



THE KANSAS UNION FARMER

Organization

Education

Co-operation

VOLUME XV

SALINA, KANSAS, THURSDAY, MARCH 1, 1923

NUMBER 29

Should Production On the Farm be Consciously Regulated

This Subject Has Aroused Wide Discussion—Has Met Bitter Opposition and Strong Support. Farm Editor Tells His Views in Strong Address

The concerted control of production of agricultural commodities is one of the most interesting proposals being placed for the consideration of the farmers of the country at this time. Perhaps the foremost defender of this idea is Mr. H. N. Owen, editor of Farm, Stock and Home. He has been persistent in his efforts to call the attention of everyone to this vital proposition.

Mr. Owen is likewise a strong supporter of cooperative marketing of farm products. In an address which he delivered recently before a convention of farmers at Fargo, N. D. he said in part:

"About five years ago I began to compare the returns of agriculture as a whole with other lines of productive effort, and I found that agriculture lagged far behind manufacturing. Therefore, it seemed logical to suppose that there must be some law that manufacturers were observing that farmers were not. I found that a manufacturer is very careful to gauge his probable sales before contracting for his raw materials.

"Well, now what does the farmer do? He puts in every acre he can put in with himself and the boys and as many hired men as he can get hold of. And he does it without any idea of how much is being produced in the world or what the demand for his products is going to be when he gets them ready for market. We have a fundamental difference in procedure here and we also have a fundamental difference in returns received. Size of Offerings Big Aim

"Now, then, what is the answer? It is simply this. The manufacturer, the jobber and the retailer have been conducting their business along sound economical principles while farmers have not been doing so. The farmer has always felt that the size of the crop determined his prosperity. Nearly everyone has felt that whenever we had a big crop, irrespective of price, the country was all right. But 1922, with its big crop, has not brought the business revival that everyone expected would come. So it is beginning to dawn on business and financial interests that something besides the number of bushels determined the general condition of business in the United States.

"Of course, the first thing that will come to the minds of a good many in this audience is that I am wrong when I talk about there being an over-production of food. They will say that there cannot be an over-production of food as long as there is anybody starving in the world. The question of there being people in the world who haven't enough to eat, or who haven't enough clothing, or who haven't decent places to live is entirely distinct from the question of controlling agricultural production so as to make a profit for the farmer. The question of distribution of opportunity, the distribution of work so that the physical well-being of every person in the world can be 100 per cent is something that must be worked out, as the years go by. But it cannot be worked out by farmers and manufacturers producing goods that cannot be sold at a profit to them.

Two Kinds of Demand
"We have two demands recognized by economists; one is known as the potential demand, that is the one that would exist if everybody could have all of every sort of product that they wanted. Then there is the effective demand, which means the demand that will take and pay a profitable price for the products. The effective demand is the only demand that the manufacturer of the United States could undoubtedly produce double the amount of wheat and rye and corn that they are now producing. They could feed everyone who is now hungry. The farmers would be how ever, in exactly the same position as the manufacturer who ran his factory to take care of the potential rather than the effective demand. Over-production beyond the effective demand for farm products would simply break the farmers.

"In 1914 the breaking out of the war caused a jump in price which induced a large acreage for the 1914-1915 crop. In the fall of 1915 about the time the winter wheat people were putting in their 1916 acreage, there was a drop in the price of wheat and you will see a corresponding drop in the acreage for 1916. In the fall of 1916 there was a fairly good hedge in wheat, which was reflected to some extent in the increased acreage, and would probably have been increased more had not the season of 1917 in the spring wheat district been rather backward. Then, of course under the war stimulus we shot our acreage up in 1919 to its highest point. There was a slight dip in price in the fall of 1919 and this dip in consideration of the war being over caused a sharp break in the acreage for the 1920 crop, which in view of developments in the fall of 1920 was exceedingly fortunate. The acreage of

1921 held about even with 1920, but the acreage for the crop year 1922 showed a considerable decrease owing to the falling price during the year 1921.

Natural Forces Too Harsh
"There is this shows that production is controlled by the rise and fall of prices. Therefore, a great many economists say that the present situation, if let alone, will eventually adjust itself, that production will naturally continue to decline until there will be a scarcity which will cause prices to go up again. Of course, this is true but it is a hard road to travel. It is a road that is strewn with the wrecks of homes, blasted hopes, suicide and premature old age. But this natural control of production gives us the cue that if we will but follow it will lead to the control of production intentionally, which will hold the prices at a more stable level, preventing this great swing from year to year with the consequent losses and gains to the farmer.

"There is a bill before congress, known as the Christopherson bill, for the stabilization of non-perishable farm product prices, the idea being to have the government agree at the beginning of a crop year to purchase any surplus at a guaranteed price and sell this surplus on the world's market for what they will bring. The prices for the following year are to be determined by the amount of surplus that had to be disposed of the previous year. So if a surplus was produced one year the guaranteed price would be made so low as to make it unattractive for the growers to put in that particular crop the following year.

"That is the theory of the Christopherson bill. It recognizes the necessity of coupling stabilization up with some sort of controlled production. Unless this is done in some way, any guaranteed price plan would eventually fall of its own weight. If there was no limit to the production in any way, there would be so much produced that the taxpayers of the country would rise in revolt against carrying out the promise to purchase. The United States government would then be in exactly the same position as the governments of Europe are now in with their printing press money. They would simply be swamped with farm products. So that if farmers expect any help from the government in the way of price fixing or price stabilization, they must make up their minds to do something themselves.

Canada, Big Factor
"But to get down to the realm of reasonable probability, I believe the time is comparatively near, and by coparatively, I mean within a quarter of a century, when Canada will be producing as much wheat as the United States. That will mean that they will be just that much stronger competitors of ours in the markets of the world. Of course, if that time ever comes, the United States will be forced out of the wheat producing game for export. Now wouldn't it be a great deal better to get out of the exporting business and make a profit on every crop of wheat for the next twenty-five years than it would be to buck the growing Canadian surplus and lose money on every crop of wheat? It seems to me that here is a plain business proposition.

"Now I am coming to a very important consideration, if fact, I am coming to the biggest rock, the biggest obstacle that we will have to remove if it is ever possible to put the idea of controlled or adapted production across. Will the farmers themselves realize the necessity of working together? Unless some outside pressure can be brought to bear, I am frank to confess that I believe the chances of getting farmers to work together with sufficient unanimity to put a program of controlled production over are rather remote.

"But on the other hand, unless farmers are willing to get together and are willing as I will show a little later on, to join in a plan sponsored by the government to control production, then I say that farmers might, just as well quit running to legislators and to congress for relief.

"If it is a fact, and I do not dispute the general conclusion, that under present methods of hit-and-miss, haphazard production we have 25 per cent too many farmers, it means that eventually one farmer out of every four has got to quit. But, when he does quit, he won't be a bricklayer, carpenter, plumber, or any kind of a skilled laborer, because the fourth that quit will, in the following year, be the least efficient and the only thing that he can put his hand to will be unskilled labor, the lowest paid labor we have. He would become a competitor in the labor market. He would tend to reduce wages. The reduction of wages would naturally be reflected in lower prices for farm products, and lower prices for farm products would be reflected in a lessening demand for goods. So we have a vicious circle established here that must be broken in some way.

Farmers Needed on Land
"I believe the way to do it is to

make it profitable for all farmers we now have on the land to stay on the land and become a market for the products of the skilled laborers in industry. Of course, the consumers of food are against of controlling production, because they feel it will raise prices. I am willing to admit it will raise prices; that is the intention, but I believe that the lesson of the last two years has been pretty well learned. I believe the laboring man realizes as never before that cheap food is not to his best interest.

