



THE KANSAS UNION FARMER

Organization

Education

Co-operation



VOLUME XXIII

SALINA, KANSAS, THURSDAY, OCTOBER 16, 1930

NUMBER 9

A GRADUATED INCOME TAX IS AN HONEST TAX

Many Cooperative Marketing Agencies Developed

Necessary Readjustment to Be as Considerate as Possible of Existing Agencies

Utica, New York—

What is being done under the Agricultural Marketing Act to help solve the farm problem was described by Mr. C. C. Teague, Member, Federal Farm Board, in an address prepared for delivery today (noon, Wednesday, October 15, 1930), before a farmers' meeting at Utica, New York. Accomplishments to date in aiding farmers to develop cooperative agencies for the marketing of their products, he said, are many and beyond his expectation in the time since the task was undertaken, July 15, 1929.

Some of the fundamentals "becoming even more clear to the Board with experience," Mr. Teague said, are the following:

1. That all of the problems of agriculture will never be solved by legislation.
2. That stabilization corporations to deal in surpluses are only warranted in cases of emergency and must be approached with the utmost care or more harm may be done than good.
3. That the law of supply and demand cannot be lightly set aside.
4. That the greatest assistance to agriculture that can come from Federal and state aid is the gradual development of a system of grower-owned and controlled cooperative marketing.

Development of cooperatives cannot be accomplished, Mr. Teague explained, without some interference with existing agencies, but he expressed the hope that the necessary readjustment "may be brought about with as much consideration for existing agencies and investments as possible."

THE WEEK WITH OUR STATE LEADERS

Among other places visited during the past week, C. A. Ward, President of the Kansas Farmers Union, spoke before the managers of the various Union Oil Cooperatives at Kansas City Tuesday afternoon, October 7th.

He attended the banquet of this organization in the evening. Thursday night, Mr. Ward spoke at a Farmers Union local meeting at the Buffalo Valley schoolhouse, ten miles northwest of Concordia. Meeting at Lebanon was attended Monday night, R. L. (Dick) Schofield, filling the situation nicely in this place and in all probability the membership in that vicinity will be increased materially.

Saturday night, at Phillipsburg, Mr. Ward spoke to a group which met at the courthouse. In regard to this meeting, Mr. Ward said:

"Phillips County, like a lot of other sections, has had its troubles but it is to be hoped that these good people will again align themselves in a definite way with our program."

On Tuesday, October 14th, Mr. Ward addressed the Convention of the Missouri Farmers Union at Grant City, Missouri. Wednesday noon, October 15th, he spoke over a national radio hook-up, from a Chicago broadcasting station.

The weekly Farmers Union Hour which is broadcast every Friday evening at eight o'clock over station WIBW, Topeka, will have Mr. Ward as principal speaker on the program of October 17th. Saturday, October 18th, he will address the Women's Progressive Farm Association, at Osborne.

On October 6th and 7th Mr. A. M. Kinney, State Secretary, attended the meetings of the Boards of the Farmers Union Jobbing Association and the Wheat Pool, in Kansas City. The latter meeting with the Board of the Wheat Pool was called for the purpose of discussing the consolidation of the two organizations.

Friday night, October 10th, Mr. Kinney attended a meeting at Huron of the directors of the Huron Farmers Union Business Association.

During the week of October 13th, Mr. Kinney attended a number of Farmers Union meetings in Cloud County. Monday, October 20th, he will be present at the Board meeting of the Farmers Union Livestock Commission Company, in Kansas City.

Seed from registered alfalfa fields averages at least \$6 more in selling price than common seed. Why not see your county agent and get started in growing certified seed?

YOU DO NOT HAVE TO BORROW FROM YOUR CAPITAL TO PAY AN INCOME TAX BUT THAT IS WHAT THE FARMERS HAVE BEEN DOING FOR YEARS WHEN THEY PAID THEIR PROPERTY TAX. PROPERTY IS ASSESSED AT THE BEGINNING OF THE YEAR AND MUST BE PAID REGARDLESS OF PROFITS MADE. INCOME TAX IS ASSESSED AT THE END OF THE YEAR AND IS BASED ON ACTUAL INCOME.

THE INCOME TAX EXPLAINED

There are two ways to levy general taxes. The old method, long in use, is to levy the tax on the valuation, or assessment, of property. This is called the property tax, or general property tax. The new and modern method is to levy the tax on income. This is called the income tax. This method secures taxes from many wealthy people who largely escape taxation under the property tax by reason of having little or no tangible property.

We will illustrate the differences between these two tax systems by figuring the taxes of a man owning a residence in a city, also a store, also \$30,000 in public utility stocks, also a farm. We will figure only the state tax, and not take into account the tax for township, city, schools and county, because the income tax now generally proposed in Kansas applies only to the state tax. However if it works well in raising state revenues, as it has done in other states, no doubt, the income tax will be extended to cover other taxes now raised by the property tax system.

Under the present property tax system the assessor lists this tax-payer's property, say, as follows:

Residence	\$ 5,000.00
Store and goods	13,000.00
Public Utility Stocks not listed because hid in the bank safety box, or transferred to some other state, or assigned to some relative, friend, or agent.	
Farm	12,000.00
Total Assessment	30,000.00
State tax figured at the present rate of 2 mills on the \$1.00	.002
Total property tax for State	\$ 60.00

Now we will explain, in a general way, how this man's tax would be figured under an income tax. There are 5 terms we must understand. By Gross Income is meant total receipts. In case of the store it means the sale price for the year less the cost price. In case of the stocks it means the 6 per cent interest on the \$30,000 of stocks. In case of the farm it means the receipts from sales of cattle, hogs, chickens, corn, wheat, eggs, cream, and all other products raised on the farm, and profits on products bought and sold, and receipts for labor done for others. Expenses refer to business expenses—not living or family expenses. Expenses in case of the store mean clerk hire, fuel, light, insurance, freight, drayage, interest, repairs, etc. Expenses in case of the farm mean cost of hired labor, feed bought, insurance, repairs, implements, gas and oil for machinery or farm truck, etc. Net Income is Gross Income less Expense. The income tax concerns business only, hence the residence is not counted as it produces no income. Exemption means the legal allowance of income for living or family expenses. Taxable Income means Net Income less Exemption, and is the amount which multiplied by the rate of tax gives the income tax of 1 per cent on the 1st \$1,000 of Taxable Income, 3 per cent on the next \$2,000, and 5 per cent on the balance.

