



THE KANSAS UNION FARMER

Organization

Education

Co-Operation



VOLUME XXI

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MARYSVILLE CONVENTION OCT. 31, NOV. 1 AND 2

JOBGING ASSOCIATION MAKES REMARKABLE SHOWING

We are just in receipt of the Profit and Loss statement of the Jobbing Ass'n for the first nine months of 1928, with a statement of present conditions. In less than a year and a half this institution has turned a deficit of some \$24,000 into a net surplus of \$3,000, and has absorbed losses of more than \$45,000 additional! These losses were in no way due to the operation of the Jobbing Ass'n itself, but were mainly the result of the closing of the Kansas City bank. The Ass'n owned 95 shares of bank stock, which had to be charged off, and on which the legal liability had to be paid. This made a total of \$28,500 at a single stroke.

Stockholders are receiving their checks for interest on the common stock, and this for the second time in the history of the organization. The accrued interest on preferred stock was paid shortly after last January first. Our managers are estimating a larger part of their consignments to their own firm, and the firm is getting real results in sales and net savings. A full report will be given at Marysville and will be published later, but we take these figures from the balance sheet as revealing the fine condition of the business.

Gross gain on grains bought and sold \$7,026.31
Gross gain on merchandise \$8,381.90
Commissions
Consigned grain 44,684.37
Consigned Hay 3,809.98
Options 666.00
Twines 10,658.00 59,818.35
Other Income
Interest on Investments-8.40
Miscellaneous 28.76 37.16
Total Gross Income 75,274.32
Less Operating Expense as per Schedule 39,310.49
Net gain on office operations 35,963.83
Add 1-2 net gain on Lebanon Elevator Operations 1,428.21
Total Net Operating Gain 37,392.04
Less Profit and Loss Adjustments 45,334.55
Net loss for nine months ending September 30, 1928 7,942.51
Surplus 12-31-27 10,919.00
Less current net loss 7,942.51
Surplus 9-30-28 2,976.49

:: Neighborhood Notes ::

FAIRVIEW LOCAL

Everyone knows about Fairview. If you don't know, it isn't our fault. We have several things to be proud of: First, our local was the first of the ten locals in the county to be organized. So you see what we started. We have the largest membership of any local in the county. Unless the other locals have caught some "pep." Mind you we aren't throwing stones, only bragging about our local.

You ask, who got us started? Belview Local, Anderson county in general and Art McKnight and Mr. Grettton in particular.

We were a stubborn lot but we sure can "step" on it now. A few weeks ago Belview sent us an invitation to come up and visit them and have a good time. So on Thursday night, Oct. 18, about 42 of us made the trip to Belview.

We were greeted with some yells from the Belview pep team and we responded and let out some of our surplus pep by giving some of our yells.

After the business session we were entertained with a fine program. Mr. Anderson gave his sermon which proved to be a "scream." Mrs. Grettton gave a reading which everyone enjoyed. The whole program of music and readings was fine.

Of course Fairview was called upon to "strut her stuff" and gave several numbers. Our president, Mr. Lust, and our manager of the business association at LaHarpe, Mr. Roberts, both gave short talks.

Last, but not least, were the refreshments. We can assure you we didn't go home hungry.

Well, we had a fine time and we think Belview people royal entertainers. They have lots of "it." We are thanking them for the courtesy extended to us and hope to have an opportunity to return it in the future.

What's the matter with Belview? She's alright! Who's alright? Belview!

Fairview Reporter.

PLAYING THE GAME TOGETHER—THE ONLY WAY

The Farmers Union Jobbing Association certainly has cause to be

proud of the business the past year. Our grain business has increased at least 100 per cent. We have sold approximately three million pounds of binder twine and have made a connection with the mines in southern Kansas where we obtain better class of coal than ever before. In fact our coal business has been more satisfactory than it has ever been.

I am looking forward to the time when the business associations who handle coal will get behind this organization strong enough that we can take the output of several mines. In fact that is the only way that we can get the best coal that comes out of these mines.

We are just venturing into the oil business and have gotten a few very good accounts. You can help this new venture by turning your oil business to us. We can buy it for you just as cheap as you can get it elsewhere, and we believe we can get you a better product, and win you all get into this and get volume enough, am sure that we can save you some money on it. It takes volume to create bargaining power.

We want you to use us in any way that we can be of service to you. Yours very truly,
H. E. WITAM, Sec'y.

Mrs. C. C. Gerstenberger and her parents, Mr. and Mrs. Votaw, made the State officers a hurried visit last Saturday, on their way home from Wichita. We hope that they will have more time next time they come to call.

The total trade of Canada for the twelve months ended August 31st, is valued at \$2,477,485,197. Total exports amounted to \$1,307,848,495 and total imports \$1,169,636,702. During the period under review Canada bought from the United States goods to the value of \$777,977,944 and exported to the United States \$485,406,521 worth of goods. Canada bought from the British Isles and countries in the British Empire goods to the value of \$252,859,638 and sold to these British countries products valued at \$238,990,324. The United States as an individual country is Canada's best customer.