"Now, this brings us back to the proposition of the consumption of food and the consumption of manufactured goods. There is no question that, measured by our ability to produce manufactured goods, there is an over-production that is now measured by the potential demand I referred to in the opening. As I see it, we must first of all get the farmers of the country in such shape that a large part of this potential demand now existing on the farms must be made an effective demand for manufactured goods; make it much nearer to the potential demand, that is, we must have such farm prices and profits that will enable the great mass of farmers in this country to buy more goods. In that way the spread between the potential demand for food and effective demand for food will be narrowed through the full employment and higher wages of the laborers in the cities. Then production can be increased just to the extent that the effective demand increases.

"Everyone admits that the prosperity of the farmers is the ground-work of the prosperity for everybody else, so I feel that a plan of adapted or controlled production, worked out scientifically, would go further in bringing about that idea that we want for our country, when there will be no poverty, no one short of food and no one short of clothes, than any other plan that has ever been thought of. But we still come back to the old question, how are we going to do it?

It's Up to Farmers
"In view of the fact that our winter wheat acreage just put in is the third largest on record, a great many people are saying that farmers are being misrepresented by those who are trying to help them. They are saying that farmers must have been satisfied with last year's price of wheat, else they would not have put in such an enormous acreage of winter wheat. Now this is a hard argument to meet. It is rather difficult to tell any one who brings up this argument that farmers are a lot of dubs and are perfectly willing to keep on producing at a loss.

"Well, we have either got to tell them that, or else admit that all the figures and claims we have been making—that farm prices are less than cost of production, aren't so. Really, it puts us in a very embarrassing position, and if the spring wheat farmers next spring go to work and put in as large an acreage of wheat as they did last year, I don't see where I am going to have a leg to stand on when I am told that the farmers must be perfectly satisfied with prices as they are."

The alfalfa acreage of Michigan in the past winter by agricultural extension increased over 260,000 acres this year following alfalfa campaigns conducted in workers in that state, according to reports to the United States Department of Agriculture.

"How Much and What'll You Give"

Two Famous Questions Used Only by Members of the Farming Industry

The farmer enjoys the distinction of having propounded the two most famous questions ever asked, and the frequency with which he asks them, and the fact that he is the only business man in the country who does ask them, leads one to believe he has them copyrighted.

Nor is this the only striking aspect of these two interrogatories. The answer is the same no matter to whom the questions are addressed nor how often asked, yet, day in and day out, week after week, month in and month out, year in and year out, the farmer asks and receives the same answer.

The questions are these: how much will you give me? and, what will you take? The answer, like the questions, never varies. It is: I will give you nothing—and, I will take all you have. This brief farmer's catechism is perhaps the most remarkable in history, ancient or modern.

While the answer to these two famous questions may be slightly exaggerated, the net result is about the same, viz: the farmer today is receiving just twenty-five cents of the consumer's dollar. The man who manipulates the farmer's products gets seventy-five cents for his trouble while the farmer gets a quarter.

There is no denying the facts set forth in this little screed. It is written with the hope that it will make the farmer think. It ought to bring him up with a jerk. It is put down here by way of introduction to our favorite hobby, cooperation and organization as vital necessities.

Commodity organizations the country over are succeeding. The foundation of their success is organization and cooperation. Without the former, the latter is impossible. Farmers should remember this fact because they are inclined to let the big organizations drop when they sign up a commodity.

In Denmark, the farmer gets ninety cents of the consumer's dollar. It would be an insult to the farmers of Virginia and the South to intimate that they are of a lower order of intelligence than the Danes. Yet, for some reason or other, they do not use their intelligence.

The farmer here leads a more or less isolated life. He has learned to be independent. But he carries his independence to the point of aloofness. He is distrustful and suspicious of everybody except the men who personally skins him. This is a fact stranger than fiction.

Our farmers must take a hint from the Danes. If they object to going across the pond for an example of thrift, why, let's take California. If a trip across the continent is too foreign, why not accept as a model the farmers on the Eastern Shore of Virginia, and organize?

By and large, farmers have tried everything offered them to better their condition, except organization. Why not do the most logical and natural thing and do it now, organize? What is needed is numbers. A man cannot cooperate by himself. He must have his neighbors.

Organization will help him to quick-

ly forget the two questions at the head of this article. It will help him to get a decent living for his labor and a fair return for his investment. It will enable him to enjoy the blessings of life to which he and his family are so justly entitled.—Exchange.

FARMERS UNION LIFE INSURANCE REACHES MILLION DOLLAR MARK IN IOWA

The Farmers Union Mutual Life Insurance company which only the other day was a struggling, groping baby has wrecked the cradle, kicked off its infantile garments, and has emerged a healthy, ambitious young man. On the 17th day of last October the state of Iowa, through its insurance department, decided to let the company come to life, and granted a charter. Now, less than four months later, our company reports over a million dollars worth of issued business on its books.

A million dollars of life insurance written, approved and issued. All in less than four months after the charter was granted. We wonder if our members fully realize how great an achievement this is? If not, please bear in mind that we have had a score of serious obstacles confronting us in these first few months since the company was officially sanctioned by the state of Iowa.

Few Companies Did It

For that matter, it is safe to say that not one out of fifty legal reserve life insurance companies in existence today can point to any such record as our own company has made since the charter was granted last October. The big eastern life insurance companies into whose treasuries Iowa farmers have been paying millions of dollars annually, the big commercial companies located throughout the country—few if any of these could boast of a million dollars worth of business on their books when they were four months old. It took most of them years to pass the million mark.

And we're only getting a good start. By the time this issue of The Farmer reaches your hands, we will have made headway toward our second million. At our present rate we will have reached the two million mark in April and the three million mark in June or July, if not sooner. Every week our field force shows an improvement over previous weeks, every week we gather additional momentum. Once started we will be hard to stop.—Iowa Union Farmer.

YOUR SIGNATURE ISN'T ALL

Every association has some of them—members who keep at work after they've signed the pooling contract. They plug away steadily—at meetings, when they're visiting, as they meet neighbors on the road.

They realize that greater numbers and greater bushelage are necessary for complete success in cooperative marketing. And once every month or so, sometimes oftener, new contracts come in as a result of their activities.

Some unorganized growers will never throw their lot with the organizations except as the result of good hard work on the part of the men who now are members. The state associations with the greatest number of members who don't quit working after they've put their names on contracts, are the states which will achieve the quickest and the greatest success.—The Producer.

Danish Cooperative Success Rests On Faith Of Members In System

Dr. S. Sorensen, Agricultural Adviser to The Danish Legation, Tells Delegates at N. B. F. O. Convention this is Fundamental Secret of Organization

I thank you for your kind invitation to address this audience. I have several times been the guest of this organization, and have had the opportunity to gather interesting information in regard to American agriculture. Your Secretary, Mr. Lyman, has been kind enough to tell me about your work—your troubles and your achievements. I have followed with great interest the cooperative movement in this country during the last few years, and I am glad if I can pay off a little of my debt to this organization by telling you something about the Danish cooperative system.

As you will understand, this subject is too large for a single address, and when Mr. Lyman asked me to speak at this meeting, he suggested that I tell you a little about the foundation of our cooperative societies, how the necessary funds are raised, "and," he added, "do not forget to tell us a little about the difficulties and troubles that your cooperative associations have had during the last generation."

I can inform you that most of our cooperative societies dealing with agriculture are founded on the following basis:

1. The members bind themselves to deliver to the association for a period of from 5 to 10 years all they produce of a certain commodity; or they bind themselves for a given number of years to buy their supplies of fertilizer of feeding stuffs through their own associations.

2. No member has more than one vote, but his investment in the society is in proportion to the value of the products he delivers.

3. In most of our societies all members are jointly and severally liable for the invested capital; in some of the societies the liability is fixed at a certain amount, for instance, \$1 per acre or 50 cts. per cow.