	Residence	Store	Stocks	Farm	Total
Gross Income	00	\$14,000	\$1,800	\$4,000	
Expenses	00	\$11,800	00	\$3,500	
Net Income	00	\$ 2,200	\$1,800	\$ 500	\$4,500
Exemption for married man or family					\$1,000
Taxable Income					\$3,500
Income tax @ 1 per cent on 1st \$1,000			\$10		
Income tax @ 3 per cent on next 2,000			60		
Income tax @ 5 per cent on balance 500			25		
Total graduated income tax for State					\$95

England has used the income tax successfully for 75 years. But it is comparatively new in America. Wisconsin enacted an income tax in 1911. The United States adopted the income tax in 1913. It has proven wonderfully successful, and now raises over 2 billion dollars tax per year, very largely from the wealthy, who have become agreeably reconciled to the tax. Over half of this vast sum of tax money is paid by intangible wealth that very largely escapes taxation under the property tax system. Eighteen states now have an income tax to relieve farm and city real estate from the burdens of the property tax. It is the coming tax.

A lot of misinformation is being broadcast now to make people believe the administration of an income tax system is troublesome and costly. Most any citizen can soon learn to make out an income tax report in a half day during the slack season in January or February, and have it ready or partially ready for the assessor in March. The Tax Code Commission after investigation states (Report, Pg. 23) that the cost of administration of property taxes averages about 2½ per cent, and of state income taxes about 2 per cent.

Political economists are all agreed in favor of the income tax. "Ability to pay" is the recognized principle upon which a tax system should be based. The property tax system fails to measure ability to pay. It taxes unprofitable property at the same rate as profitable property. Its tax is the same in adversity as in prosperity. It fails to collect taxes from countless billions of intangible property. The income tax collects taxes from all in proportion to profits, and completely measures ability to pay taxes.

GEORGE AND JOHN

(John drops in on George to listen to Amos n' Andy over George's new radio, while their wives are doing the supper dishes.)

They get into a knock-down and drag-out argument over taxes.

And if you pay taxes, you'll be interested in finding out what happens.)

John: I see here in the paper that it looks like the income tax amendment to the constitution is going to carry.

George: It does, huh? Well, I'm against it.

John: Why, George?

George: I don't think we should give the legislature power to pass an income tax law.

John: They have that power now, whether you like it or not.

George: They do? Are you sure?

John: Without changing one letter in our constitution, the next legislature could pass a flat income tax law, either on individuals, or on corporations, or both.

George: Why, I never knew that!

John: Get posted, big boy, get posted. Even if this amendment should be licked, they could pass a law taking a flat per cent of your income, and mine, the same per cent of income from millionaires and bricklayers and farmers,—if they wanted to.

George: But that wouldn't be fair! I only make about \$2,000 a year, and most of it goes to keep my kids in school. They oughtn't to take the same per cent of my income as they would from some bird that is making more money than he can spend!

John: Exactly. Then get out and vote "Yes" on this amendment.

George: Why?

John: Because it gives the legislature the power to make a graduated income tax law—one which either taxes the man with a modest income at a lower per cent, or exempts you entirely, if they want to.

George: But can't they do this without changing the constitution?

John: Nope, and that's the whole point—as the constitution stands now it would have to be a flat per cent of everyone's income,—rich and poor alike.

George: Well, it's sure a funny thing. I was talking to Fred Richman about it yesterday, and he didn't say a thing about all that. He's dead against this amendment. He said he's gone into it, and made a special study of it, and it was all wrong.

John: You can bet he has.

George: Well, I figure Richman ought to know. He's a hard-headed conservative fellow, careful with his money. Probably has \$30,000 a year—could buy or sell us and never feel it.

John: Wonder how much taxes Richman pays now?

George: Well, I couldn't guess. He's got a mighty fine house and car.

John: I'll bet you pay more than he does.

George: Why, how can you figure that?

John: You've got your store, and your stock of goods, and the lot it's on, and your little home. O'together they're valued at about twice what Richman's house and car are assessed for, wouldn't you think?

George: Easy that much.

John: Now, you make your money off your store, and you pay taxes on that. Where does Richman get his income from?

George: Well, he's a pretty wise old bird. Most of it's soaked away in municipal bonds, although I understand he has two or three hundred shares of General Motors.

John: Does he pay taxes on it?

George (laughing): Not old Fred. They're all down in his lock-box at the bank, where the assessor can't see them.

John: Yet Richman has a boy in the state university, and a girl here in high school and another boy that's still in the grades. And you think it's a joke that he pays only half as much in taxes to support those schools as you do, and you haven't any children at all!

George: Well, old kid, I've got to go, but don't think you've convinced me. I'm going to read up on this thing, and come back tomorrow night loaded for bear.

GEORGE AND JOHN—II

(The next night)

George: Now John, about this state income tax business. I can see how it might relieve the taxes on my store and my home, but I sure can't see why you'd be for it. You can't see why you'd be for it, can you? And an income tax would sure hit you, wouldn't it?

John: Probably. I make about four thousand a year. But it wouldn't hit me hard, and I really should pay more than I do.

George: Come on, now, nobody likes to pay taxes!

John: No, but sometimes I'm ashamed I don't pay more. You know my father died about fifteen years ago. I was eighteen and my brother was twenty. He left us an estate of about \$10,000—all we had in the world. So my brother and I had a talk. I was crazy to go to college, and he was tired of school. He kept the farm which was worth about \$5,000, and I took the \$5,000 in cash and went four years to college, and then two years more in law school. When I finished there was just enough left to make a year's payment on the home I bought, and help me over the first lean year of practicing law. Now I'm making a comfortable living for my wife and two kids,—about twice what my brother makes on the farm, although he's a good farmer and works hard. The other day they were trying to raise the assessment on his land, and he came to me to help straighten it out. And I discovered he was paying about five times the taxes I am, although I make twice the money he does.