JOHN TROMBLE

Leader, Counsellor, Friend

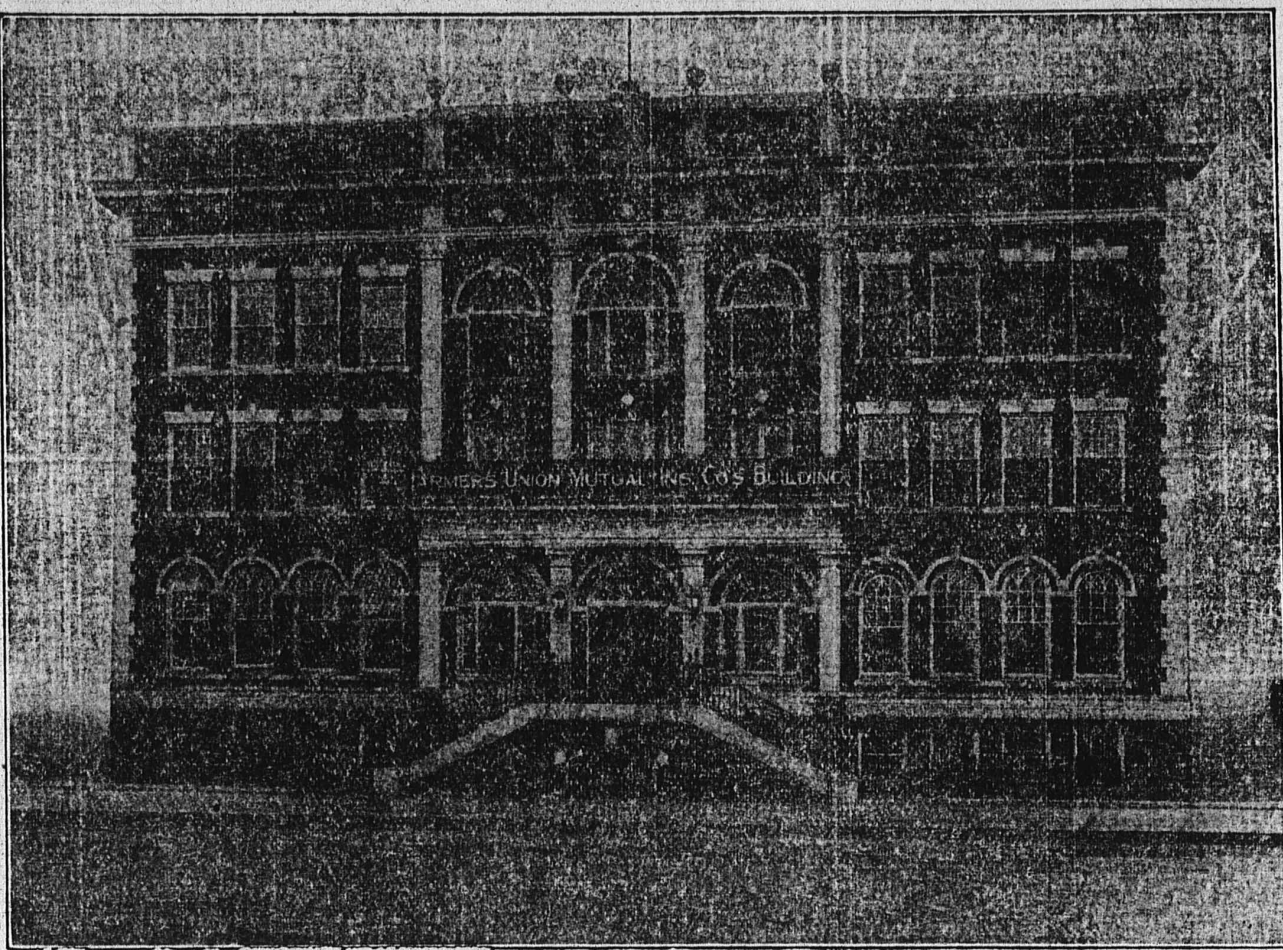


symbol, an evidence of our deep appreciation, and of a full determination to reach the goals he saw, the ends for which he labored. He was a beloved leader.

In Convention assembled, the Kansas Farmers Union will again recall in honor the memory of a departed leader. Last year the Convention endorsed a proposal to place an oil portrait of President Tromble, with a suitable bronze memorial tablet, in the corridor of the Farmers Union building in Salina. This picture is nearly complete, and a design for the tablet is being drawn. It had been hoped that they might be accepted and unveiled at the convention, before being put into their place in the building. That now seems impossible, but they will be placed before long.

This memorial would be empty and meaningless, however, if it was no more than a formal recognition of unusual service rendered. But this memorial is only a

Kansas Farmers Union Insurance Companies



ed to \$362,000. So much for rates.

No one has ever needed to explain or apologize for our Insurance Companies. Their record has always been one to be proud of. Without exception they have written business upon the same definitions of risk, and with the same protection to the policy holder, as old line companies. But also, without exception, they have written it at a much lower rate. The difference on the business which has been carried by the Farmers Union during these years amounts to more than a half million dollars, saved directly to the policy holders. This is in first cost.

