," and a group of co-operative stores. From that beginning the co-operative movement has spread to other cities. It is now especially well established in Canton, the visitors reported, where thousands of families have joined together to buy the necessities of life co-operatively at cost. There are also flourishing co-operatives in many smaller cities promoted by progressive students and workers.

OFFICIAL CALL OF ANNUAL NATIONAL MEETING OF THE FARMERS UNION

To the membership:
By the authority vested in me, I hereby call the eighteenth annual meeting of National Union, Farmers Educational and Co-operative Union of America, to convene in the Auditorium of the Virginia Hotel, Lynchburg, Virginia, at ten o'clock A. M., Tuesday, November 21st, 1922, the being the time fixed by the Constitution for holding the meeting.

Representation shall be determined in accordance with Sec. 2 of Article eleven of the National Constitution, which provides that membership count shall be in determining representation must be in good standing October 31, 1922, as shown by the records in the office of the National Secretary-Treasurer.

The purpose of the meeting is the election of officers and the transaction of all business which may properly come before it. The Union will remain in session until disposition has been made of all business.

Fraternally yours,
C. S. BARRETT, President.

Attest:
A. C. DAVIS, Secretary-Treasurer.

RESOLUTIONS ADOPTED

Resolutions adopted by the Plim Creek Local, No. 174, F. E. and C. U., of A., October 15, 1922:

Resolved, That the Local invite the Plim Creek Literary Society to join them and hold joint meetings.

Resolved, That a drive be waged against the chinch bug, by the burning of stubbles, fence rows and meadows at an early date in December.

Resolved, That the Chairman appoint a Lecture Bureau for the balance of the year. H. M. Stockwell, W. E. Hays and C. F. Knoche were appointed.

Resolved, That the Chairman appoint a delegate to the county swine breeders' association, and the young farmers from Tripp County, who were all members of the county sow-and-litter club, had been the only competitors systematically trained in livestock judging by an extension agent.

Resolved, That the Farmers' Union urge all of its members to attend church services Sundays.

(Signed) DIKE DICKERSON, Secretary.

NOTICE

Big Meeting at Superior, Neb., November 16th, 1922.

The Board of directors of the Farmers Union-Cream Stations in Northern Kansas and Southern Nebraska, will hold a Big Meeting at Superior, Nebraska November 16th, 1922. We urge all Boards of Directors of Farmers Union Cream Stations to attend this meeting.

Free dinner at the Odd Fellows Hall.

Program for meeting of Board of Directors of Farmers Union Cream Stations, November 16th, 1922:
Lunch at 12:00 m.
Meeting called 1:00 p. m. by the President.

1. What Commission should Stations Receive?
2. How and to what extent should we meet Competition?
3. How and to what extent should Stations be responsible for shortage?
4. How much and what kind of supplies should Creamery furnish?
5. Should Stations be allowed to reverse calls whenever they see fit to do so?
6. Should Stations be contracted to deliver their cream, if so for how long a period?
7. If contracted, what penalty should be imposed for violation of Contract?

The New York state wool pool, at Syracuse, is closing now, aggregating in excess of half a million pounds of wool. This wool is practically all graded and ready for use. The volume now on hand somewhat exceeds the amount of 1921 wool pooled.

THE RISING TIDE OF AUTOCRACY WHICH THREATENS OUR OWN UNITED STATES
(Continued From Last Week)
Where Absolutism Reigns

These expansions of Federal activity function through an increasing number of governmental agencies, which are only remotely within the area of public control as exercised at the ballot box.

For example, the power of life and death over transportation within the country and our own facilities for foreign transportation lies with two boards that are outside of the responsible departments of the government. They are the Interstate Commerce Commission and the Shipping Board. They are continuous and excepting insofar as not modified by law they go on just the same regardless of the result of elections.

The entire monetary system of the country is within the absolute control of the seven men who constitute the Federal Reserve Board. Through the secretary of the treasury and one other treasury official have membership on it, that board is independent

and is not at all directly subject to reinitiation or change via the ballot box. It is a truism that nine parts of a law is its administration. Thus not only are Federal laws being multiplied but their administration in many cases is being put beyond the realm of direct responsibility.

Even the law, as well as the rule of administration, is making, openly, another departure that is of significance.

The application of many Federal laws now are removed, calculatedly, from all local influence, even when the application has to do with exclusively local problems. There was a time when a great rumpus would have been raised in any community to which rank outsiders were sent to enforce a Federal law in a local matter. Every community has insisted that it supply its own postmaster, its own Federal district attorney.

Now "flying squadrons" are maintained for activity on behalf of Federal laws in communities to which the members of those squadrons are strangers. This is the new despotic rule of the Federal Government.

The change has been characterized by a tremendous growth of Federal government activity of the "secret service" kind. The old, romantic "secret service" branch of the treasury department, the business of which is to protect the president, is now sufficient in comparison to all the "secret service" agencies that operate on behalf of the Federal government.

They are usually known as investigators or intelligence collectors, but in every real sense they are "secret service" agencies, directed by William J. Burns, the well-known head of a private detective bureau. It contains several hundred operators. The Internal Revenue Bureau has several groups of the "secret service" type of operators to look after tax matters of prohibition.