A few of the first cooperative societies had difficulty in securing the necessary money for operations, but it did not take long before the banks and savings institutions realized that the basis of the cooperative organizations gave good security, and for many years it has been easy for the farmers to secure money for their societies at a reasonable rate of interest.

The laws and by-laws prescribe how the loan to the bank is to be paid back. In the creameries usually one tenth is paid back annually, and when the period is over the members take a new loan which they divide between themselves. In this way they make it easier for new members to join the society, as there is no entrance investment to pay.

The heirs of members who die or those who sell their farms during the period can usually get their share of the invested capital back.

It may interest you to hear that on this basis the Danish farmers have started about 1400 creameries, receiving nearly 90 per cent of the entire production of whole milk, and 46 packing houses, handling 85 per cent of the bacon production. Furthermore we have over 600 egg marketing societies and a large number of purchasing associations for feeding stuffs, fertilizer, machinery, etc. cetera.

The Danish farmers have also to some extent engaged in foreign trade. We have quite a few butter export associations, which sell butter direct to the retailers in England, and during my recent visit in London I had the opportunity to see the office from where 17 Danish cooperative packing houses distribute their bacon to the retailers in England.

Our purchasing societies handle more than 50 per cent of our consumption of fertilizer and nearly 40 per cent of our feeding stuffs; and I have often argued for a closer connection between the cooperative producing associations of this country and the importing associations of Denmark.

It may interest the President of this association and other farmers from the south to hear that Denmark imports from 40 to 75 per cent of your cotton oil cakes; and it may interest some of the Western farmers in the audience to hear that we buy a large part of your exportable corn for our bacon industry. Although you have recently by a very protective tariff closed your door to our products, we are willing to continue to buy feeding stuffs in this country, but our trade relations would of course have been easier under a less protective tariff act.

During my recent visit to Denmark I had opportunity to tell the Danish farmers that you were for some time compelled to sell your products far below cost. I sincerely hope that a more efficient marketing system through cooperative associations will help you to solve this grave problem.

The many cooperative undertakings in Denmark have had comparatively few difficulties. The foundation was so thoroughly laid that there have been very few financial failures. In a few cases it has been necessary to fine the members for not delivering

their products to the organizations, or buying their supplies from them, but these have been exceptions.

The cooperative creameries met no opposition or competition as all butter at that time was manufactured on the farms. Even the commercial people were anxious to promote the creameries, because they realized that the new system would very much increase production and export. Since the farmers have engaged in the market, and distribution of their dairy products, several others have taken a different attitude.

The cooperative packing houses, however, had a more difficult start, as the packing industry was already organized and in the hands of a few economically strong concerns, as is the case in this country. The new concerns, therefore, had to take up a severe competition with the packing trust, and I think the only reason they were saved was because they were founded on a delivery basis, the farmers being compelled to deliver their hogs even though the price received for them might be lower than that offered by the private concerns.

After a few years of hard competition the private concerns had used all their funds and the farmers organizations could now easily compete with them. Several private plants had to close, as they were not able to buy enough hogs to keep them running. The financial people interested in the trust tried to make an arrangement with the farmers in order to centralize the packing industry, thereby saving their own plants, but after several conferences the farmers' representatives refused to cooperate with them, and since that time the co-operative packing industry has developed so fast that it now controls more than 85 per cent of the entire business.

You will understand that the great victory won by the farmers at that time has very much stimulated the movement during the last generation. Many of the cooperative purchasing organizations have also had to fight, and are still fighting, large private concerns in the same branches, but the competition has strengthened the ties between the farmers and promoted efficiency management. I have already mentioned that many of these associations have been successful, and that a large part of the farmers' supplies are bought through their own organizations.

I will conclude these few remarks, by stating one reason the farmers have succeeded is mainly due to the fact that they have had so much faith in the co-operative system that they have bound themselves to deliver their products for a given period; and they have understood that it was necessary to stick together even when difficulties arose.

In most cases they have even been successful in securing the right leaders and managers for their concerns, which is an important factor in the co-operative system.

Mr. Lyman also asked me to say a few words in regard to our credit associations, and I can assure you that these associations have been of great help to the Danish farmer in stabilizing his economical affairs. The credit associations are founded only for the purpose of furnishing farmers a first mortgage on their farms.

The law governing these associations requires the following conditions to be fulfilled.

That before establishing such an association borrowers must be registered for a joint amount of at least \$270,000.

That no member shall be granted a loan exceeding three-fifths of the value of his property fixed by assessment according to certain rules.

That there must at all times be in circulation a larger amount of bonds issued by the association than the total amount of the members' mortgages deposited with the association.

That members shall be jointly and severally responsible for the bonds issued by the association to the extent of the full assessed value of their property, provided that they have obtained a loan equal to three-fifths of that value; and in the same ratio to the amount borrowed if this constitutes a lesser fraction of the assessed value.

That the members shall, besides interest on the loans, pay a suitable contribution towards the redemption of the bonds.

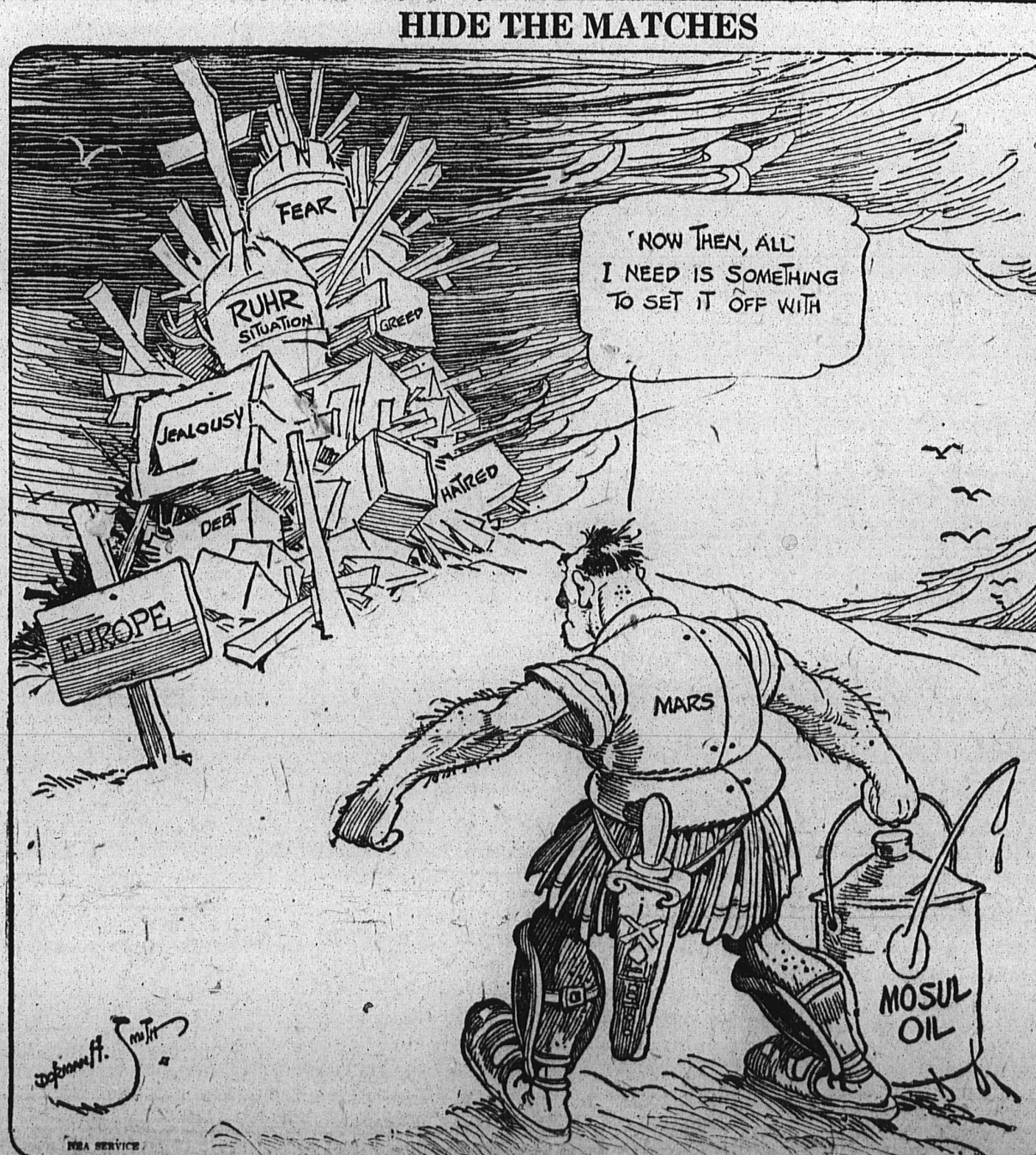
That bonds shall not be issued to a lesser amount than \$25, and shall bear interest.