The showing made by the Farmers Union was a large factor in causing the State Insurance Commission to

order a reduction in insurance rates in Kansas. The old line companies are resisting through the courts that order for reduced rates, and the fund held up pending the court decision is now to amount to more than 7 million dollars. But although the other companies insist they cannot carry the same risk at a rate substantially higher than ours, we have not only paid our losses in full and set up reserves at the full legal rate to an amount well toward a half million dollars, but we have also been able to return a part of the premiums paid to every policy holder whose contract has expired, during our entire history. This return has amounted to more than a half million dollars in the old line company the items

of expense charged against premiums income are really items of private income for those who own the company. Rates are designed to pay current losses, set up reserves for future losses on a basis of experience, and pay the cost of administration. And that cost of administration is the measure of income for those who conduct an insurance business for private gain, largely. Overhead consumes a large part of the premiums paid.

In contrast to that method, the Farmers Union pays reasonably for all service actually rendered, and for nothing else. The result is an administrative cost probably below that achieved by any other company in the turn to be made of part of the pre-

mium paid, when that premium was at first much below the old line rate.

From 1916 to 1928, inclusive, the Hall Insurance company has received in premiums \$1,355,405.28. During those 13 years it paid losses amounting to \$329,311.13. It returned in cash rebates \$242,384.54 to the policy holders. The admitted assets remaining in the surplus account are worth \$41,823.90. Adding together the money received by the policy holders in loss claims and in rebates, and that which remains to the surplus account we find it totals \$1,113,519.57 out of \$1,355,405.28. Here is a showing in honesty and efficiency of management probably never equaled in Kansas history. Co-operation pays.

Produce Assn. Makes Distribution 1927 Earnings



When the minimum sign-up of products had been secured and steps were being taken to start the Association into operation, an urgent demand was made for some arrangement whereby the products of the various local Farmers Union stations receiving products not signed up on contract by individuals might be handled.

This, coupled with the fact that the Produce Association had insufficient capital with which to start operations on a satisfactory basis, prompted the effecting of a contractual relationship with the Farmers Union Jobbing Association wherein the Farmers Union Co-operative Creamery was set up as one of its departments. This department, under the terms of the contract, provided facilities for preparing and marketing products, based on deliveries, returning to the Produce Association its portion of the earnings at the close of each year during the life of the contract.

A building was secured, equipped with the best equipment available, and operations started September 21, 1925. Twenty-four stations reported with cream deliveries the first day. That number gradually increased until at the close of the first year, seventy-six stations were delivering.

Altho in the early stages of the organization, one million pounds had been set as a goal, 2,378,784 pounds of butter were manufactured with a net profit, after deducting manufacturing costs, depreciation, etc., of \$45,000.00, out of which dividends of two cents per pound of butterfat were paid to the members of the Produce Association based on their respective deliveries.

During the second operating year of fifteen months from October 1, 1926, to December 31, 1927, 3,691,173 pounds of butter were manufactured. Operations of the Egg Department were begun January 1, 1927, and during the first twelve months, 2,839,107 dozen eggs were handled. Altho the Egg Department operations resulted in a loss, the operations of the two departments for the year showed a net gain of \$86,000.00, out of which a cash

FACTS AND FIGURES

THE FARMERS UNION LIVE-STOCK COMMISSION AT SOUTH ST. JOSEPH, MO.

Handled 4,976 carloads of stock during the first six months of 1928, which is 518 cars in excess of the same period of time for 1927, and it saved to its members \$48,038.75, this amount being \$4,684.79 more than during the first six months of 1927, and represents 54 per cent of all commissions collected.

It has saved to its members since organization three quarters of a million dollars, operating on a strictly cost basis. Is it worth while?

Certified Accountants' Report
The following comments made by Arthur S. French & Company, certified accountants who have just completed an audit of the books, more fully sets forth the advantage to the patrons of the above house:

"The remarkable and most important statement for this period is Exhibit B, which is a comparative receipts and disbursements statement for the first six months of this year compared with the same period of last year. Note that receipts have increased over last year's period 518 cars, or \$6,300.34 while expenses only increased \$926.24. This is a great record for efficient management, but upon further analysis, the record is even more remarkable when you note the following expenses that were not encountered last year were tried out this year—Fieldman \$700.00 and travel expense increased \$506.22, due to fieldman, so this period has \$1,206.00 worth of expenses that were not encountered last year, so the result is that the \$6,300.34 increase in business was handled at \$300.00 less expense than last year's period business; this means that all departments have worked harder and done more work than last year, especially when it is noted that the increase of 518 cars was made up by truck receipts increasing 499 cars; truck receipts decreased 8 cars and purchases increased 22 cars.

"The average per car gross commission decreased 66 cents per car, and expenses decreased 74 cents per car. The decrease in gross commission per car is easily explained when the receipts are analyzed; the increase is practically all hogs, which bring in a small per car commission; also mixed carlots decreased 91 cars, which cuts the large commissions due to proration, also truck receipts are eliminating a lot of mixed shipments, which always meant prorate charges.

"Books and records were found in the usual excellent condition, and a thorough check failed to locate any differences."