Spread of Secret Agencies
Thus the expansion of the Federal government takes on aspects peculiar to governments of the autocratic sort. Agencies removed from direct public responsibility are entrusted with the enforcing of many laws, and vast secret agencies that are laws more or less unto themselves are established for the purpose of exercising a surveillance over what often are private affairs.

These and other factors might not be of any great danger to the Federal government deals chiefly with things, as was the case until recent years.

INSURANCE

Farmers' Union Member—
Your own Insurance Company gives you absolute protection at lowest cost.

Your own Company has greater resources, in proportion to insurance on force, than any other state-wide mutual company in Kansas.

Your Hall Insurance Company is the biggest and strongest Mutual Hall Company in Kansas, and the lowest in actual cost.

Get in line.

The Farmers' Union Mutual Insurance Company of Kansas

FRANK D. BECKER, Secretary

Salina, Kansas

C. E. BRASTED, President. GRANT BLISS, Treasurer.

W. C. WHITNEY, Vice-President. CHAS. SIMPSON, Field Rep.

Salina, Kansas.

PRICE LIST OF LOCAL SUPPLIES

Application cards 20 for 5c
County Secy's Receipt Books 25c
Credentialed blanks 10 for 5c
Dimit blanks 15 for 10c
Ode cards 12 for 20c
Constitutions 5c
Local Secy's Receipt Books 25c

Cash must accompany order. This is necessary to save expense in postage and labor.

WRITE Box 51, Salina, Kansas

for above supplies. He is the only one you can get them from.

Fresh peas are delicious when picked at the right time.

MONOGRAM, ROYAL "W" and HY-LO peas are picked and

packed at the proper time to retain the delicate flavor of

tender peas—not one hard one in a hundred cans.

WATSON WHOLESALE GROCERY

Salina, Kansas

\$5.00 A THOUSAND

LETTER HEADS OR ENVELOPES

Printed and Mailed You Same Day as Order is Received

CENTRAL KANSAS PUBLISHING CO.

SALINA, KANSAS.

Planters State Bank

SALINA, KANSAS

By the decision of the Supreme Court of the United States upholding the Guaranty Law, your deposit in this bank is made as safe as a Government Bond.

OFFICERS AND DIRECTORS:
Fred H. Quincy, Pres.; Guy T. Helvering, Vice-Pres.; T. W. Roach, Vice-Pres.; W. T. Welch, Vice-Pres.; E. E. Gemmill, Cashier; B. F. Ludes, Assistant Cashier.

E. H. Suddendorf and R. P. Cravens

TIME TESTED

For thirty-eight years the Farmers National Bank, Salina, Kansas, has weathered all financial storms. The same conservative management which has so successfully directed its course in the past is now at the head. Large capital. Strong Resources. Years of Experience. Conservative management. In a word, "A good place to Bank."

THE FARMERS NATIONAL BANK

SALINA, KANSAS

KANSAS UNION FARMER

Page 3

KANSAS UNION FARMER WEEKLY EXCHANGE

of members of the Union have anything to Sell or Exchange, they should advertise in this department. Rate: 5 cents a word per issue; four or more insertions 4 cents a word. Count words in headings, as "For Sale" or "Wanted to Buy", and each initial or figure in the address. Compound words count as two words. CASH MUST ACCOMPANY ORDER—TRY THIS DEPARTMENT—IT WILL PAY YOU.

FARM FOR SALE

24-Acre Kansas Farm With 2400 Peach Trees Maturing. Should pay for farm in short time or should pay for fruit. Good location, pleasant home, prosperous neighbors; handy to town, city markets; heavy crop of peaches, 25-cow pasture, woodlot, fruit, good 5-room house, barn, poultry house. To settle affairs only \$2500. Part cash. See page 37 Big Blue Catalog Bargains—100 pages. STROUT FARM AGENCY, 100 pages. New York City, N. Y.

FARM BARGAINS & EXCHANGES

Fine wheat 80, close to Salina; all in wheat. Incumbence \$7500. Equity for town lots or car worth \$2000. 97 acres, fine, river bottom land, Lynn county, Kansas. Clear. Price \$10,000. Change for Central Kansas land and will assume. We are good improved farm. or write us on your exchanges.

We offer you small tracts near Salina of five to thirty acres from \$700 to \$5000. FARM LOANS. Plenty of money for Kansas farm loans. 6% per cent rate. No further commission charged. Prompt closing. Repayments made by weekly or monthly payments. We are agents for Farmers Alliance Insurance Company. Best and most economical farm insurance writing in Kansas. TWIN VALLEY REALTY CO., 1125 South Santa Fe, Salina, Kansas.

SELL YOUR PROPERTY QUICKLY FOR cash. No matter where located. Particulars free. Real Estate Salesman Company, Dept. B, Lincoln, Neb.

FOR SALE—100 ACRE FARM NEAR HILL, Kansas. Mrs. C. A. Telford, Hill, Kansas.