That the Board shall annually publish the balance sheet of the association, and shall each quarter send an abstract of the accounts to the Minister of the Interior.

That the by-laws shall only be altered with the sanction of the Minister.

I have noticed in the papers that the farmers are at the present time fighting for an increase in the amounts which can be borrowed from the farm loan banks. As you have heard, the farmers of Denmark solved this problem many years ago by establishing their own credit associations. Bonds issued by the credit associations

(Continued on Page 4)



The Kansas Union Farmer

Published Every Thursday at Salina, Kansas by THE KANSAS BRANCH OF THE FARMERS EDUCATIONAL & CO-OPERATIVE UNION

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 1103, Act of October 3, 1917, Authorized July 30, 1918.

JOHN TROMBLE, Editor and Manager
W. C. LANDSON, Associate Editor
DON C. ESTES, Director of Advertising

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.

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

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

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

ADVERTISING RATES ON APPLICATION



THURSDAY, MARCH 1, 1923

ALARMING EDITORIAL IGNORANCE

Newspaper men, especially country editors are usually fairly well informed. This is as it should be since considerable numbers of farm folks depend on the country weeklies for information and opinions expressed editorially. It is all the more surprising therefore that the Hoxie Sentinel should have printed the following in its editorial columns:

"We note that Tromble, of the Farmers Union and the members of the 'farm bloc' are much elated over the 'fact' that they have persuaded the treasury department to grant the farmers 'cooperative associations immunity' from the federal income tax. Personal. 'If we can't see the logic in this order.' 'Of course, it isn't strange, yet we can't see why capital invested in one, enters 'prize' should be especially favored over 'another. Granting any special privilege' to any class of citizens because of 'their occupation or for other reasons is 'contrary to the basic principles incoherent' into our constitution and is 'fraught with grave danger to the perpetuity of our republic'."

This little fulmination, discussion, or comment exposes the editor's ignorance of several matters on which it would be well for him to be better informed. In the first place neither the Farmers Union nor any other cooperative organization has asked for any immunity from tax laws or has been granted any immunity by the department of internal revenue. All that has been asked for is relief from double taxation. The members of cooperatives are asking no more than has been given to shareholders of joint stock corporations from the day the present revenue laws were enacted.

If the presumably opulent editor of the Hoxie Sentinel has any certificates of stock of a dividend paying corporation, once a year, he gets a notice from his company advising him that he is not required to pay income tax on the dividends that he receives as the tax on that body of profits is paid at the source by the company itself. Every precaution to prevent the payment of double taxation on the income of great corporations has been taken and all such precautions are effectively enforced.

The income of a cooperative association arising out of business done for members, that is as the agency of the members, does not belong to Association but to the individual members, each one of whom is entitled to receive for himself the profits that were made on his own transactions with the concern. The members' profits or dividends are not conditioned at all on the volume of his own trade through his own agency. There is therefore no question of capital taxation or exemption involved.

It is perfectly plain that the cooperative should not be taxed on income that does not belong to it as a company but that has been earned by it acting as an agent for its members. This income is not exempt from taxation and no one has ever asked that it be exempted. It must be listed as a part of the income of the member or members to whom it is distributed. The only difference in taxation principles applied to corporations and cooperatives is that in the first case the tax is paid before the profits are distributed and in the second place such payments as are due on income are made by individuals after the profits are distributed.

The second amazing exhibition that Hoxie Sentinel makes of itself is its assumption that it or any one else in that county seat has any interests not in common with agriculture. The income of that paper is derived from subscriptions, advertising and job work. The subscribers are practically all farmers. The farmers subscriptions give value to advertising space in proportion to their number. The merchants and others who require job work would need little service of that kind if it were not for the trade of the farmers. The editor of the Sentinel acts a good deal like a man who does not know which is the buttered side of his bread.

BIG MEN IN THE FARMERS UNION

Governor Jonathan M. Davis was recently introduced to a Kansas audience as the first Farmers Union Governor in the United States. That was a statement pleasing to Kansas folks but not in perfect accord with the facts. Two other Farmers Union governors were elected on the same day that the voters of Kansas selected Governor Davis. Gifford Pinchot, who has been a member of the Union and of the National Board of Farm Organizations for a long time was elected governor of Pennsylvania by the republicans. Walter M. Pierce for many years a member of the Executive Committee of the Oregon Farmers Union was elected governor of his state by the democrats on the same day. There are now three Farmers' Union governors in office.

These three, all chosen at the last election, are not the first members of our organization to be so honored. The first Farmers Union governor elected in the United States was Lynn J. Frazier, chosen governor of North Dakota in 1916. Frazier was a member of the Union long before the Non Partisan League was born and would be in good standing today, as he recently told this writer, if his Local had not gone out of business. The next Farmers Union governor was Westmoreland Davis of Virginia who was elected in 1917 and retired from office a year ago to be succeeded by Lee Trinkle who is a farmer but is not a member of the Union.

The union has had members even more illustrious than any of the distinguished men who became governors. Theodore Roosevelt was a close friend of President Charles Barrett and was so impressed with the purposes and with the sanity and soundness of the plans of our organization that he asked for the privileges of membership and was obligated and initiated by President Barrett during one of his frequent visits to the White House.

When the new congress assembles our organization will have many representatives in Washington. Union members of the next senate include Brookhart of Iowa, Frazier and Ladd of North Dakota, McKellar of Tennessee, and Capper of Kansas. Several southern and western congressmen are also enrolled in our membership and are devotedly anxious to forward the great work of organization, education and cooperation.

Many of the most eminent citizens of the country are also hard working and earnest members of the Farmers Union. Colonel L. B. Musgrove of Jasper Alabama, one of the most extensive farmers in the United States has long been active in our work. He has just recently financed a deal for fertilizer that will save hundreds of thousands of dollars for the farmers of Alabama. Colonel Martin F. Amador of Atlanta Georgia is another millionaire farmer who devotes much time and contributes generously in money to the advancement of the Union. Johnathan Camden of Versailles, Kentucky, once a United States senator is another prominent man who has been identified with the organization almost from its very beginning.

It is gratifying to know that so many distinguished men have done and are doing what they can to make our work successful. Their efforts are appreciated by the rank and file of the membership but it should not be forgotten that after all the most important and influential members of the Union are the high privates in the rear ranks who attend all the meetings, never forget their obligations, keep their dues paid up, and support all our business institutions with their patronage.

It is never any trouble to get enough major generals to supply any army no matter how large it may be but without plenty of the right sort of privates no army will become big enough to require the services of even a single major general.

FARM BUREAU EXPLANATIONS

Representatives of the Kansas Farmers Union, the Missouri Farmers Association, and the Missouri Farm Bureau Federation recently held a conference in Kansas City. The purpose of the meeting was to consider some plan through which Bureau members of Kansas and Missouri might have the benefits of cooperative live stock selling on the Kansas City market without duplicating the successful house already established there by the Union and the Missouri Farm Clubs.