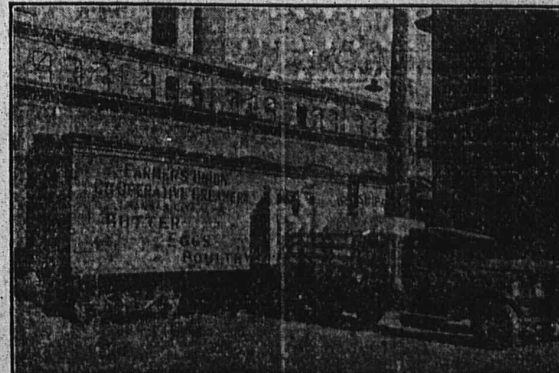
dividend of two cents per pound of butterfat was declared the balance of approximately 1 1/2 per pound of butterfat being withheld for operating capital and set up to the credit of the producers.

In April 1928, an important step was taken in the life of the organization when the Creamery placed its own sales representative in the eastern markets who has since handled practically all of the butter and eggs offered for sale by the organization.

In addition to this, arrangements have been made whereby a number of refrigerator cars have been especially painted for the use of the Farmers Union Creamery in shipping its butter and eggs to market.

Indications are that, in spite of the narrowing of handling margins, the current year is going to close with a nice profit on operations. During the past year, the contractual relationship with the Farmers Union Jobbing Association was terminated and the Farmers Union Co-operative Creamery Association chartered under the Kansas Laws as a separate organization with permission secured for operating in Missouri.

Altho the Jobbing Association has been reimbursed for its original investment in the Creamery, much credit is due this organization for the assistance and support both morally and financially, given in the early stages of the life of the Creamery. It is a splendid example of what can be accomplished through real loyalty and co-operation.



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

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

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

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



THURSDAY, NOVEMBER 1, 1928

THE CLOSING YEAR

We are upon the eve of our 23rd Annual Convention. Another year has gone into history. It has been one of the most difficult and one of the most heartening years in our experience. That statement may seem a paradox, but it is literally true. Early in the year plans had been made for a continuing membership campaign. Most of our business units seemed to have recovered largely from the depression. Everything appeared in readiness for a period of growth and expansion, wholesome and permanent. And then came the closing of the ansas City bank! As a direct and immediate result our banks at Beloit, Lawrence and Lyndon were forced to suspend. The bank at Phillipsburg had already closed its doors. It was a deadly blow, and, up to within a few days of the closing, wholly unexpected.

Hardly a Farmers Union community escaped. Many individuals had accounts, dozens of locals had their funds on deposit, shipping associations and other business units earned on their business through the Kansas City bank. Our state-wide institutions had their money there, and the closing seriously handicapped them. Many of our members were depressed and discouraged. Some declared that they were done with the co-operative movement. Leaders were almost heartbroken. That was a dark period.

Without going into details as to the manner in which the first requirements of the situation were met, let it suffice to say that new banking connections were made within a few hours by the Kansas City institutions, as well as by the Auditing and Insurance Companies. Local businesses and individuals adjusted their affairs. The great majority hung on grimly but in almost despair. And the reaction began. It became apparent that, hurt as we were, we had the power to recover. That working together we could come through this bitter experience without real injury to anyone, with our honor unstained and our prestige undiminished. With what heart and spirit our membership entered into that program the reports at Marysville will reveal.

Those reports will show that we are succeeding in our program of protecting the depositors in our banks. They will show that in what is probably the fullest way in our history we are giving patronage to our institutions. They will show that those business units are rendering a service equal or superior to that provided by any old line organizations, and doing it so efficiently as to show splendid net earnings. I sincerely believe that we are in a sounder condition than at any time in many years past, so far as business condition is concerned. As to membership, the records show that more members paid back dues than in 1927, and almost as many paid current dues. That any decline should be shown is regrettable, but that we should have shown but a small decline is remarkable. And that the paid up members display such loyalty and determination is a position pledge for the future. When the organized drive for new members gets under way thousands will be added. The Kansas Farmers Union is a going concern, whose members are surer of themselves and of each other than ever before. We have come safely

through a great difficulty, and we are heartened and encouraged as we face the new year. The convention will register that hopefulness, and will lay sound and far-reaching plans for the future.

LOCATION AND TYPE OF ROADS UNDER HIGHWAY BUREAU

If the amendments should be adopted by the voters of Kansas at the coming election, the state will be empowered to "Construct, reconstruct and maintain" a system of highways. It will be done in close relation with the Highway Bureau of the government, and will involve about seven per cent of our roads. It is evident that all gasoline tax money will go into the state fund and that it will be expended by the State Highway Commission. No part of this money can be turned to counties for expenditure by them. The legislation may provide, if it sees fit to do so, for a proportionate use of funds in each of the counties in the state. But the location, type and construction of the roads will depend upon the state commission and the federal bureau.

Is there any hint as to what the policy will be? There is. More, there is a declaration. Will it result in any change in the Kansas road situation, other than that the state will construct the roads in each county, instead of the county doing it, as now? I will so result. It will be the policy to build interstate roads, roads designed to fit into the ambitious plans of the Good Roads boosters, and with only secondary regard for their value to Kansas—tourist routes. And they will be hard surfaced roads, just so far as the Bureau has power or influence to secure that type. The federal highway bureau has just declared that "in the future the Bureau will give special attention to projects which will expedite the completion of an adequate interstate system of roads and to the use of available funds in providing roadways ADEQUATE FOR PRESENT AND PROSPECTIVE TRAFFIC."

We are voting on more than federal aid. We are voting on the type, location and purpose of our highway development. It will be a profound change.