APPLES FOR SALE

FOR SALE—Apples direct from grower. Jonathan, Winesap, York Imperial, \$1.00 per barrel. Ben Davis \$2.50 f. o. b. address Box or wire for our latest rates. A. R. Rittenhouse, Severance, Kansas.

APPLES IN BULK \$1.00 to \$1.50 per 100 lbs. in sacks. Extra fine cullers, address Box or wire for our latest rates. A. R. Rittenhouse, Severance, Kansas.

KODAK FINISHING

ANY SIZE & EXPOSURE FILM developed and 6 prints. Kodak Reverses per dozen. Color or sepia. Mail Order Film Company, Salina, Kansas.

MISCELLANEOUS

PEANUTS—TEN QUARTS, \$1.00; Postage paid. W. A. Morrison, Hagerman, Texas.

HELP WANTED

WANTED—Competent manager for Farmers Union Store and elevator. Good references required. Write salary wanted in your application. Position will be open January 1st. Address: Farmers Union Store, Herryton, Kansas.

TOBACCO FOR SALE

FOR SALE—15 SPRING BOARS FROM such Liberty, Grand, Bond, Capital, etc. Gerstle, Bester, shod by Seneca Giant, Weight 175. Price registered, \$20 each, not registered, \$25. Four full yearlings, price \$35 each. Write me your wants. Quotes extra. Post. Frank J. Brand, Centerville, Kansas.

STOCK

REGISTERED JIMMY WHITE. YOUR wants to W. R. Linton, Denison, Kansas.

WANTED TO BUY AGED SHORTHORN or Polled Shorthorn Bull. I have for sale several red and roan Shorthorn bulls from calves to sixteen months. Chester A. Chapman, Ellsworth, Kansas.

VALLEY SPRING DUROCK. Bred all sizes, bred sows and gilts; popular strains, improved. Papers. Year to pay if wanted. R. B. Blum, Bloomington, Kansas.

POULTRY

EXCELLENT QUALITY PURE BRED Rose Comb Rhode Island Red Cockerels. \$1.00 up. Mrs. Fred Ruppenthal, Lyons, Kansas.

PURE BRED IMPERIAL RINGLET Barred Rock cockerels, \$1.00 and \$2.00 each for cash sale. Mrs. Clara Phillips, Carlton, Kansas.

COCKS COME BROWN LEHORN Cockerels. Fred Hulting, Glen Elder, Kansas.

BUFF ORPINGTON DUCKS \$2.00 Each; pair \$3.50, trio \$5.00. Mrs. H. Dilsaver, West Mineral, Kansas.

CHOICE BUFF ORPINGTON COCKERELS, single comb, pure bred, \$2.50. Mrs. Weaver, Earnest, Kilauea, Kansas.

3. C. BUFF LEHORN COCKERELS. Pedigreed layers, \$2.00; three for \$5.00. Mina Fuller, Hoxie, Kansas.

SEEDS

ALFALFA \$6.00 BUSHEL; SWEET CLOVER \$5.00; red clover \$10.00. Kansas seed \$1.75; Timothy, \$2.50; Seed River, \$1.50; snags free. Get your orders in promptly at these prices. M. C. Meyer, Salina, Kansas.

FARMERS' UNION DIRECTORY

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FARMERS' UNION JOBBING ASSOCIATION
Farmers' Union Jobbing Association, 100 Farmers' Union Mutual Insurance Co. 404-8-10 Live Stock Exch. Bldg. K. C. Mo.
Farmers' Union Jobbing Assn., Salina, Kansas.

Farmers Union Wheat Marketing Association.
Kansas City, Mo.

SITUATIONS WANTED
MANAGER—MARRIED MAN, 34 YEARS old, who has been manager general merchandise store for five years wishes to make a change January 1st. Prefer retail merchandising. State salary and stock, size of city and salary willing to pay. Address: Farmers' Union, Kansas Union Farmer, Salina, Kansas.

PERSONAL
IF YOU WISH A WEALTHY YOUNG wife, write, enclosing envelope. Violet Ray, Denison, Ohio.

RESOLUTIONS OF SYMPATHY
Whereas, It has pleased our Heavenly Father to remove from our midst the wife of our friend and neighbor, Mr. Abraham S. Morris, be it resolved that we, the members of Woodruff Local No. 870, extend our heartfelt sympathy to the bereaved family in their hour of sorrow.

Be it further resolved that a copy of these resolutions be sent to the bereaved family, one to the Kansas Farmers Union paper for publication and a copy sent to the bereaved friend and one spread on the minutes of our local.

HENRY GRIFFITHS, Secy and Treas.

Whereas, God in his infinite wisdom, has seen fit to remove from our midst, our dear friend and brother, Mr. M. Elliott, therefore be it resolved that we, the members of Pleasant Hill Local No. 62, extend to the bereaved family our sincere and heartfelt sympathy in their hour of sorrow.

Be it further resolved that a copy of these resolutions be sent to the bereaved family, one to the Kansas Farmers Union paper for publication and a copy sent to the bereaved friend and one spread on the minutes of our local.