George: Had you been fudging on your assessment?

John: Not a bit of it—I declare everything I own. The trouble is that my brother makes his money off his farm which is visible property and bears all the load of taxes, while I mine off my law education, which isn't taxed, as the law now stands.

George: Hold on a minute, John, the farmers aren't for that! They have trouble enough as it is! They don't want a tax which will take away a share of their profits in the few years when they do succeed in making some money!

John: Some more of Fred Richman's stuff, isn't it?

George: Well, he did say something about it.

John: I'll bet he didn't mention the fact that the money from this income tax would help lighten the taxes on land and improvements year in and year out. That heavy tax is what

(Continued on page 2)

Farmers Union a Militant Organization

F. U. Mutual Life Ins. Co. Places Reserves Created by Farmers Union at Farmers' Disposal—Rural Mortality Rate Less Than Urban

(Radio speech delivered by Rex Lear, State Manager, F. U. Mutual Life Insurance Company, over WIBW, Topeka, October 3rd.)

We speak to you tonight through the courtesy of this station, and the desire of the Capper Publications to give the farm organizations of this state an opportunity to present their views, their hopes, and ambitions.

As a member of the Farmers Union, I naturally consider it the best farm organization in the United States. I say so because I think from the farmer's standpoint, it can be proven so. I would not speak disparagingly of any farm organization. They are engaged jointly with us in a great cause.

The history and background of the Farmers Union is a substantial foundation on which to build for the future. The scope of its area, the extent of its membership, mark it as the outstanding farm organization. There are very few people who belong to the Farmers Union for the social life it develops, or because it is the place to go to. Because of its depth and character, men belong. The man who joins the Farmers Union does so because he means to roll up his sleeves and do something about it. We are a militant organization, that deals with things with bare hands. Sometimes we have been termed radical. A radical has been defined as a chap who knows what he is entitled to and has the courage and guts to go get it. With that definition, we are a radical organization.

I wish it were possible for you, my city listeners, to visit the homes of our membership. Homes that sit on the hills, nestle in the valleys, perch on the wind-swept plains of this country. I wish you could see the hopes, share the disappointments and burdens, see the struggles to reach the goals of those farm kids. Much of their future happiness or misery depends upon the success or failure of the Farmers Union to ward off the dangers that today threaten the very existence of those homes, the danger of organized heartless capital, unscrupulous politicians, corporation farming, etc.

We feel that we are making headway. With our co-operative ideas, we have fought our way into the marketing places. In spite of bitter opposition, we go to market and we have made an impression that has won the respect of everyone in this country, be he friend or foe.

We have placed on the books, something over 200 million dollars property insurance that covers the homes that house our folk.

The farmers generally are beginning to learn that if they ever reach their goal of cost of production for the products that they raise, it will be necessary that they gain control of their own finances and their own credit. For that reason, I am going to discuss the subject of life insurance, as it is one of the principal parts of the Farmers Union program, as well as the surest and safest means of finally developing a sound financial program for agriculture.

After a thorough investigation, the officers of the Farmers Union found that the life insurance premiums paid by the farmers were to a large extent going to the eastern companies and that the reserves created by these premiums were used largely in financing business other than agriculture.

A small part of the reserves, of course, comes back in the form of farm loans on farm lands, but only a very small part.

In order to place the reserves created by your life insurance premiums at the disposal of the farmers, to be used in their interests alone, the Farmers Union Mutual Life Insurance Company was organized.

There is over twenty millions of dollars sent out of this state yearly in life insurance premiums. If this money were put into premiums in our own life insurance company, we would have the largest convention ever held in Kansas. COME AND BOOST FOR A BIGGER AND BETTER KANSAS FARMERS UNION.

(Continued on page 2)

The Farmers Union State Convention to be held at McPherson, Oct. 28-29-30 and 31st will be a wonderful meeting and we hope that every business association and every Farmers Union local in the state will be represented there. If your delegate has not been elected yet, please get busy and call a meeting and have him elected. McPherson is centrally located and with good roads in every direction we should have the largest convention ever held in Kansas. COME AND BOOST FOR A BIGGER AND BETTER KANSAS FARMERS UNION.

AN APPEAL TO LOCAL SECRETARIES

We know that there are several local secretaries who have collected dues from members and who have not forwarded these dues to the state office. We have one more vote in the next National meeting than we had last year, and if the local secretaries will forward at once the dues which they have on hand, we will have two extra votes this year. Won't you please send in this money?

MONKEY FOOD AND MONKEY BUSINESS

By A. M. KINNEY

(Continued from Last Week)



"Until they gained the packers' ears."

They saw the farmers taxed by laws, Caught in the gamblers' greedy paws; Saw middlemen who lived like kings On profits made from farmers' things. Saw mortgages like blankets spread Upon the land; saw farmers bled By every kind of wicked graft Protected by the legal craft.

They noted everywhere they went The farmers patched, and worn and bent Toiling hard from sun to sun At tasks which never were quite done; They saw that on the farmers' bread The butter was quite thinly spread; "Ha, Ha," they laughed, "We'll institute A greasy butter substitute."

So to the packing house they strayed And there around the plant they stayed Until they gained the packers' ears; And told them then with knowing leers, Of all the copra they had stored; And if the packers bought this hoard Of monkey food, although unclean, And made some oleomargarine, The farmers then would buy and eat Instead of butter, this vile cheat.

The packers heeded their advice; And sold this stuff at lesser price Than farmers got for good sweet cream; And now a fast increasing stream Of copra oil from rotten nuts Prepared in filthy negro huts, Is crowding honest butter out; And is the cause without a doubt Of one more surplus farmers' crop; And if the farmers do not stop Buying this filthy monkey food, They should be told in language rude To chase themselves when heard to blat About the price of butter fat.

(To be continued)

THE KANSAS UNION FARMER

Published every Thursday at Salina, Kansas, by THE KANSAS BRANCH OF THE FARMERS EDUCATIONAL & CO-OPERATIVE UNION, 119 South Seventh Street.