GASOLINE TAX AMENDMENT SHOULD BE ADOPTED

The proposed amendment to the Kansas Constitution by which the gasoline tax and the motor license fee are legalized ought to be adopted overwhelmingly. Everyone should favor that. There is a case now pending in court, instituted by the oil companies, to test the validity of the present law. Those who seem to know everything, present and future, are quoted as declaring that the Supreme Court will find the law unconstitutional. If that should prove to be the decision it would leave us without any other source of road revenues than the property tax. This would hinder and retard our road program very seriously. Hence this amendment ought to carry.

If we legalize these sources of revenue we can continue our road building, whether or not we receive federal aid. I believe we shall receive that aid whether we pass the amendment authorizing the state to build highways or not. I may be mistaken. That belief is based upon the fact that the national road program includes our roads, and the failure to co-operate with Kansas would retard the development of that plan to just the extent the lack of aid would delay our road building. Federal aid is not charity. It is an investment of funds belonging to the whole people in a connected system of roads, available to the whole people. The federal law does not contemplate a search for loopholes to avoid this investment of funds. It contemplates co-operation in creating a network of connected highways. Kansas is matching federal funds, as the law requires, and as favorable results are being secured as in other states. The "aid" will be continued.

But whatever occurs in any other matter we should make sure and for all time of our right to collect gasoline tax and license fees for road purposes. Vote for that amendment!

OUR VULNERABLE SPOT

The mother of Achilles dipped him as an infant in the river Styx, holding him by the heel in the process. This made him invulnerable to the weapons of his enemies. He became a heroic warrior. During the Greek campaign against Troy, when he finally became angry enough to fight, he knocked about him at a great rate, slaying sundry dozens of the best men among the enemy, among them Hector. Because no weapon could harm him he wrought havoc on many a battlefield, and was held in high esteem by his friends. In fact he came to have a pretty fair opinion of himself. At times he was even chummy, and a bit hard to get along with. Some people have tempers very hard to control when they know they can whip the other chap.

But one day Paris, one of the young fellows who belonged to the other political party, got to prying into Achilles' past history and got onto the

fact that his mother had failed to immerse the heel she held at the time of the ducking. That knowledge was enough. He at once sharpened up a pretty arrow, spit on it for luck and let fly at Achilles' heel as the latter walked haughtily away. It was a bulls-eye hit and it let the wind out of Achilles like he was a busted toy balloon. He became at once as dead as any mackerel in the market. He was invulnerable everywhere else but, BUT HE WAS DEAD ALL OVER! It is only necessary to be killed in one place, if it "takes" well.

I've thought about that. Mr. E. G. Dunn, of Iowa, tells of his experience in connection with the first Farmers Elevators in that state. An unbearable condition existed. The whole grain handling fraternity were in combination to enrich themselves rapidly and with a minimum of risk out of the farm crops. One man set the price. All respected it. Business was divided up evenly as between local elevators. If one was getting more than his share he lowered his price for a few days. Or if he handled more than his share during a season he paid his competitor the proper amount to balance it up. It was a paradise for dealers, but a trifle hard for producers. The co-operative movement was born of necessity. It would never have begun if the farmer could have provided as much as handlers demanded. But these gentle friends of agriculture wanted money faster than the farmer could make it. The farmer stood it much too long and then rebelled. Mr. Dunn was a pioneer leader in that rebellion which became a revolution. They secured elevators and delivered their own grain to them, the elevators buying the grain at the market price. But the terminal market refused to accept their shipments. Not a firm on the Chicago Board of Trade would sell a bushel of grain for them. They could buy their own grain and ship their own grain, but they could not sell their own grain. It looked like certain defeat. They were advised to have the local elevators sell their grain through these commission firms, and to pay them a bushel charge for doing so. Licked? Not on your life! They fought like wildcats for the right to market their own grain. And the enemy's arrows never touched them. They avoided these barbed evidences of esteem as readily as a politician does unpleasant facts. They appealed to President Roosevelt. He started the Attorney General on an investigation of the Chicago Board of Trade, and that upright and honorable institution at once agreed to sell the farmers product for the farmer himself!

It was a great victory. The farmer proved himself invulnerable to the enemies' weapons, and the enemy admitted that they could not whip him in a fight to his face. How then could they keep him paying tribute? The grain combine had lost every battle. When Mr. Dunn returned from making his successful appeal to the president, the farmers engaged a band and met him at the train. It looked as though the grain trade was clean whipped. Everyone was swearing eternal allegiance to his own elevator and to the better way of marketing. And then Paris got in his deadly work! If the farmer could not be whipped by fighting him, why not call the fight off and try something else? The grain trade did just that. They admitted defeat, professed friendship, pledged help. As proof of their sincerity they raised their prices to a point just above what the farmers elevator could pay without loss—and the arrow went home! The band had hardly doffed its uniforms after the welcome given the man who had made it possible for farmers to market their own grain before the wagons were pulling over the old line dealers' scales, while the manager of the farmers elevator looked on wistfully. It is our vulnerable spot—this fancied price advantage, offered by one who cannot be trusted to do the fair thing without the competition of a co-operative institution.