After a general preliminary discussion of the problem President John Tromble with the full agreement of William Hirth of the Missouri Farmers association proposed to increase the number of directors of the existing house to nine of which three should be selected by the Union, three by the Farm Clubs, and three by the Farm Bureau people marketing live stock through the agency which has been in Kansas City for about five years. After consideration by the representatives of the Bureau this proposition was unanimously rejected by the representatives of that organization.

In the February 2nd issue of the Missouri Farm Bureau News the representatives of the Bureau, doubtless feeling that some explanation for their course was due to their people, state the reasons for their decision at considerable length. From their point of view many of the arguments urged in defense of their action are sound and cannot be fairly questioned but many charges are made that cannot be justified.

The first reason given was that the Tromble plan did not include any provision for affiliating the reorganized concern with the Producers chain of commission houses already established. The Bureau could hardly expect the Union to agree to withdraw the Kansas City house from the chain of Union houses already in successful operation and turn it over to the producers organization thereby giving up all control over an enterprise that was established long before any Bureau organization had entered the field of cooperative live stock marketing.

The second reason given was that the Bureau representatives did not consider the representation offered them on the board sufficient to protect the interests of their people. They were of-

fered one third of the directors had that offer was unconditional, requiring no investment in the capital stock of the existing Kansas City house. As the Union would then have had but three directors and the Farm Clubs the same number it is impossible for a fair minded person to see how the Bureau could ask for more than an equal representation. If the purpose of the Bureau representatives was to work out a plan for cooperation among the three organizations they could not well ask for more board representation than was given to each of the other two partners in the house. It is plain enough that it was not cooperation with others but absolute control of the house that had been built up by the others that was the purpose of the Bureau.

The Bureau representatives also appear to have been offended because a stenographer was present to make a record of the proceedings. They allege that this reporter was brought into the meeting by Mr. Hirth and that she took down only such matter as he indicated should go into the minutes. The stenographer at the meeting was not taken there by Hirth but by Tromble who was determined to have a complete verbatim record of the conference in order to be in position to answer any charges that might be brought if the conference failed of results. It turned out that he was wise in providing against misrepresentation.

The Bureau people objected to the manner of doing business at Kansas City, to the increase in capital stock, to the sales force in the yards, to the provision for paying part of the cooperative dividends in stock, and to various other matters connected with the policy and management of the Union commission house. That was their right and if they were sincere in these objections no one has the right to criticize them. They had no right, however, to charge that they were told that they would be required to invest three or four thousand dollars in the stock of our house. They were offered three directors, one third of the board, and were not asked to take any more stock than would qualify their three men for membership.

The Bureau also urges that it could not enter into the proposed arrangement because it was already fully committed to producers in Oklahoma and Texas to set up a separate house in Kansas City. That may be true but if it was it is a little hard to see why they were there at all if they had already made agreements and commitments that prevented them from entering into any cooperative agreement.

Another reason for the rejection of the proposal was that various Bureau representatives declared that they had talked with hundreds of producers in Missouri, Kansas, Oklahoma, and Texas who would not support the Union house with their shipments under any conditions or on any terms that did not provide for absolute control by the National Live Stock Producers Association. Here again it is hard to see why, in these circumstances, they attended the conference. They must have known that the Union and the Farm Clubs would not turn the great enterprise that has cost so much in labor and sacrifice over to a board of strangers representing groups that had never supported it with their business or invested a dollar in its capital.

If it is true, as the Bureau representatives allege, that there are many hundreds of producers desiring a cooperative outlet for their live stock who would never support the Union house they are right in establishing a separate house. It is more than likely however that if the Bureau had gone into the cooperative plan in good faith, accepted three places on the board of directors and urged their members to support the house with their business most of their folks would have come across with their shipments.

It is now announced that the Bureau will open its cooperative house on the Kansas City market on March fifth. The new house will undoubtedly have a good business from the start. It will also be under heavy expense. It will cost at least \$60,000 to set up an organization and operate it for twelve months. That money must be paid out of the pockets of the producers. All the business that the new house will do could be handled by the existing house without any considerable increase in expenses and the savings, one house only being operated, would amount to about \$50,000 a year which would of course be available for distribution as shippers dividend.

It is not at all likely that the new house will destroy the one now in business in Kansas City but it will reduce the possibilities of profit and may make it impossible for either concern to distribute shippers dividends at the end of this year. For this condition the Bureau must accept full responsibility.

Big production in any commodity means nothing if you have faulty marketing methods. The fact of the matter is that Kansas Farmers are producing a big block of premium wheat and are selling it for less than cost of production by not using the co-operative marketing plan.

Common sense should teach us that from the standards of successful business in other lines, the producer should control the sale of the products of the farm. The Farmers Union Marketing Association is the vehicle that will market your wheat in an orderly manner.

Commodity associations are organized for the sole purpose of working out marketing problems. When producers organize to market collectively they have taken a big step toward the solution of their greatest difficulty.

There are a good many weekly papers in the United States that are sold for as much or more than \$2.75 a year. Not one of them is as important and useful to its subscribers as the Kansas Union Farmer. No farmer in the state can afford to miss a single issue of this paper.

COMMENT ON WORLD'S NEWS FOR WEEK

Filibustering To Beat Ship Subsidy

Used up most of the time of the United States senate during the closing weeks of the session. Speeches fourteen hours in length on matters that had been determined ten years ago were read by opponents of the measure. Occasionally a senator would start something connected with men or events yet living and once or twice the administration senators indulged in a little debate in rejoinder.

Several newspapers, including the well known Kansas City Star, bitterly criticised the tactics of the opposition to the subsidy. They insisted that the way to settle the matter was to permit it come to a vote. On the other hand the opponents argue that it was a public duty to kill the subsidy proposition even if preventing a vote was the only way out.

The opponents seem to have the best of the argument. Ship subsidy was one of the big issues of the last campaign. Scores of congressmen and senators favorable to the proposition were defeated and will go out of office on March 4th. If passed subsidy will be forced on the country by the votes of men who have been recalled by their own constituents.

There is every reason to believe that the incoming congress is strongly against the subsidy. The new congress carries the latest orders issued by the folks at home. The filibuster seems to be justified by the circumstances.

Bonus For Service Men

Was provided by the last Kansas legislature and that action was endorsed by the people. The original bill provided that the law should be administered by a board made up of the governor, the adjutant general, the secretary of state and the auditor of state. At that time, two years ago, all departments of the state government were controlled by the republicans and of course had that control been maintained, as was expected, all the members of the compensation board would have been republicans.

As occurs in politics the unexpected happened last November in Kansas and a democrat was elected governor. The new governor appointed a democratic adjutant general and so it came about that the right political board devised two years ago developed into a real bi-partisan organization. Now the republican party in the legislature seeking party in the legislature, rather than the good of the service men who are the most interested parties, propose to repeal the law enacted by themselves and pass a new bill constituting a compensation board made up of the governor, the secretary of state and the auditor of state.

To get this new bill over the same senate that passed the measure when it was adopted two years ago will be called on to reverse itself.

Tut Ank-Hamen The Ancient Pharaoh

Whose three thousand years of sleep has been rudely disturbed by grave robbers in the guise of antiquarians and Egyptologists is still getting plenty of first page space in the newspapers. He is more prominent just now than any living king. It is gratifying to know that some symptoms of shame are indicated in recent dispatches from England and Egypt.

There are a good many folks, including a few members of the Executive Council, who cannot understand just how a king or any one else for that matter forfeits his right to restful and undisturbed repose in the tomb by staying dead a long time. It is certain that Pharaoh has committed no new crimes since he was buried. The men who have broken into his last resting place and have robbed it of property of great value are really no different from the ghosts who rob modern graveyards and sell newly buried cadavers to medical colleges. The dead are entitled to rest in peace.