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

Acceptance for Mailing at Special Rate of Postage Provided for in Section 1102, Act of October 3, 1917. Authorized July 30, 1918.

A. M. Kinney Editor and Manager
Mary Riley Assistant Editor
Subscription Price, Per Year.....\$1.00

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

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

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

NATIONAL OFFICERS

C. E. Huff, President Salina, Kansas
Joe Atkins, Vice President Weisington Springs, South Dakota
Jas. O'Shea, Secretary Roberts, Montana

BOARD OF DIRECTORS

C. C. Talbot, Chairman Jamestown, North Dakota
L. A. Chambers El Reno, Oklahoma
Chas. Rogers Indianola, Iowa
T. E. Howard Denver, Colorado
Emil Becker Clarks, Nebraska

KANSAS OFFICIALS

C. A. Ward, President Salina, Kansas
W. P. Lambertson, Vice President Fairview, Kansas
A. M. Kinney, Secretary-Treasurer Salina, Kansas
H. B. Whitaker, Conductor Emporia, Kansas
M. V. Gates, Doorkeeper Logan, Kansas

DIRECTORS

Rex Lear Stafford, Kansas
J. C. Gregory Osborne, Kansas
H. B. Whitaker Emporia, Kansas
Carl E. Clark McPherson, Kansas
R. D. Samuelson Olsburg, Kansas

FARMERS UNION JOBBING ASSOCIATION—1146 Board of Trade Bldg., Kansas City, Mo., 915 United Life Bldg., Kansas; 1004 Corby, Bldg., St. Joseph, Mo.

FARMERS UNION CO-OPERATIVE PRODUCE ASSOCIATION—201 Oak St. Kansas City, Missouri.

FARMERS UNION LIVE STOCK COMMISSION—400-3-10 Live Stock Exchange Bldg., Kansas City, Missouri; Live Stock Exchange Bldg., Wichita, Kansas.

FARMERS UNION MUTUAL INSURANCE CO.—Room 202 Farmers Union Bldg., Salina, Kansas.

FARMERS UNION AUDITING ASSOCIATION—Room 308 Farmers Union Bldg., Thomas B. Dunn, Salina, Kansas.

KANSAS UNION FARMER—Salina, Kansas, Room 208, Farmers Union Bldg.

FARMERS UNION MANAGERS ASSOCIATION

C. B. Thowe President
T. C. Bidwell Secretary

SALINA, KANSAS, THURSDAY, OCTOBER 16, 1930

BEEFSTEAKS FOR CHINAMEN

A Correspondent Uses a Unique Text to Expose the Fallacy That American Prosperity Depends on Foreign Markets

One of "Labor's" good friends in New Mexico sends the following comment on the much-talked-of foreign markets:

"Our cattle men out here are confronted with a problem that is very hard for them to solve. It is: 'How much beefsteak will a Chinaman eat who is working for 25 cents a day, when beefsteak is selling at 40 cents a pound?'

"This is hard to solve because it runs into such small fractions. The home market problem is easier, as so many of our people are out of work, and of course not eating beefsteaks."

It would be hard to find a shorter or more complete exposure of the doctrine that the woes of American farmers and workers must be cured by some far off opening of "foreign markets." Doubtless the Chinaman would like beef, and wheat bread, too—but how will he buy it on his present wage—or on two or three times his present wage?

The conservative estimates of the American Federation of Labor show that at least 3,600,000 workers in this country are idle. Give these people work, at decent wages; and they will buy more goods and foods than can be sold to all the 400,000,000 people of China.

Foreign markets have their uses and values, of course; but ninety per cent of the cure for our economic ills in this country lies in our own hands. Pay wages that will enable workers to use the goods they make, and the unemployment spectre will vanish.—Labor.

AN ASTOUNDING SITUATION

Last year the surplus of dairy products had increased to a point where the United States, so far as dairy products were concerned, was on an export basis for the first time. Consequently this chief factor, together with the general depreciation in the price of all farm commodities, sent prices on dairy products on a down-hill toboggan. The extended drought decreased production this year materially and, therefore, as the surplus gradually disappeared the price of butterfat has increased, but even yet there is much room for improvement as every dairyman knows.

In talking with a number of dairy authorities a few days ago, I asked how the consumption of oleomargarine by farmers compared with the consumption of butter and one of them replied that there was 20% more oleomargarine used than butter. If such is the case, then have farmers much right to complain about the price of butter or butterfat which they have to sell? If, in every farm home, butter was eaten instead of "oleo" how quickly the price of milk and its products would change. Certainly it is an astounding situation when farmers will market butterfat and then buy some other product that tends to decrease the price of the product, the income from which they expect to afford a means of living. From this time forward, we hope you will resolve to eat more butter, not alone for the reason that it will increase the price of butter, but because it is by far a better food than substitutes. Butter is a food that cannot be replaced for children.

If we are to make a movement of this kind successful, then we must depend on the cooperation of every farmer to use butter instead of substitutes. How much the farmers can accomplish for themselves if they only really cooperate—not one, but all.—Missouri Farmer.

THE INSURANCE CORNER

By CHARLES A. BROOM, Secretary

Our automobile and mercantile company are asking for more business so we must ask our agents and members to produce more of this class of business, or perhaps we will not be able to retain our present reputation. Let's have a lot more of these classes of risk.

The time of our state Convention at McPherson is drawing near and we hope as many of our agents and also members of the Union will be there as possible. This is a wonderful opportunity to get together and mingle with the other, and get a line on what the State Union and its statewide activities are doing. Let's all be there.

We hope to be able to get together with our agents and other interested folks a time or two at some time during the three days and discuss our problems and how to meet them. We hope all our agents will be there as we feel that this is a wonderful chance to discuss the things that are bothering you most, and get them straightened out so we can go forward in our efforts to aid our members so that we make this the biggest thing of its kind in Kansas.