No one can whip us if he comes out in the open and fights, but if he shoots us in the purse with a few pennies it comes near knocking us dead. It is only fair to say that we are doing a better job of co-operating than ever before. Less and less we are exposing a vulnerable heel to the enemy arrows. We are getting a clearer vision of the marketing program which we have before us—that of bringing our products as near to the consumer as we can, in as nearly a finished state as possible, and in a controlled volume to provide bargaining power. As fast as we understand that to part with our product before it reaches the user is to defeat the purpose of our movement we become absolutely invulnerable. Nobody can hurt us when we view the Farmers Union program in that light. We are no longer concerned as to the first price at the point of farm delivery, but with the final price where our product goes into use. We are not combined to compel the competitive handler to raise his local price. We are organized to influence and control the final price, and that for the account of the producer. The co-operative way is our only hope. It pays.

Our invoice on July first 1928, was a little over \$7000.00. Elevator and equipment, buildings and office and fixtures about \$11000.00. We have \$8700.00 paid up stock. Indexed business \$7000.00. We are very proud of this and with very loyal stock holders and customers we have been able to do an average of \$7500.00 of business each year.

LOST SPRINGS BUSINESS IS GAINING

Manager A. W. Peterson, of Lost Springs, was in Salina a few days ago and made this office an appreciated call. He has been manager there for the past year and a half, and reports their business and condition slowly improving. Their wheat crop was rather light and a considerable part of it is being held on the farms, so that their wheat handlings are rather small so far this season. They have shown some profits, however. They are handicapped by lack of adequate capital, but are carrying on pretty well.

Mr. Peterson expressed the hope that himself and several others from his station would be able to attend the Marysville convention.

A billion or two years ago eight globes of molten matter were thrown spinning into cold space. One became our "earth;" two revolve between us and the sun and five beyond us—Henshaw Ward.

ADVANTAGES OF AN INTENSE CAMPAIGN

Some are bawling the fact that people are wrought up over the coming election. It involves individuals in arguments, it causes quarrels. Churches are drawn into the discussion. Farm organizations cannot keep themselves out of it. Timid souls find it very unpleasant. But why? Ought not we to take seriously the obligations of government, and to discuss fully, even if we get "hot up" in the process, all issues involved in any given campaign?

There is nothing so dangerous in a democracy as apathy on the part of electors. Nothing is so apt to stimulate honest administration and secure the passage of fair and just laws as an intense political campaign in which a great many voters take a stand independent of party, and in which the final victory is by a narrow margin. Party leaders are in such a case fully aware that if they are to retain control, it must be by effective government and not by the distribution of "pork" and patronage. We have shed tears in recent elections because folks did not vote. This year we are shedding them because people are somewhat excited over the issues, even though that insures that they will vote. More, the interest taken in this campaign makes it sure that the boys and girls of today are going to have a deep and lasting interest in politics in the future. They have listened to the arguments offered and the pledges made, and many of them will follow the arguments are proven true or false and the way in which the pledges are redeemed or broken. A campaign of intense popular interest is a permanently valuable thing. It may be as disagreeable as housecleaning at the moment, but it is wholesome.

WITHOUT A FRIENDLY GOVERNMENT OUR TYPE OF AGRICULTURE IS DOOMED

Justice in matters of economics seems a small affair to the minds of many today. But whether or not this farm problem is settled along the lines of fairness and justice and according to the principles that built up our American commonwealth and have even evoked the success of those very ones who decry them when applied to the farmer will determine our national destiny and the future prosperity or ruin of our people.

Here is shown with tremendous emphasis the importance—the necessity to the farmer: of having a government friendly to him and endeavoring to deal justly with this problem. The same problem in the hands of his friends can be solved to the greater prosperity of both the farmer and the nation and along the lines of scientific and industrial progress but in the hands of his enemies it can only work out to his destruction and annihilation and the beginning of the decay of our people.

Numbers of farmers are not awake to the situation. Some are not interested in anything but their own farm operations. These are neglecting the selling end of their business—the most important part—over which they now have no control, in which respect they stand alone among our basic industries. Others do not understand or but partially grasp the economics of the situation. They are easily misled by their enemies—terrified by false statements and confused by partial truths so twisted out of their real relationship as to seem to prove the opposite of what their own signs signify. The foes of farm relief have relied on playing on the ignorance of farmers more than anything else. The conservatism and independence of the farmer is admirable but no class has ever shown such opposition to an effort to better themselves to help themselves to better prices and better living conditions as the farmer. A large part of this is because of different farm conditions during the boyhood and youth of our older farmers—they do not realize

the difference in the situation of today. Imagine labor holding back from joining in an attempt to secure for it better wages! Imagine an industry indifferent to an attempt to gain for it a higher tariff! Many farmers have not yet learned to think in terms of group welfare and betterment—they are unconscious there is such a thing. If they persist in selfish and retrograde individuality this individuality itself will be taken from them. They can only survive through intelligent group activity and fighting for group economic betterment.

Other farmers feel safe themselves and are indifferent in the face of the present situation—some of them even complacent. More favored than their fellows by exceptional circumstances, inheritance, or pre-war conditions, they feel strong enough to stand and even to profit by the misfortune of their less fortunate neighbors. Forcible sales of land and stock offer bargain. These should not deceive themselves. The farmers who without loss can resist the tide of industrial farming, if ever it sweeps the country, will be but a handful. It will mean, first, lower grain prices than at present. No farmer will prosper in the face of its cut throat competition. It will mean a renewal of the methods by which the trusts squeezed out and bought out at a low figure their small competitors. The case of the individual farmer who hopes to benefit by present conditions will be like "he who takes the sword shall perish by the sword."