BEGINNING OF COOPERATION

When the prehistoric cave men lived and struggled long ago, He was strong for independence as he wandered to and fro; If he had a neighbor handy he would tear him limb from limb, And the thot of social meetings never much appealed to him.

Till one day a wiser cave man—sort of prophet, priest and scribe, Pointed out the simple merits of assembling in a tribe: "Let us work and fight as brothers with our strength combined," he said;

"For we've got to get together if we want to get ahead." So the cave men took his council, which is ample reason why They were done with being cave men as the centuries rolled by.

For the tribe became a state, which learned to know the meaning of the word "Cooperate." They cooperated badly—they don't do it well today— But at least it proved much better than the cave man's clumsy way. They were on the road to progress, and their leaders wisely said, "You have got to get together if you want to get ahead."

Man is slow to learn his lesson, but we're learning bit by bit, That the was to grow and flourish is to use our strength and wit, Not to battle with each other but to help each other on, That the path may seem the smoother which we have to trudge upon.

Though at times there is revision to the days of fang and claw,

Agriculture

Is Completely Prostrate

Under conditions for which no farmer can be held responsible. Relief is essential not only for the benefit of this great basic industry but to prevent enormous disaster to the republic and to all the people of every calling and business. Congress has been aware of this situation since it was organized two years ago. Measures framed to furnish relief have been presented to the proper committees and thousands of pages of reports have been compiled but nothing has been done.

Now in the last ten days of the session with every sort of emergency legislation pressing for consideration the great problem of financing the farmers crop and marketing operations is receiving a few hours of hasty and doubtless ignorant and incompetent attention.

Bills that required months and even years for their construction are thrown aside or merged into unrecognizable and unworkable conglomerates and after consideration for a day are enacted into laws. The Capper bill, the Strong bill, the Lenroot-Anderson bill and the Norbeck-King bill are all dead for the present. Their place there is nothing or worse than nothing if the patchwork performance of the House of Representatives is enacted.

Prohibition Prohibits Fairly Well

In Kansas even during these days of moonshining, home brewing, bootlegging, rum running, and smuggling. The records of the Department of Justice show that only five per cent of the time of the United States District Attorney for Kansas is taken up in prosecutions of violators of the prohibitory law. In some other states not so very far away, nearly ninety per cent of the time of the sacred and august federal courts is used in trying violators of the Eighteenth Amendment.

All of which shows that it takes a little time to educate the public mind. There was a day when violators of the liquor laws was regarded as a mere sport in Kansas. Only a few years ago many of our best business men believed that prosperity would be ruined by the enforcement of prohibition. They all know a good deal more now than they did when Morrill was governor. There are now mighty few merchants in Kansas who do not know that the same days wages can be spent in a joint for whiskey and in a store for bread and clothing for the family.

Prohibition In the Wetter States

Is still right unpopular with many otherwise fairly decent citizens. Men who ought to know better and who should be ashamed of themselves as promoters of lawlessness are still spending a lot of money for booze of doubtful not to say deadly quality. They are also active in denouncing prohibition.

The so called respectable folks who are opposing prohibition by hot word and action should take a tumble to themselves. In the first place, as the eighteenth Amendment and the Volstead enforcement act are both parts of the fundamental law of the land opposition to them is sedition and their violation is a crime that would be converted into treason in a moment if this country should be forced into war with any one of her numerous enemies.

In the second place prohibition has abolished the saloon and the evil influence that followed saloon domination of politics.

Violation Of the Prohibitory

Provisions of this country is a criminal practice that is now conducted almost entirely in the interest of the rich. Bootleggers and smugglers will never make fortunes by selling booze to brick layers, factory workers, section hands or the husbands of hard working washer-women.

We are slowly—aye, but surely—coming to the higher law. When we'll cease to brawl and hick and we'll work as one instead, For we've got to get together if we want to get ahead.

—Berton Braley.

WOMEN AND THE FARMERS UNION

Is it true that the Farmers Union is overlooking a great asset by the neglect of the organization for its women and children?

Those who have thoughtfully studied the progress of the Union in Montana maintain that its economic and educational work must be matched. Two years ago we found that organization and discussion of theories could only go so far without the business operations. Now for over a year the Farmers Union Exchange of Billings has been successfully handling such business as the farmer gave. It, however, in turn must be matched with some stronger effort by the state Union to keep its members informed and interested. The Educational and Cooperation activities must be team work or neither can go very far.

Ask any of the best locals of the state how they keep up interest. It is by giving good programs and enlisting a wide membership. It is by attempting to save money for its members by combined effort in purchasing supplies or selling produce. It is by some community or county wide betterment effort.

Many men have risen by the impetus and inspiration given by a wife and family. They have been compelled to take bigger viewpoint, to make a

ing washer-women.

The men who are now being killed by wood alcohol and the various other forms of deadly drinks in circulation can very well be spared. The new service that they can render to the country is to booze themselves out of it and out of life just as soon as possible.

The working men who spent most of their pay for drink in the dead days that are now to return no more forever are gone patronizing the savings banks, the meat shops, the clothing merchants, and the building and loan associations. Left to itself the drink habit as now prevailing will do much good to the entire body of society. It is rapidly removing worthless violators of the law. Officers should exercise a good deal of discretion in their necessary work of preventing consumption of wood alcohol. There are still quite a few people who should be allowed that beverage in adequate quantities.

Ford May Be Endorsed

By the Democratic party of Michigan as a candidate for the presidency is a head line that appeared in many papers last week. Before this is in print that deed will either be done or left undone and either way it is not a matter of surpassing importance to the people of the United States.

As a manufacturer of automobiles and a manager of big businesses Henry Ford is the greatest statesman now at large in our country. What he does not know about government would make by far the biggest and most valuable book ever written on that some what shelf worn subject.

Stabilization Of Farm Product Prices

Is the most important matter that the country is considering at this time. Perhaps considering it is a word a little too strong to describe the state of the public mind on that matter. The pitiful truth is that the plight of agriculture is receiving far less consideration from those in authority than even the project to establish deep water communication between Chicago and the Ocean and is a poor second to the attention that has been given to Henry Ford's proposition to take over the government property at Muscle Shoals.

Still there are a few people who realize that something must be done for American agriculture or effective provision to feed the millions of American non-producers by importing from other nations must be made. Nearly all American farmers are broke, busted, and ready for any constructive measures of relief the production of food will slow up dangerously in the immediate future.

The governor of Minnesota has called a stabilization conference which is in session in St. Paul this week for the purpose of considering some feasible plan for saving what remains of American agriculture as carried on by independent farm owners. Let us hope that the Kansas representatives there will be able to make some practical, workable suggestions.

Amendments To the Federal Constitution

Seems to come in bunches. Nine were adopted before the first administration was fairly started. Three followed the Civil War and grew out of the problems that were settled by that conflict. Three more were ratified just before or during the World War. Another batch is now pending in congress and one of them, the provision to abolish the legislative powers of "Lame Ducks" is likely to get to the people this spring.

Another has to do with the method of electing the president and the vice president and if adopted would give the people authority to vote directly for those officers. Are you in favor of the election of the president by popular vote? Another would abolish the life tenure of federal judges and make those officials elective. How do you feel about that?

bigger exertion in order to provide a safe future. Otherwise they would have been drifters, with only a small perspective. For the same purpose, why not enlist the efforts of the women in widening the influence of the Union? Why not recognize as well the children and by teaching them the cooperative precepts, make the organization a long time coming. This would eliminate the future all the old reluctance and resistance with which our present progress is handicapped. Cooperation, instead of competition, would then seem rational to them instead of visionary, as many today consider it.