THE PRESIDENT'S COLUMN

C. A. WARD

Perhaps the best schooling one may receive is the many contacts we form in going from place to place and the information received through these contacts. As your President, I have traveled more than 30,000 miles going about to and fro over the state during the past 10 months. Of course, the major portion of my meetings have been with our own people and the farmers. But, I have talked to a good many groups from our towns and cities and had I the capacity I should indeed be an agency of knowledge. With me, apparently much is lost as I can only remember and retain a limited amount of this information.

Permit me to say that I have no apologies to make for the many thousands of our farmers and their families in this state. Their surroundings and environment is such as to foster and promote the proper balance with reference to the many and varied problems of life. In addition to the surroundings and environment rural life has many advantages to offer over that which the common classes of our cities receive from their contacts. Farm homes and country life has always been and shall continue to be the foundation forces from which we may expect our very best citizenship.

It is universally acknowledged that its beginning in an humble way out on the plains where sod houses used to be the abiding place, or from some log cabin along a winding stream somewhere in the woods.

We are evolving. We are going through a period of readjustment. No one can truthfully foretell or prophesy what the future years may bring forth. In no period of our natural history has so many changes been brought about and in many instances so abruptly as has come to us through the last decade or so. During this period, the farmers of this country have suffered a loss in numbers of some 4,000,000. The national income has been reduced from something like 22% to less than 10%. The mortgage indebtedness on our agricultural lands has constantly been mounting. Agriculture has been all out of equality with industry and it is recognized, not only by the farmers of this country, but by the industrialists as well. Rural life is constantly being disturbed.

Perhaps the one great monster that has contributed more to the financial economic situation of the whole country is the monster of concentrated wealth or organized capital. The 30,000,000 people who reside on the American farms, in addition to the millions who occupy the common walks of life, should wake up to the fact, and that now, that we should organize and get together in behalf of self preservation, independence, liberty and justice and defend ourselves against the mighty encroaching enemy of organized wealth.

I have always contended that all great forward going movements should be self representative of the people who make up their ranks. Our Government is what it is because we have always been a democratic, a representative government. Our Farmers Union will forge ahead and render a real service, even to the last farmer out at the cross roads if we, as its members, keep it representative. Let the people rule.

As I go about from place to place, I am impressed with the loyalty and faith of our people. We are not going to give up the ship. The Kansas Farmers Union stands ready and in sympathy with the farmers of this country looking toward a solution to all these agricultural problems in order to bring some lasting and abiding help to the thousands of our people scattered throughout the length and breadth of the country.

Through these columns of the paper I have said many times that our first responsibility is to our own organization. We must preserve our own group at all hazards. The Farmers Union is non-sectarian and non-political and must always so remain. There is something fraternal about our organization and when we meet one of our members we know he is our brother.

Let us forget that we have keen, shrewd, selfish politicians who would distort our minds with a make believe that they are our friends and that we would get further with our program if we would cater to their selfish whims and suggestions.

Twenty-five years history of the Farmers Union have proved its worth. The foundations have been laid; bitter experiences have been encountered; but the morale of our membership is in a better condition today than ever before. My policy has always been to face facts as they are and when I go from place to place over the state, I find many groups who are discouraged and disheartened because of the failure at that place. These things cannot be altogether ignored, but, friends, we are forging ahead. Water that has gone over the dam should be forgotten. The all-important question is "Where do we go from here?"

I hope that our thoughts on all of these things will spur every Farmers Union member of this state into the battle line that we may grow and develop to the extent that our liberty, independence and freedom may be preserved.

Local, Counties and Business Groups, send your delegates to the state convention the last four days of this month. May we come together with open minds, with courage, backbone and stamina that we might be able to solve the problems and meet the issues face to face as they present themselves to us.

I hope we have the biggest, best and most worth while convention that the Kansas Farmers Union has yet enjoyed.

A GRADUATED INCOME TAX IS AN HONEST TAX

(Continued from page 1)

puts the farmer in the red. That tax goes on every year whether he makes money or shows a loss, and no one's had it to pay income tax who doesn't show a good profit. That's one tax the farmers won't ever have to go to the bank and mortgage their land to pay. That's why the heads of every big Kansas farm organization are all working for the income tax.

George: Then the bankers ought to be fighting this income tax.

John: As a matter of fact, the Kansas bankers' association endorsed the income tax at their last convention—pledged every member to work for the adoption of the amendment.

George: Well, it may be all right in theory, but it would cost more to collect it than would cost less to collect, dollar for dollar than our general property tax. Did you know that at least 3 cents out of every dollar we pay in property taxes goes to collect it, while up in Wisconsin, where they've had a state income tax for years, it costs only 2 cents on the dollar to collect?

George: Well, kid, I'll admit you've got me thinking, but you haven't sold me yet by a long shot. I've got to run along back to the Missus now, but I've got another war to shoot tomorrow night.

GEORGE AND JOHN—III.

George (switching off the radio): That's a dinger the boys are sure going good tonight. But kid, I've got you sold on this income tax. If the wealthy men of this state are fighting it, there must be some reason. And by gosh, we've got to consider them. If they'd leave Kansas we'd all be left flat.

John: They're not fighting it by a long shot. The wealthy men who make big money from an investment in visible property, and this is the vast majority of them in Kansas, are for it—tooth and toenail.

George: Why? John: Because they know it will relieve their property of the heavy general property tax. They know that the Wisconsin Manufacturers' Association has gone on record as endorsing it strongly, and that over in Missouri substantial business men—big property owners—are all back of it.

because they say it won't be used to relieve taxes on property.

George: That is a good laugh! At least both sides agree that if we do have an income tax it should be used to relieve property taxes.

John: So don't let Richman scare you on the subject of the legislature. Those high-stepping statesmen are ordinary plug, hard-headed guys like the rest of us. They'd be tickled to death if they could come home and show the voters a substantial tax cut.

George (rising): Well, kid, you've made a Christian out of me on this income tax business. I'm going out and plug for it. Where can I get some dope on it?

John: Might drop a line to the Kansas State Income Tax Association, No. 4 Aetna Building, Topeka. They have a little pamphlet called "George and John" that gives you part of the dope, and some other stuff besides.

And George—

George: Yeah?

John: You might send them a little check for the good of the cause. Hot air and enthusiasm won't pay postage and printers' bills, you know.