PLEASANT HILL LOCAL

Whereas, our Heavenly Father in his infinite wisdom has seen fit to remove from our midst, our dear friend and brother, George W. Little, therefore be it resolved that we, the members of Elmville Local No. 1322, extend to the bereaved family our sincere and heartfelt sympathy in their hour of sorrow.

Be it further resolved that a copy of these resolutions be sent to the bereaved family, one to the Kansas Farmers Union paper for publication and a copy sent to the bereaved friend and one spread on the minutes of our local.

FREE BOOK A-OUT CANCER
The Indianapolis Cancer Hospital, Indianapolis, Indiana, has published a booklet, which gives interesting facts about the cause of Cancer, also tells what to do for pain, bleeding, odor, etc. A valuable guide in the management of any case. Write for it today, mentioning this paper.

YOUR OWN FIRM
WHY GIVE YOUR BETTER PRICE TO BETTER FIRM? BETTER SERVICE—TRY THEM.
Farmers' Union Live Stock Co.
404-8-10 Live Stock Exchange, Kansas City, Mo.

SALINA SANITARIUM
J. M. GAUME, M. D.
Specialist rectal and colon diseases. Also Sinusitis, Bursitis, Rheumatism. Files cured with the knife. Little or no detention from business. Phone 2000; Salina, Kansas. Call or write for further information to the statute book.

FARMERS CLASSIFIED AD Use This Form — It Saves Delay

Mail This to
THE KANSAS UNION FARMER
Salina, Kansas

Rate: 5 cents a word on single insertion; 4 cents a word each week if ordered 4 or more consecutive weeks. Minimum charge is 50c.

Count Initials or abbreviations as words

(Your Name) _____

(Town) _____

NOTE: Count your name and address as part of advertisement

KANSAS CITY HAY MARKET

This week closed with about one hundred cars more than last week, and the market unchanged with the exception of No. 2 and No. 3 Prairie 50 cents lower. There is a strong demand for the upper grades of Prairie No. 1 and Choice, and anything better than Standard Alfalfa finds a ready market.

Receipts this week were 275 cars of Prairie; 233 cars of Alfalfa; 34 cars of Timothy; 8 cars of Clover Mixed; 7 cars of Clover; 12 cars of Straw; a total of 569 cars this week as compared with 462 cars last week and 267 cars the corresponding week a year ago.

NOMINAL QUOTATIONS—Nov. 4, '22

PRAIRIE—
No. 1. \$15.00 \$15.50
No. 2. 13.00 13.50
No. 3. 10.00 10.50
Packing 8.50 9.00

ALFALFA—
Select Dairy 26.00 27.00
Choice 24.50 25.50
No. 1 23.00 24.00
Standard 19.50 20.50
No. 2 17.00 18.00
No. 3 14.50 15.50

TIMOTHY—
No. 1 15.00 16.00
Standard 13.50 14.50
No. 2 12.00 13.00
No. 3 9.50 11.50

CLOVER MIXED—
Light 14.50 15.50
No. 1 12.50 14.00
No. 2 9.50 12.00

CLOVER—
No. 1 14.00 15.50
No. 2 11.50 14.00

STRAW— 8.50 9.00

FARMERS UNION JOBBING

Farmers Union Jobbing Assn.
R. Y. PRIGMORE
Hay Salesman

PERFECTS FRUIT MARKETING
A. R. Rule is in California perfecting plans for the union of the Federated Fruit Growers and the North American Fruit Exchange into the national co-operative fruit marketing agency provided by the Fruit Growers Marketing Committee of 21. The Federated Fruit Growers will begin landing the products of members co-operatively on January 2, 1922.

Cured Her Rheumatism

Knowing from terrible experience the suffering caused by rheumatism, Mrs. J. E. Hurst, who lives at 608 E. Douglas Street, C-441, Bloomington, Ill., is so thankful at having cured herself that she is anxious to tell all other sufferers just how to get rid of their tortures by a simple way at home. Mrs. Hurst has nothing to sell. Merely mail your own name and address, and she will gladly send you this valuable information entirely free. Write her at once before you forget.

FARM LOANS

Loans closed without delay
NO COMMISSION
THE KANSAS CITY JOINT STOCK LAND BANK

Branch office
123 South Santa Fe, Salina, Kan.
Write for circular.

CURED HIS RAPTURE

I was badly ruptured while lifting a trunk several years ago. Doctors said my only hope of cure was an operation. Trusts as did me no good. Finally I got hold of something that truly and completely cured me. Years have passed and the rupture has never returned, although am doing hard work as a carpenter. There was no operation, no lost time, no trouble. I have nothing to sell, but will give full information about how you may find a complete cure without operation, if you write to me, Eugene M. Pullen, Carpenter, 202 J. Marcelline Avenue, Manhattan, N. Y. Better cut out this notice and show it to any others who are ruptured; you may save a life or at least stop the misery of rupture and the worry and danger of an operation.—Adv.

Trappers where do you ship?

New York Pays Top Notch Prices
50 per cent of your fur are sold in New

Department of Practical Co-Operation

FARMERS' UNION MEETINGS

State speakers will be present and address Farmers' Union meetings as indicated below. Requests for speakers within the date list should take into consideration the schedules already made.