By taking the women and children into the Union's active work, the Union will make for itself the place in our state which its principles and ambitions deserve.—R. B.—Billings Searchlight.

BERRY GROWERS COOPERATE

The North Pacific Cooperative Berry Growers' association has put up more than 1,000 barrels of strawberries this season, most of which will be held for future sale. In this way the association can take care of a large quantity of surplus fruit and prevent its being dumped on the market at a low figure, or becoming a total loss. The season was short this year and in spite of the fact that prices were low the entire crop of the membership was handled satisfactorily at a good profit.

By not depending on one crop farmers will be able to weather the financial depression of the moment.

KANSAS CITY HAY MARKET

Quite a bit has been said among the hay men about the general condition in the south, feeling that because cotton prices are better that probably we will be able to dispose of considerably more hay in the south this year than we have in the past year.

It is altogether too early yet to guess how extensive and how prolonged the drought will be. Several are predicting that there will be a good many places this year that will have to rely upon Kansas City territory for their hay. Just now Timothy and Clover is obtainable in Missouri on such a basis that it works quite a hardship on the alfalfa market.

Several of the big buyers have purchased and shipped a great deal of hay from Idaho to this market and have been compelled to place it in storage awaiting an advance in the market. The surplus of stored hay in Kansas City would be a bearish factor. On the other hand, the fact that these men are placing their hay in storage rather than their hay in the market shows that they have confidence in the future of our market.

We see no reason for any material decline and in the absence of bearish factors, we cannot help but feel rather favorable to the market.

The alfalfa market is fifty cents lower on some grades than last week and straw is \$1.00 to \$1.50 off; all other grades and kinds are unchanged.

Receipts of hay this week were 171 cars of prairie, 247 cars of alfalfa, 40 cars of Timothy, 11 cars of Mixed Clover, 14 cars of Clover, 17 cars of Straw, making a total of 506 cars this week as compared with 879 cars last week and 466 cars a year ago.

Nominal Quotations—Feb. 24, 1923

PRAIRIE:
No. 1, \$12.50 to \$14.00.
No. 2, \$11.00 to \$13.00.
No. 3, \$9.00 to \$10.50.
Packing \$7.50 to \$8.50.

ALFALFA:
Sel. Dairy \$28.00 to \$30.00.
Choice \$25.00 to \$27.50.
No. 1, \$23.50 to \$25.00.
Standard \$20.00 to \$23.00.

CLOVER MIXED:
No. 1, \$17.50 to \$18.50.
No. 2, \$15.00 to \$17.00.

TIMOTHY:
No. 1, \$15.50 to \$16.00.
Standard \$14.00 to \$15.00.
No. 2, \$12.50 to \$13.50.
No. 3, \$10.00 to \$12.00.

CLOVER MIXED:
Light \$15.50 to \$16.50.
No. 1, \$13.00 to \$15.00.
No. 2, \$9.50 to \$12.50.

CLOVER:
No. 1, \$15.50 to \$16.50.
No. 2, \$14.00 to \$15.00.

STRAW:
Straw \$6.00 to \$7.00.
Farmers Union Jobbing Association
R. Y. PRIGMORE
Hay Salesman.

BUSBY MONTANA
Montana has not the largest Union membership in the nation, but we are inclined to think that no other state can show a livelier membership. They don't sit around and wait for something to turn up out there, and they are not satisfied with mere social meetings. They are busy discussing real questions—putting emphasis on the "educational" feature of Union work. They are discussing the state bank proposition, stabilizing of grain prices by the government, hail insurance, state income tax, etc., by means of debates in local Union meetings, and a summary of arguments on both sides of the questions are published in the official paper. And the locals out there are building libraries for themselves, the members contributing books and papers. Then they have a "trouble squad," whose duty it is to find out what is the matter when a local begins to wobble or lose its pep, and to report the matter so that proper means of re-suscitation may be quickly applied. And they also have a committee of "grievance" locaters in each local, who snoot around and find out what is the matter with any individual member who gets the sniffs, or gets hostile or fails to pay his dues. When they find out his reasons for his actions and secure his arguments in support of them, they write it all down on paper and immediately arrange a debate on those issues, everybody being invited to take part according to his individual convictions, after which a vote is taken in open meeting and the result published in the official paper. There's a lot of sense to that plan. It don't give any one a chance to nurse a secret grudge and go around knocking up

BOYS—Earn Cameras, Rabbits Raincoats, Fountain Pens
Full 50 packets of garden seed at 10c. Also 25 or select garden. Seed for sale in bulk and FREE premium list. **FOUR STATES SEED COMPANY** Dept. N. Topeka, Arkansas

KITSELMAN FENCE
"I Saved One-half," says Glenn Hawn, Hawn, Kansas. "You can save time and money by buying the best. Catalog of Farm, Poultry, Lawn Fence. **KITSELMAN FENCE CO.** Dept. 18, Muncie, Ind.

You Can Cure Your Rupture
Capt. Collings Will Send You Free His Plan by Which He Cured Himself

Thousands of ruptured men and women will rejoice to know that Capt. Collings who was helped by his plan, will send you the full plan by which he cured himself at home. Merely send your name and address to Capt. W. A. Collings, Inc., Box 3881, Watertown, N. Y. It won't cost you a cent and may be worth a fortune. Hundreds have already cured themselves by just this free information.

less he is just naturally that kind of a fellow. There's nothing else as good as wide open discussion in meeting to promote harmony and effective work.—South Dakota Union Farmer.

Uions Local No. 970.

Editor Kansas Union Farmer:

Just a few words to let you know that we have a good strong local way out west. We meet the second Friday of each month. It has been our custom for some time to have the members whose birthdays occur during that month to entertain the Union.

Last Friday night even fifty members answered to roll call. We heard a good report from Will Atkinson, our delegate to the state convention. Mr. Pettijohn gave a report of his experience in dealing with our commission firm in Kansas City and we believe more of our members will ship stock to them. A committee was appointed to send resolutions to Congress stating our position on the recent sugar deal.

After the business session the meeting is turned over to the entertainment committee. They always have a good program followed by lunch. In this way an interest in our local, our store and our elevator is

kept up and we keep posted on the work of the union.

Mrs. A. H. Calfee, Cor. Sec.

RESOLUTIONS ADOPTED

Resolved that we, The Farmers' Union Local No. 970, are bitterly opposed to paying the bonus to the sugar trust. We think we have had a greater loss than they and have asked nothing. We look upon this sugar deal as a real from the people.

A. H. Calfee, Committee
Barton Pettijohn, Committee
Alexander Sanderson,
H. A. Robinson, Pres.
Will Atkinson, Sec.

EDUCATIONAL CAMPAIGN PLAN

The Farmers' Union of Yankton county will put on a price to place this county on the map as the banner Farmers' Union county in the state. It expects to take the lead in a movement that it will be hoped that other counties will follow. The Union would be a much better organization than it is if its principles were better known. The Farmers Union is an educational and cooperative organization. It has but one aim—that is to put agriculture upon a sound basis. All other classes of business are or-

ganized and demand a profit. Labor is organized and demands a living wage which it is justly entitled to. The farmer is unorganized and he has had to sell his product for whatever he could get for it and he has to buy his needs for whatever price the other fellow wants to charge him. Agriculture is one of the great industries of the nation and it is entitled to the same treatment and consideration that is accorded to the other industries. The Farmers' Union demands this and it should be given every assistance so that it can make good its demands. At any rate; every farmer of Yankton county should be within the fold of the union—Yankton (So. Dak.) Public Opinion.

MT. PLEASANT LOCAL OPPOSES CHANGE IN SCHOOL LAWS

We, the members of Mt. Pleasant local No. 79 of the F. U. C. U. of A. in regular session assembled after discussing the school laws introduced in the senate by J. M. Johnson of Brown County, known as Senate bill No. 176; are unanimously opposed to any change in our school laws at the present session of the legislature or until times are adjusted so the taxpayers can meet their taxes.