George (grinning, as he reaches for his check book): I knew there'd be a catch in it somewhere.

John: Talk it up among your friends and vote "Yes" on the Income Tax Amendment when you get behind the canvas curtain next November.

George: Trust me, kid, I'm sold!

FARMERS UNION A MILITANT ORGANIZATION

(Continued from page 1)

Just to give you an idea of how life insurance accumulates a vast amount of money in a few years' time, here are some figures taken from the National Underwriter report for the year 1929. New business written in 1929 was a little over twenty billion dollars. The total life insurance in force now exceeds one hundred seven billion dollars. The reserves deposited in state vaults are over 19 billions. This 19 billions represents the savings of policy holders. You see, legal reserve life insurance is a savings account.

Right now, I want to give you a concrete illustration of what could be done with your life insurance reserves in your own company if every farm family in Kansas would voluntarily take out a policy with the Farmers Union Mutual Life Insurance Company, and what the total reserves on this would amount to in ten years' time. Take the average policy on the twenty pay life plan and the average size policy of two thousand dollars. Estimating one hundred thousand farm families in Kansas, the total amount of this insurance would be two hundred fifty million dollars, and at the end of ten years, the total amount of reserves would be approximately thirty-seven million dollars.

A very large percent of the farm mortgages in this state are held by eastern life insurance companies, yet of recent years they have been gradually cutting down the amount of investment in farm lands and investing their reserves in securities foreign to agriculture.

I believe I have clearly shown you that there was a very good reason for the Farmers Union to enter the life insurance business. In organizing the Farmers Union Mutual Life Insurance Company, your Farmers Union organization decided to organize the company as a legal reserve plan. By being purely mutual the company belongs entirely to the policy holders. There is no capital stock, and each policy holder has a vote in the control of the affairs of the company. A policy holder with one thousand of insurance has the same vote as the policy holder with ten thousand of insurance, making the company absolutely democratic in every way.

The reserves are invested in farm mortgages, or in property belonging to the farmers, and these securities are required under the insurance laws of Iowa, where the company is incorporated to be carried on deposit in the insurance department in the state capitol building, and guarantee to every policy holder the fulfillment of his policy contract.

Each policy holder participates in the earnings of the company, in proportion to the amount of insurance he has in force. These earnings are paid back to the policy holders in the form of patronage dividends annually after the policy has been in force two years. In this way the farmer secures life insurance protection at farmer cost.

We write several different forms of policies to take care of the wants of anyone who is in need of life insurance. We are just as safe as any other old line company that is doing business today. It is your company, my company as all the farmers' company.

It is safe for everyone, for in union there is strength.

To be loyal is good Union business. I thank you.

NEIL C. DULANEY



Rex Lear, State Mgr. for the Farmers Union Mutual Life Insurance Company announces the appointment of Neil C. Dulaney of Winfield as fieldman for several counties in south central Kansas. Mr. Dulaney has disposed of his livestock and farm equipment and is moving to 719 East Ave., Winfield, Kans. With the help of a man from the home office Mr. Dulaney held a school for the local representatives in his territory, October 14, in Winfield, Kansas.

ANNUAL COUNTY CONVENTION

of the Osborne County W. P. F. A. will be held in the High School Auditorium, Osborne, Kansas, Saturday, October 18th, beginning at 10:00 a. m. Invocation—Rev. Cordery. Report of County Officers—Rev. Cordery. Question Box—(Any one having a question pertaining to the farm problem, please have it written on a slip of paper and hand to the ushers. President Ward will endeavor to answer them.)

12:00—Basket dinner in the basement of the Christian Church, opposite the school building. Everybody bring your basket and get acquainted. Coffee furnished.

1:30—Invocation—Rev. Arend. Music—Osborne Junior Band.

BEAUTIFUL SOFT SKIN CAN BE YOURS ALSO

NEUTRALIZES SKIN AGING ACIDS. DISSOLVES DEAD SKIN. IMPURITIES BENEATH THE SKIN AS YOU MASSAGE WITH YOUR CREAM.

AND BEHOLD!!

A Beautiful Complexion.

All dead skin—dirt—pimples, blackheads, etc., with all other blemishes float to the surface and are then easily washed off.

Leaving you a pure, soft skin with that charming fine texture which is so desired and now easily had.

The DERMA Health-Ray Lamp

Is a Scientific Lamp of a Hundred Uses NOW USED BY THOUSANDS SUCCESSFULLY

99 out of 100 are in need of this Lamp, sooner or later ORDER YOURS NOW AND BE PREPARED!!!

YOUR LIFE AND HAPPINESS MAY DEPEND ON IT

If you are suffering with Rheumatism, Backache, Lumbago, Colds in the chest, Tonsillitis, Catarrh, Neuralgia, Hay Fever, Asthma, Sinus Trouble, Indigestion, Stiff Neck, Acne (Boils), Sprains, or any of the other kindred troubles, THE DERMA "HEALTH-RAY" LAMP WILL BRING YOU QUICK RELIEF.

Order a Lamp Now while only \$5.95

SPECIAL \$5.95 FOR 30 DAYS ONLY

FILL OUT COUPON AND MAIL TO THE ULTRA VIOLET LAMP CO., 319 3rd Ave., PITTSBURGH, PA.

Enclosed find sum of \$5.00, kindly rush one complete DERMA "HEALTH-RAY" Lamp model Lamp, to the following address. I will pay mailman balance, \$4.95 plus mailing charges.

Name _____ City _____ State _____

Address _____

Am suffering with _____

Please send me free advice with your complete catalogue.

MONEY BACK GUARANTEED

EVERY MAIL ORDER FOR LAMP REFUSES A PORE AND SCALP ATTACHMENT

Free

Music—Farmer Male Quartette.
Address by Mr. C. A. Ward, State President of Farmers' Union.
Music—Farmer Quartette.

LINN COUNTY MEETING

The Linn county Farmers Union will hold their regular county meeting in Lacygne on Saturday, October 25th.

There are many matters of interest to the membership to be discussed and acted upon and a good attendance is requested.