M. O. GLESSNER
Nov. 13—Nemaha County for one week.

November 15
Kelly Farmers Union will hold a meeting on this date and a state speaker will be in attendance.

November 21
National Farmers Union will meet in executive session at Lynchburg, Va.

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.

To Local Secretaries And The Membership In General
We have the State Constitutions for 1922, "containing the Amendments as adopted," ready for distribution at 5c per copy.
C. E. Brasted, Secretary.

CRAWFORD COUNTY MEETINGS
The regular meeting of the Crawford County Farmers' Union will be held on the last Tuesday of each month throughout the year except when this date falls on a Legal Holiday.
A. C. BROWN, Co. Pres.

AN APPRECIATION
I want to express my appreciation of the kindness and assistance of the Union brethren while I was sick and in the hospital. Neighbors finished the seeding of my crop, saved, and stored my feed for the winter and rendered many other acts of kindly service that will never be forgotten by myself or my family.

The brothers who helped me were: Jacob Flax, F. G. Rand, John Rittmeyer, F. R. Erb, Frank Rittmeyer, H. J. Erb, Bernard Erb, R. J. Erb, R. J. Erb, P. M. Drieling, Joe Erb, Jr., John Wlafer.
—JOHN ERB, JR.
Local No. 606, Ellis, Kan.

EIGHT MILE LOCAL

On our regular meeting night, October 21st we gave an oyster supper to all the members and their families who were not delinquent in their dues. The weather being very fine our hall was filled to overflowing. Business for the evening was suspended and we all sat down and enjoyed a splendid feed and a good social time.

We expect to have more of these social evenings during the winter months and we wish to take this opportunity to thank the ladies of the local for making our evening the success that it was.
—FRED WINTERS, Secretary.

COMING FARM EVENTS

November 8-10—Kaw Valley Potato Show, Topeka, Kan.

November 15—Annual Meeting of the National Grange, Wichita, Kan.

November 18-25—American Royal Livestock Show, New Exposition Building, Kansas City, Mo.

December 2-9—International Livestock Exposition, Chicago, Ill.

December 12-9—International Grain and Hay Show, Chicago, Ill.

COST OF PRODUCTION PLUS

The habits of wearing clothes and putting feet under the table at meal time have become so common, regardless of price, that the producer to bob up and take "cost plus" is considered by those on East street as out of order but the rising tide of public sentiment in rural districts gives evidence that the sacred precedent of exploitation and privilege in high places is doomed and practical farmers will have to play second fiddle to the golden rule, if in fact it is allowed to play at all. Agriculture being the biggest business, not that its profits will soar sky-high but the others will be brought down in sight of the farmer. The question however is pertinent, what per cent of profit shall the farmer demand? One of our state senators has volunteered the opinion that 100 per cent should be considered the minimum while a delegate at our convention insisted that cost included everything the producer was entitled to. One branch of the shipping trust is demanding a subsidy received last year over two thirds of a 1000 per cent profit while other cases could be cited that would put that in the shade

but with supreme power resting in his hands the question arises where will your uncle Ruben stop? That he will step out into the limelight goes without question that he will "dike" and "roll" himself up and bedeck himself with diamonds will also be part of the program all of which will be secondary to making his better half the chief lady of the land. Bare cost of production would scarcely cover mortgages removal, modern mansions, summer homes, Persian rugs, works of art in statuary and painting, modern libraries, the best in motor vehicle construction for water, land and air, terraced gardens, beautiful parks, modern play grounds and trips abroad so he will probably not stop short of "cost of production plus a reasonable profit."

Last year at our state convention Lieutenant Governor Carl Gunderson of Mitchell who is a member of the Union and who was a delegate to the convention sought to stimulate interest in cost of production studies and made considerable headway but not until this year was the subject fully appreciated. This year Peter Nelson of Dallas came to the convention with blood in his eye for business and before he headed homeward he saw everything accomplished that was within the convention's power toward initiating his plan. His plan contemplates the keeping of an itemized account of all items of expense in production, the state or federal governments to furnish books for the keeping of uniform accounts, said records to pass on up from the local organization after fair averages have been ascertained, up to the national convention of the Farmers' Union where in co-operation with the National Bureau of Markets, minimum prices will be determined and established and prices sold through a national pooling system.

During a former administration, Dr. Spillman of the Bureau of Markets under our national Department of Agriculture, made extensive studies in cost of production but for some reason those figures were not allowed to get out to the public. Rumor has it that those cost prices were found to be higher than was expected and since they could not be used to beat down prices they were ordered suppressed. Read house resolution No. 611, house of representatives, February 1919. Dr. Spillman's report stated with Secretary Houston that the people were entitled to that data but received the reply "that the farmer has no business knowing cost of production, it is his business to produce and to produce more."

Much interest is centered in this cost program and the committee having same in charge can be depended upon to get results provided same are available. Every farmer should prepare to keep books on cost of production and help make farming a business.