The farmers dare not undertake this menace. In Des Moines last year, a syndicate of eastern and western capital with a capitalization of \$4,000,000.00 was formed for buying up distressed land. At one point in Iowa, there is said to be a block of thirty-seven farms acquired by an eastern corporation. So much for Iowa, one of our oldest and strongest agricultural states. In South Bend, Indiana, a large banking house is said to be going out of business engaged in chain farming. Thomas Campbell is declaring that industrial farming offers the greatest chance for a rift of any business in the immediate future (of course he means granted present conditions continue). Do you think capital is going to neglect such an opportunity or fail to do everything possible to push towards seizing on and realizing it?

SOME NEWSPAPERS WANT GOOD ROADS ON THIS ACCOUNT

The Kansas Highway Bureau, a department of the Kansas Chamber of Commerce, is devoting its whole time to promoting the proposed constitutional amendments. This is perfectly legitimate, as is also the payment of the costs of the campaign by the Chambers of Commerce in the larger cities—Wichita, Hutchinson, Topeka, Kansas City, Salina, and a few others. The program of road building is designed to serve the cities at the expense of the smaller communities, or at least it so works out.

Recently the Bureau sent out a letter to publishers in Kansas urging them to give the fullest support to the amendments through their columns. Here is a paragraph which might explain why some newspapers are such enthusiasts for the amendments:

"It seems to me that these highway amendments are vital to the very survival of all the communities in Kansas. It certainly will be admitted that good roads would bring many hundreds of dollars of additional advertising during the holiday season alone, and when the additional benefits to be derived during the balance of the year are being considered, it would seem that every publisher should support these proposals, both in his own interest and for the benefit of his advertisers, who suffer with him when roads are bad."

Afraid of Nothing.—"Nurse, if you can't keep the children quiet, send them to me and I will sing to them." "But I have tried threatening them with that, Mr. am."—Lustige Zeitung (Colonge).

THE SCHOOL CODE COMMISSION REPORTS

The last regular session of the Kansas Legislature created a School Code Commission of seven members, "for the purpose of clarifying, revising and codifying the school laws of the state." Mr. G. H. Lamb, of Yates Center, is chairman, and Prof. C. E. Rarick, of Hays is secretary.

The commission has gone extensively into the whole question of Kansas schools—type, location, support, teachers, etc., and is issuing its report. The first of the three volumes of the report has been issued, and the next is promised within 30 days. This volume devotes 20 of its 88 pages to the financial problem, and seeks other sources of income than property tax. It also discusses the problem of inequality of expenditure for different districts, which has a distinct bearing upon educational opportunity.

As a result of this report the coming session of the State Teachers Association will discuss a resolution dealing with finance, its sources and distribution. There is a conviction in some quarters that those in charge of our schools have become promoters of an educational enterprise rather than education of children. They are obsessed with the idea that extensive physical properties mean expansive mental and spiritual opportunities. That big buildings make big schools. Someone has characterized the vast expenditure of funds during the past decade as "Sanctified Squander." Perhaps that attitude is extreme and unjustified, but doubtless some crimes of building promotion have been done in the name of education.

This report of the Code Commission, however, bears all of the earmarks of an earnest and careful study of the educational problem in Kansas, and of an honest attempt to adjust our schools and the laws which govern them to meet that problem in the best possible way. The report will be of great value to the legislature when it next convenes, and to the Kansas public. The resolution to be discussed by the Teachers Association is as follows:

FINANCING EDUCATION.

The outstanding educational need in Kansas is reform in the methods of school support. Kansas does not need to raise money for her schools but in the interest of fairness to the taxpayer and justice to the child, money should in part be collected from sources not now utilized, such as income tax, luxury tax and gross production tax; and distributed on a sound budgetary basis that would guarantee equality of opportunity and elimination of waste.

His Master's Voice.—Friend (crying very luxuriously car)—"But you don't mean to tell me you bought it just to satisfy a whim of your wife's?" The other (sadly)—"Ah, you don't know her, old man. She's got a whim of iron."—Humorist (London).

He Could Go

"Honey," said the colored suitor, "when we gits married you ain't gwine to give up a good job you has workin' for de white folks, is you?" "But ain't we gwine to have no honney-moon an' take a trip on the train somewhere?" "One of us might go, honey. Dey ain't a think holdin' me, but you got 'sponsibilities.'"—Selected.

Tell It to the Marines.—Of Sandino's original army of 1,200 men, 2,510 have now been killed or surrendered.—San Francisco paper.

Official Call for the Annual Meeting of the National Union, Farmers Educational and Co-Operative Union of America

TO THE MEMBERSHIP:

By authority vested in me and in keeping with the Constitution, I hereby call the delegates and members of the twenty-fourth annual session of the National Farmers Union to convene in the assembly room of the Albany Hotel in the city of Denver, Colorado, at 10 o'clock A. M. on Tuesday, November 20th, 1928; the same being the third Tuesday of the month and the date fixed by the Constitution for convening the annual meeting.