V. F. Carrico, Secretary.

RESOLUTIONS OF SYMPATHY
God in His infinite wisdom has called from our midst our esteemed brother, L. C. Kimport.
We, the members of "Square Deal" Local extend our sympathy to the bereaved ones, hoping these few words will be some comfort to them.
Maggie Stanley, Sec. No. 922.

RESOLUTIONS OF SYMPATHY
Whereas it has pleased our Heavenly Father to remove from our midst our brother, L. H. Johnson
Now therefore we, the members of Temple Farmers Union, Local No. 1891, extend our sympathy to the wife and son and daughter in their great loss of a husband and father.

Also that a copy of this resolution be sent to the Kansas Union Farmer, one to a county paper, one to the bereaved family and a copy be spread on the minutes of our Local.

Mrs. G. Eisenhut
Mrs. Walter Zimmerman
Mrs. Otto Fink, Committee.

CARD OF THANKS

To the Grandview Farmers Union Local No. 1214:
I wish to thank the members of the Farmers Union for the work they did for me last Friday.
Clarence Wickstrom,
Leonardville, Kansas.

KANSAS UNION FARMER WHEEL EXCHANGE

If members of the Union have anything to sell or exchange, they should advertise in this department. Rate: 2 cents a word for the first issue. If run 4 times 10c per word for the four issues. Count words in heading 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.

CLASSIFIED ADVERTISING

WANTED

WANTED—Discarded Jewelry. Cash for Dental Gold, antique diamonds, Usher, Sta. B., Brooklyn, N. Y.

FOR SALE

FOR SALE—20 choice coon hounds cheap on trial. Kevill Kentucky Kennel, Kevill, Ky. B. 22

FR SALE—All property known as the Sherburne Grain & Mercantile Company, consisting of elevator, store building, warehouse, stock of goods and fixtures, six room dwelling house and other buildings. Call or write Frank Grandstedt, administrator, Scandia, Kansas.

CHOICE OREGON PRUNES. Large, black, tart-sweet. None better. 30-40 \$7.00, 100 pound bag, 40-50 \$8.00, 50-60, \$5.00. Red Hill Orchard, Route 2, Salem, Oregon.

FINE HOMESTEADS best in Ark., Cal., Col., Mont., Ore., Canada, etc.; maps, guides, 500 facts—40c, 2 states \$1.00. Hitchcock, 4323 Coliseum, New Orleans, La.

FOR SALE—By owner 160 acres improved land in Norton County, Kans. W. J. Snyder, Colver, Kans.

SCALE BOOKS

RECEIPT BOOKS, CHECK BOOKS, ORDER BOOKS, REMITTANCE BOOKS ALSO. LITTELL HEAD STATIONERY COMPANY, GLOBE IMPRINT, Salina, Kas

SENATE CONCURRENT RESOLUTION

No. 9 (L. 1929, Ch. 281.)

A proposition to amend section 2, article 2, of the constitution of the state of Kansas to fix the remuneration of members of the legislature at five hundred dollars for each biennial term and one hundred dollars for each special session held during said term, and mileage of fifteen cents per mile in going and returning from the place of meeting.

Whereas, the state of Kansas has greatly increased its population and wealth since the adoption of its present constitution, and the cost of travel and living has proportionately increased, and the remuneration of members of the legislature as fixed in the constitution adopted in 1859 is not sufficient to meet the actual living and traveling expenses of members while in attendance upon the session of the legislature, and it is deemed proper to submit to the voters of the state of Kansas a proposition to amend the constitution and increase such remuneration to an amount sufficient to defray actual necessary expenses of the members while in attendance upon the legislature; now, therefore,

Be it resolved by the Senate of the State of Kansas, the House of Representatives concurring therein:

Section 1. The following proposition to amend the constitution of the state of Kansas is hereby submitted to the qualified electors of said state for their approval or rejection, to wit: Amend article 2, section 3, so as to read as follows, to wit: "Section 3. The members of the legislature shall receive for their services for each biennial term the sum of five hundred dollars and one hundred dollars for each special session held during said term, and fifteen cents for each mile traveled by the usual route in going to and returning from the usual place of meeting."

Sec. 2. This proposition shall be submitted to the electors of this state at the general election to be held in the year 1930 for their approval or rejection. The amount heretofore proposed shall be designated on the official ballot as follows: "An amendment to the constitution of the state of Kansas to fix the remuneration of members of the legislature at five hundred dollars for each special session held during said term, and mileage of fifteen cents per mile in going and returning from the usual place of meeting, and fifteen cents for each mile traveled by the usual route in going to and returning from the usual place of meeting."

Sec. 3. This resolution shall take effect and be in force from and after its publication in the statute book. I hereby certify that the foregoing is a true copy of original Senate Concurrent Resolution No. 9, now on file in my office.

E. A. CORNELL,
Secretary of State.

SENATE CONCURRENT RESOLUTION

No. 8 (L. 1929, Ch. 281.)

A proposition to amend article 11 of the constitution of the state of Kansas by adding a section thereto.

Be it resolved by the Legislature of the State of Kansas, two-thirds of the members elected to each house concurring therein:

Section 1. The following proposition to amend the constitution of the state of Kansas is hereby submitted to the qualified electors of the state for their approval or rejection: That article 11 of the constitution of the state of Kansas be amended by adding a new section thereto following section 1, which new section shall be numbered section 2, and shall read as follows: "Section 2. The state shall have power to levy and collect taxes on incomes from whatever source derived, which taxes may be graduated and progressive."

Sec. 2. Original sections 2, 3, 4, 5, 6, 7, 8 and 9 of article 11 of the constitution of the state shall be renumbered sections 3, 4, 5, 6, 7, 8, 9, and 10.

"Where Are You Going?"

ARE YOU in a treadmill eagerly striving to 'get ahead' working your life away getting nowhere? If you are why not stop and think a bit. Think of the rut you are in. Think of the futility of the daily grind and the accomplishment of your struggle to attain security and ease—to build up an estate for your old age and children.