J. W. BATCHELOR

CO-OPERATIVE COAL MINING

Big headway could be made in breaking up monopolies and trusts if workers and producers in this country would organize and establish a similar business for themselves on a co-operative basis. An example of this kind is the recent movement on the part of the Brotherhood of Locomotive Engineers to invest \$2,000,000 in West Virginia coal mines. If they are allowed to operate on an equitable basis with the existing private companies they should be able to show the public where any big profits are being made in the coal business and what consumers should reasonably expect to pay for coal.

Moreover, as a co-operative effort it should have an added stimulus from the men who work in it because of their greater interest in the company. The engineers say that such a venture not only means a fair deal for the miners, but better and cheaper coal for the consuming public. More than 600 acres of good coal land has been obtained. Not only will the engineers operate the mines, but they plan to establish retail yards where coal will be sold at reasonable prices to railway men and other workers in large cities.

If the engineers are successful, their efforts may revolutionize the coal mining industry and also set the pace for other groups of producers to enter the co-operative field of industry. The public will watch this effort with interest.—Nebraska Farmer.

POLISH STUDENTS CO-OPERATE

(From news bulletin of the All-American Co-Operative Commission).

One of the most successful forms of co-operation in Poland is the large number of scholars' co-operative societies founded by the many poor students who have flooded the universi-

ties since the war in order to fit themselves for some means better than mere cannon fodder. These scholars' co-operative societies have succeeded in cutting the cost of securing an education to the minimum. They not only supply all the materials and books needed by the students, such as texts, pencils, labels, etc., but the largest universities also run co-operative restaurants and dormitories for the students.

The scholars' co-operative societies have been so successful that the minister of public instruction has published a practical manual for the organization of these societies, drawn up with the aid of the students and the Polish Co-Operative Union. Under these rules, each society will be managed by a committee consisting of four scholars and a teacher, all of whom must be active in the National Co-Operative Society at the University of Warsaw indicates the extent of this movement. It now has a membership exceeding 4,400, one-fourth of whom live in a co-operative students' dormitory, besides maintaining a co-operative dramatic and musical entertainments. It has also provided for special lectures, and distributes literature on the principles of co-operation.

FEDERATED FARMERS

There has been much talk of the alleged necessity of farmers all being in one great organization in order to present a united front in national affairs. That membership in a single organization is not essential to unity of action in the national capital is shown by the work of the National Board of Farm Organizations, which is a federation of some 16 or 17 farmers' organizations.

Each of the organizations in this great federation is free to work out its own program in its own territory. Many of the member organizations have problems different enough to justify separate existence. While enjoying this freedom in local action, their members have as effective a voice nationally as if they belonged to a single organization.

Any attempt to get all of the farmers of the country into a single organization means duplication of organizations in the same territory, for the older organizations are bound to persist. Duplication of this kind means confusion, which is destructive of unity. The federation plan, exemplified in the National Board of Farm Organizations, is the ideal method of securing united action nationally.

The Farmers Union is not only big enough and influential enough of itself to give its members effective representation in Washington, but as a part of the National Board of Farm Organizations it gives its members as

effective representation as possibly could be secured through any form of organization.—Nebraska Farmers Union.

A BIG YEAR FOR TRAPPERS

The young trapper certainly ought to be satisfied with the coming fur season. Prices will be much higher than last year. Manufacturers have practically cleaned up the old stocks and must have more goods for their trade. Dealers recognize this condition and are eagerly seeking every skin they can get. Best of all, since the last catch was below normal the fur bearers are reported numerous in rural communities. Conditions are such that with a few traps and some spare time, even the beginner ought to make good money taking pelts.

With competition keen among buyers lists will undoubtedly be mailed early and the novice must be warned to study these thoroughly, always keeping in mind that it requires as much time and labor to handle poor skins as good ones.

When Pelts Are Prime

The belief that furs are good any month with an "R" in the spelling of it has cost trappers a great deal of money. Some animals prime sooner than others. The skunk is first followed by the mink, weasel and muskrat and the larger animals. The last ones mentioned are best after a period of cold weather. It must be remembered that hides prime first, therefore soonest in spring. Hides taken too late or too early do not pay.

The hunting season should be located early. Just before cold weather is a good time, for at this period the animals move about freely. Some are preparing their winter quarters; others are storing up food. While this is being done, signs are easy to discover but later they are quite difficult to find. During the winter many fur bearers burrow in. The trapper who knows where to make his sets is going to have an advantage over the one who has to guess.

For obvious reasons the range should be near home. If this is incon-

venient sooner or later the traps may be neglected. In this case the work will not prove as profitable as it might. Further, there is little sense in spending most of the time going to and from traps, rather than giving them attention. And while on the subject it would be well to mention that when too many sets are made in a haphazard manner, they cannot be looked after properly. Of course the individual must determine just how much he can do. Have the line no longer than is to the best advantage of the owner.

A few general directions will help the amateur in looking for various animals.

The skunk prefers rough territory. Weed and brush patches are especially to their liking. Often trails are seen along hedge fences where the fur bearers travel. Use the flash light to determine whether the trail of the skunk passes thru the small culverts. Seemingly, the animals have little fear of man nor their nearness to human habitation. Burrows are frequently located under houses, around sheds and similar places.