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

Fraternally,

C. S. BARRETT, President.

Attest:
A. C. DAVIS, Secretary.

NOTE: Delegates and visitors who desire to make reservations for hotel accommodations in advance please communicate with T. E. Howard, Secretary Colorado Farmers Union, 804 Bank Block, 17th St. Denver.

The True American

I'll cast my vote on election day
Let those who will their greed obey
And look with scorn upon me when
I cast my vote for righteous men,
Let those who will refuse to heed
Their Country's call in time of need;
Let those who will refuse to spend
One little hour their aid to lend.

A priceless heritage have I
In this great Land where FREEDOMS sky
Is decked with stars of Hope and Trust
Forbid that I should sink so low
And men strive for the Right and Just!
As not to feel and not to know
The debt I owe to those brave souls
Whose sufferings wrought for me the polls.

I'll keep the faith with those who served
In three great wars and thus preserved
For me the rights that I enjoy,
And right to live without annoy.
And when election day draws nigh
Can I my Country's plea deny?
I'll not at home complaining sit;
God helping me, I'll do my bit.

FRANK HORRELL,
Vineland, Kansas.

HISTORY ANDERSON COUNTY F. U. BUSINESS ASSOCIATION

(By one who has watched it grow)
The History of Anderson County Farmers Union Business Association, by one who has watched it grow.

In June, 1921, C. E. Henderson and H. B. Whitaker started out to get stock subscriptions for to buy the Lone Elm Elevator. Now this being more of a dairy country than a grain country it was not an easy task but never the less they succeeded, and in July the Farmers Union took over with about \$3500.00 worth of stock sold. The cost of Elevator being \$7500.00 with warehouses and coal bins. Well we had to have some of that money to do business on. We bought another mill for custom grinding (a little wheat then) shipped in some coal and feed and started out.

In the early winter we built an office building, put in a new set of scales with registering beam. The next spring we sold some more stock and got some more money to do business on. We also added farm machinery and repairs, went to buying cream, eggs and poultry. We bought a small mill the next fall for grinding chop and our mill business grew so that about three years ago we bought another mill for custom grinding and we found that it paid so well that a little over a year ago we bought a Hammer mill and stationary engine put in a mixer and at the present time are making dairy feed,

chick starter and laying mash that is second to none.

Our invoice on July first 1928, was a little over \$7000.00. Elevator and equipment, buildings and office and fixtures about \$11000.00. We have \$8700.00 paid up stock. Indexed business \$7000.00. We are very proud of this and with very loyal stock holders and customers we have been able to do an average of \$7500.00 of business each year.

LOST SPRINGS BUSINESS IS GAINING

Manager A. W. Peterson, of Lost Springs, was in Salina a few days ago and made this office an appreciated call. He has been manager there for the past year and a half, and reports their business and condition slowly improving. Their wheat crop was rather light and a considerable part of it is being held on the farms, so that their wheat handlings are rather small so far this season. They have shown some profits, however. They are handicapped by lack of adequate capital, but are carrying on pretty well.

Mr. Peterson expressed the hope that himself and several others from his station would be able to attend the Marysville convention.

A billion or two years ago eight globes of molten matter were thrown spinning into cold space. One became our "earth;" two revolve between us and the sun and five beyond us—Henshaw Ward.

Co-operation

Is the only Salvation for producers in
competing with Big Business in
its modern-day program
of mergers and con-
solidations.

Co-operate with the
**Farmers Union Co-
operative Creamery**
Kansas City, Missouri

1928 CONVENTION

Farmers Union Jobbing Association

Was organized to serve the Farmers Union business institutions, and if you are not using this service; you are retarding its growth and are missing an opportunity to build a great organization.

We are equipped to handle your grain; to sell you feeds and flour, twine and coal; in fact any commodity handled for the Farmers Union institutions.

We certainly appreciate your past business, and hope to merit your future business.

W. E. WITHAM, Secy-Mgr.

ATTENTION DIRECTORS and MANAGERS

The surest way to prevent your business from falling into the hands of the Receiver is to have your records audited semi-annually by

**The Farmers Union
Auditing Assn.**
Bonded Public Accountants

Head Office--
Farmers Union Insurance Bldg.
Salina, Kansas

Thos. B. Dunn,
Manager

A Record of Performance

When a business grows out of proportion with its surroundings, it must be going ahead on its MERITS.

The business of this firm is doing just that, for with an increase of business and receipts on the Kansas City Stock Yards amounting to Five per cent for the first seven months of 1928 over a like period in 1927, the business of the Farmers Union Live Stock Commission, during the same period of time, increased Fifteen per cent. While showing this splendid increase over last year, this business is being handled at a very great reduction of expense.

No one man or small group of men can rightly take credit for this fine achievement. It is the inevitable result of intelligent CO-OPERATION practiced all along the line and applied to every phase of production and marketing of live stock.

It is a UNION of effort among FARMERS that has made it possible to market live stock CO-OPERATIVELY in such a way that the Farmers themselves can share in the profits made by

THEIR OWN CO-OPERATIVE MARKETING FIRM.

**Farmers Union Live Stock
Commission**
Kansas City, Mo.