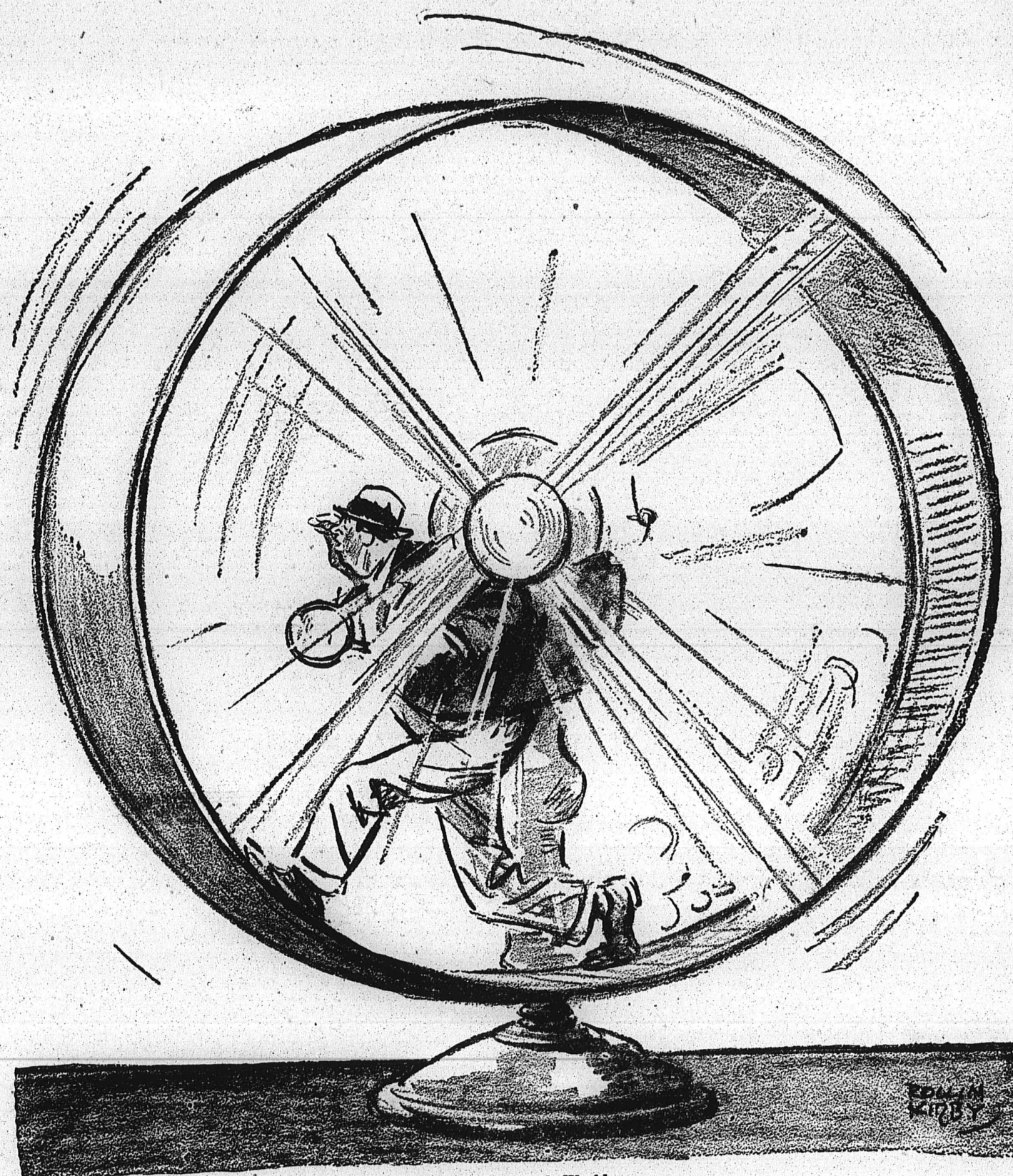
The energy you put into your daily work is being duplicated by millions of others, each for himself, forgetful of all else.

The Farmers' Union exists to help you by helping every farmer to do away with the individualist treadmill existence and substitute a CO-OPERATIVE HIGHWAY TO ACHIEVEMENT.

If you would be "on your way" to some definite goal get in step with the Farmers' Union and its co-operative enterprises.

Pool your buying power! Pool your selling power! Pool your bargaining power. Get out of the squirrel-cage civilization you have been living in. Live for your neighbor a little and you will find your own life enriched.

One of the most promising co-operative enterprises of the Kansas Farmers' Union is the KANSAS FARMERS' UNION ROYALTY COMPANY created to conserve for farmers the mineral rights under Kansas land. Thousands of acres are already pooled in highly prospective oil areas. It is a form of "insurance" against loss without abandoning your chance for highly speculative profit. If you are not familiar with the pooling plan you are doing yourself and your family an injustice.



From New York World
ROUND AND ROUND

INVESTIGATE — *It Costs You Nothing To* — INVESTIGATE

No matter how much your royalty is worth BEFORE a well is drilled, you as a cautious farmer should POOL a part of your mineral rights for your own protection. A royalty deed worth \$50,000 on its prospects, even in so-called PROVEN TERRITORY, may be worthless unless a part of it is POOLED. The greater the POOL, the greater your protection. The wider the SPREAD of the pooled acreage the greater your security.

The Kansas Farmers' Union Royalty Company

Farmers' Union Insurance Building

SALINA

KANSAS

OFFICERS AND DIRECTORS

A. D. RICE, President, Delphos
EMIL L. JOHNSON, Vice-Pres., McPherson
JOHN FROST, Blue Rapids

C. A. BROOM, Secretary-Treasurer, Salina
JOHN MUBER, Selden

G. E. CREITZ, State Manager, Salina

Trustee Bank, Planters State Bank, Salina

Our Goal—A 500,000 Acre Spread—All Over the Map

Similar Pools Now Forming in Oklahoma, Texas and New Mexico

The Kansas Farmers' Union Royalty Co.,
Farmers' Union Insurance Building,
Salina, Kansas.

Gentlemen/

Please send me full details of your co-operative royalty pooling plan.

Name _____

Address _____

(Print name and address clearly)