Look for the mink along the creeks. Usually the banks are overgrown with weeds offering concealment. The shallow pools, too, contain fish and muskels frequent more open streams, but as a rule they like the smaller ones best.

So far as the weasel is concerned—this animal is also known as the ermine—it is very difficult to give any definite idea where the skins are most likely to be taken. Do not overlook post and rock piles and weed patches.

Habitats for Muskrats

Muskies are always found near water. The shallow places generally provide the best trapping. On the stream, burrows are dug; in the lake and pond, houses are built. Exceptions, nevertheless, are common. Frequently houses are noticed in rivers, and dens on the shores of ponds.

Be sure all traps are in working condition before putting them out.

Should any be defective, it is better that they be discarded rather than lose valuable pelts. With the best grades of muskrats bringing more than \$2 a piece at a recent sale, one cannot afford to be careless. Last, but not least, make every set count.

Near most of the rural districts in Kansas there are excellent opportunities for trapping during the coming winter and with the financial lure it is likely that many fur bearing animals will be taken before spring.

Write the dealers who advertise in these columns. Tell them where you saw their name and that you desire

to be posted on market conditions during the season. The firms will be glad to do this. And when you have your first lot ready, you can ship it to any of the buyers who solicit pelts, and be sure of the very highest price and straightforward honest treatment.—Kansas Farmer.

KITSELMAN FENCE
"I Saved 45¢ a Rod," writes R. H. Gibson, Hanna, Ok. You, too, can save. We pay the freight. Write for Free Catalog of Farm, Poultry, Lawn Fences. KITSELMAN BROS., Dept. 188 MUNCIE, IND.

Direct Marketing Defeats Manipulation

Farmers Union Wheat Marketing Assn.

2404 North 12th Street,
Kansas City, Kansas.

ORGANIZED
TO COOPERATE
WITH EXISTING COOPERATIVES

Holman Pronouncing JUVENILE BIBLES

Plus Palestine Pictures in Colors

EVERY BOY AND GIRL SHOULD HAVE A BIBLE. The Bible is the word of God; the first Book of Books for the entire civilized world. The laws of Nations are based on the principles mentioned in the Bible. Its early impressions on the youthful mind are both beneficial and enduring. It builds character and its influence is toward Christianity and Right Living. It stands for all that is good and Noble and symbolizes the highest ideals of life.

These Special Editions Have Been Prepared to Appeal to the Child's Own Interest

All efforts of the imagination and all descriptions in words cannot make the Land of the Bible as real to the child as it is made by means of Pictures. There has been so little change in that part of the Orient that pictures of its scenes as they now are show the very places as they actually existed in the time of Jesus and the Apostles.

The Colored Pictures illustrate in natural colors Pictures of scenes and places taken from nature; and life in the Holy Land in manners, customs, dress and homes as they now exist, but so like olden times that one may imagine oneself going about with Jesus as He taught, and walked through the streets of Jerusalem. Each picture is accompanied by a complete description of the scene portrayed.

SELF-PRONOUNCING SUNDAY-SCHOOL SCHOLARS' BIBLES

with BEAUTIFUL COLORED PICTURES of Scenes in Bible Lands.

Also NEW PRACTICAL HELPS to Bible Study, especially designed for instructing children in Scriptural Information.

The Text is Self-pronouncing, by the aid of which children can learn to pronounce the difficult SCRIPTURE PROPER NAMES. The Helps are written in simple language that a child can readily comprehend. They include a Complete History of the Bible; Synopsis of each Book of the Bible; Methods and Useful Hints for Bible Study for the Young; two Chapters on Bible Subjects, including the Life of Christ; Golden Text Treasury of Noble Scriptural Verses; History of the Life of the Apostle Paul, etc.

Specimen of Type
"And the boys grew; and Jesus was a cunning hunter."
"And the streets of the city shall be full of boys and girls playing in the streets thereof."
Size of Print in Nos. 5204 and 5215.
Size of Bible, 5 1/2 x 3 1/2 Inches.

Specimen of Type
"19 And the border of Palestine was from Sidon comest to Gethar, unto 1 thou goest, unto Sidonum."
Size of Print in Nos. 5704 and 5715.
Size of Bible, 5 1/2 x 3 1/2 Inches.

ATTRACTION Durable

No. 5204. Navy Blue Silk Cloth with edges to match, gold titles, round corners. Price, Postpaid \$1.25

No. 5704. Same as No. 5204 with large Minion type. Price, Postpaid \$1.50

The following styles are same as above, but bound in GENUINE MOROCCO GRAIN LEATHER, DIVINITY CIRCUIT, overlapping covers, round corners, carmine under pure gold edges, gold titles, also silk head bands and silk marker. (Each in a box.)

No. 5215. Same size print and contents as No. 5204. Price, Postpaid \$2.60

No. 5715. Same size print and contents as No. 5704. Price, Postpaid \$3.00

FARMERS UNION BOOK DEPT.

Box 48 Salina, Kansas

FREE to trappers

HERE'S something for YOU Mr. Trapper and Fur Shipper. Something very important to YOU. Raw fur prices are high this season, so set all your traps to get the most money for your furs. You must be accurately posted on market conditions and market prices. This is your highest season by reading "The Shubert Shubert" regularly. It costs you nothing—IT'S FREE—and it will make money for you. It's the greatest publication of its kind in the world. It quotes highest authentic market prices and contains market information that you cannot afford to be without.

Write SHUBERT Today

"The Shubert Shubert" Today. All put you in position to sell your furs at the highest prices at all times—you will always know just what prices your furs should command. Isn't such information worth money to you? The market reports published in "The Shubert Shubert" are always based on true facts concerning conditions existing in all the fur markets of the world. It also contains pictures of fur-bearing animals in beautiful colors. Just sign and mail the coupon below and a copy will come to you by next mail. You need it. Don't be without it.

Write for your copy at once. A. B. SHUBERT, INC. THE LARGEST FUR MARKET IN THE WORLD. 125 WEST WASHINGTON ST. CHICAGO, ILL.

AMERICAN RAW FURS
125 WEST WASHINGTON ST. CHICAGO, ILL.

MAIL COUPON TODAY

A. B. SHUBERT, Inc., 125-27 W. Austin Ave., Chicago, U. S. A.—Without obligation send me "The Shubert Shubert" and keep me posted on Raw Fur Market conditions during the Fur Season of 1922-23.

Name (PLEASE PRINT NAME)

Post Office

State

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WHEN YOU ADD

your business to our receipts you receive first class service, and at the same time

SUBTRACT

considerable from your commission charge—

MULTIPLY

the number of our consignments which will increase the profit we have to

DIVIDE

among our shippers at the end of the year.

Farmers' Union Live Stock Commission

406-8-10 Live Stock Exchange,
Kansas City, Missouri

TO FARMERS

WILL YOU HAVE TO RENEW A FARM LOAN DURING THE NEXT YEAR?

If so, then it will pay you to get in touch with us right away and give us a chance to show you what we can do for you when the time comes. We will loan 50 per cent of the fair value of your farm land and also allow you an additional 20 per cent on the value of your farm buildings. Thus if you own a 160-acre farm conservatively worth \$80 per acre or a total of \$12,800—we will loan you \$6,400 on the land; and if your house, barn and other buildings are worth \$3,000 we will loan you an additional 20 per cent or \$600 on these—or a total of \$7,000.

Why Pay Bonuses and Commissions?

Why should you pay a bonus or commission to some private loan agency when you can get as much money from us as any responsible concern will loan at a straight 6 per cent? Why should you go through the tortures of renewing your loan every few years and paying more bonuses and commission, when with us you can have 33 years time if you so desire? On this plan the farmer pays \$55 semi-annually for every \$1,000 he has borrowed—and this automatically pays the annual interest and wipes out the loan at the end of 33 years. In other words, on this basis if you carried a \$10,000 loan with us, a semi-annual payment of \$350 would wipe out both loan and interest at the end of 33 years—and isn't this an infinitely better proposition than having to pay a heavy bonus or commission to begin with and \$600 or \$700 in annual interest, while the principal remains the same.

However, the borrower has the right to pay off his loan at the end of any five-year period and in this case he receives full credit for the amount which he has already paid to the principal. Should the borrower elect to pay off his loan before a five-year period has run, then he will be required to pay a slight extra premium—this because when we sell the bonds which supply the funds for your loan, such bonds are sold on a five-year basis.

Gives You Plenty of Elbow Room

We are operating a Joint Stock Land Bank authorized by Congress under the Federal Farm Loan Act and thus we operate directly under Government supervision—and when you obtain a loan from us you are not only assured of a low interest rate, but you can have 33 years to retire your loan, should you desire it—and this not only gives you plenty of "elbow room" in planning your farming operations but you don't have to lay awake at night, wondering what you will do when renewal time comes. No man knows what kind of conditions the farmer will have to face during the next 10 or 15 years and the wise farmer will, therefore, get his loan in such shape that he can rest in peace!

Fill Out This Blank

We are in position to give immediate consideration to loans running from \$500 to \$50,000. In order to enable us to tell what total volume of loans will be required by FARMERS during the next year. Please fill out the blank below and return to us immediately—and remember this does not obligate you in any way, should you finally conclude not to borrow through us!

I own acres of land which I value at \$..... Value of farm buildings \$..... What is total amount of loan now carried on this property?..... When will you be required to renew loan?..... What interest are you paying?..... How much bonus or commission did you pay to procure loan?..... Do you prefer a loan from us?..... How much do you want to borrow on above property? \$..... How far is your farm distant from nearest market town miles. Dated 1922.

Name Address

More than \$20,000,000 loaned to the farmers of Kansas and Missouri by our Bank since we started!

Kansas City Joint Stock Land Bank

(Formerly Liberty Joint Stock Land Bank)

No. 15 West Tenth Street

Kansas City, Mo.

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F.U.J.A.

Interested Service Satisfaction

OLD LINE SOLICITATION, FRIENDSHIPS AND FINANCIAL AID

Your Conscience