L. J. Start, Pres.
Eva Bright, Sec.

ANNUAL STATEMENT

Of Farmers Union Mutual Insurance Company of Kansas

For Year Ending December 31, 1922

TO SUPERINTENDENT OF INSURANCE

I—MEMBERS			
1. Number of members of the company December 31, 1921		6,044	
2. Number added during past year		3,576	
3. Total		9,620	
4. Number that withdrew or whose policies were cancelled during past year		1,846	
5. Number belonging to the company December 31, 1922		7,774	
II—AMOUNT AT RISK			
1. Amount at risk December 31, 1921	\$11,199,879.99	\$11,199,879.99	\$22,899,280.98
2. Amount of risks added in 1922	5,291,468.95	5,844,086.95	11,765,556.90
3. Total	17,121,488.94	17,043,867.94	34,164,786.88
4. Amount risks cancelled, withdrawn or terminated during 1922	2,483,869.29	2,428,824.93	4,612,184.87
5. Amount at risk by Co. December 31, 1922	14,637,779.65	14,614,813.01	29,252,592.66
III—INCOME			
1. Balance December 31, 1921, Bldg. reduced \$30.95		76,780.03	
2. Amount cash premiums rec'd. during 1922		393.95	
2b. Net cash premiums received during year		78,886.08	
3. Amount collected on assessments levied in 1922		15,908.70	
4. Amount collected on assessment levied previous year			92,289.78
5. Dividends to policy holders applied on prem. notes during year		4,134.88	
6. Interest on daily-balance, C. D.s. and bonds		2,904.71	
7. Increase in value of Liberty bonds		650.00	
8. Refunds, \$260.56. Fur. & Fir. sold \$155.15. Rebate Comm-Bldg. & Auto \$235.99; pro rata rent from Hall Co. \$7,625.74. Protected, checks paid \$168.14		8,445.53	
9. Total income during past year			108,124.95
10. Total			223,441.89
IV—EXPENDITURES			
1. Amount paid for losses in 1922		44,422.95	
2. Adjusting Expenses		332.32	
3. Commissions to agents		13,285.07	
4. Salary of Fieldman (\$250.00)		250.00	
5. Officers Salary, Pres. \$1,000.00; Sec'y. \$133.33;		233.33	
6. Office Employees Salary; \$208.00; Officers Travelling Exp. \$4.23		207.23	
7. Pro rata share expense bldg. alterations Cen. Kans. Pub. Co.		1,800.00	
8. Furniture and fixtures		1,209.75	
9. Return to Hall Co. pro rata share rent \$1,962.13; money adv. current exp. \$9,205.83		11,167.96	
10. Dividends returned to policy holders Cash \$2,631.32; acct. notes \$4,184.88		6,766.20	
11. Premium assessments and cancellations refunded		2,097.74	
12. Ins. Dept. fees \$213.50; protected checks \$262.11; Legal Expense \$125.00; Ins. on bldg. \$940.81; Miscellaneous \$51.92; Audit \$2,145.97		3,769.31	
13. State, County and City Taxes \$384.19; State Fire Tax \$254.65		1,088.74	
14. Total Expenditures during past year		86,630.65	
15. Balance December 31, 1922			136,811.24

V—RESOURCES

1. Assets not admitted.			
Central Kansas Publishing Co.	\$1,800.00		
Automobile	657.50		
Furniture and Fixtures	2,596.95		
Stationery & Supplies	200.00		
Protected Checks	98.97		
Accrued Int. on Bonds, & C. D's.	376.33		
Accounts Receivable	123.20		
Prepaid Insurance on Bldg.	806.01		
2. Bonds		6,652.96	
3. Certificates of Deposit on Demand		25,000.00	
4. Deposited in Banks \$17,254.83 less outstanding checks \$5,914.22		11,340.61	
5. Real Estate owned 1/4 interest in office bldg. \$73,470.63; lot \$4,850.00; Purchased		77,820.63	
6. Gross Assets		143,464.20	
7. Deduct assets not admitted as listed.		6,652.96	
8. Total admitted assets December 31, 1922		136,811.24	
9. Amount of premium notes on which assessments are not over three months past due \$1,318.07		1,318.07	
10. Amount of premium notes on which assessments are fully paid		78,767.87	
11. Total Premium notes in force December 31, 1922		80,070.74	
12. Total amount of resources		216,881.98	
13. Amount of outstanding assessments not collected	\$1,318.07		
14. Face amount of premium notes on business written during year-fire	80,542.84		
Tornado	15,054.14		

1. Gross Claims for losses due and payable	645.20	645.20
2. Total claims for losses		
3. Federal Sales Tax	\$3,219.52	
County, State and City Tax	793.43	
Phone	2.76	
Attorney Fees	12.50	
Advertising	15.00	
Depreciation 2% for 9 months.	1,102.61	
4. Total amount of liabilities December 31, 1922		5,151.87
		5,797.07

STATEMENT OF GUARANTEE, RESERVE AND GENERAL FUNDS.

1. Amount of reserve fund	39,563.87	
2. Amount of general fund	91,450.80	
		131,014.17
3. Amount of reserve fund on hand per each \$1,000,000.00 of insurance in force December 31, 1922		1,352.50
4. Amount of reserve fund required at \$3,000. per \$1,000,000.00 of insurance in force December 31, 1922		87,767.78
5. Per cent of premiums received added to reserve fund during past year 10%		

KANSAS UNION FARMER WEEKLY EXCHANGE

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

FARM FOR SALE

64-ACRE MISSOURI MONEY-MAKER
200 POULTRY, TEAM, 3 COWS
Tools, implements, vehicles; grows big crops oats, corn, vegetables, etc. 1.5 acres cantaloupes brought \$121.50; 57 Bu. wheat 50 acres on improved road handy depot and college town, dark loam tillage; 400 apples; 40 peaches, plums, cherries, pears; good house—barn, poultry house, etc. To settle affairs only \$6,400. part cash. Details see 56 Big Blue, Bureau Catalog. Copy free. STROUT FARM AGENCY, 5318 New York Life Bldg., Kansas City, Mo.

A REAL BARBARIAN
Good 80 acre farm, improved, 2 miles of Kincaid. One-third cash balance terms. Irwin, Kincaid, Kansas. 29

PLANTS FOR SALE

FRUIT-PROOF CABBAGE AND ONION PLANTS ready for shipment. Seventy acres strong, well-rooted plants grown in open field at Texarkana. Fifty plants to bundle, labeled separately with variety name. Dampness to roots. CABBAGE: Early Jersey Wakefield, Charleston Wakefield, Succession, Copenhagen Market. Early and Late Flat Dutch. Parcel post prepaid: 100, 200, 400, 750, \$2.50, \$5.00, \$7.50, \$10.00. Express collect: 5,000 \$6.25; 10,000 \$10.00. ONIONS: City of Stars, Yellow Bermuda. Parcel post prepaid: 100, 200, 400, 750, \$1.00, \$1.50, \$2.00, \$2.50, \$3.00. Full count, prompt shipment, safe arrival, satisfaction guaranteed. UNION PLANT COMPANY, Texarkana, Arkansas—23

POULTRY

PURE BRED LARGE BONED SINGLE Comb Rhode Island Red cockerels \$2.00 each. Amy Williams, Grinnell, Kansas. 30

PURE BRED R. I. WHITE EGGS FOR hatching \$5.00 per 100. Mrs. F. W. Rich, Route 1, Green, Kansas. 32

PURE BRED SINGLE COMB BUFF ORPINGTON chicks, March and April Hatch 14c each, prepaid. Individual hatchery. W. J. Kelly, Route 1, Ogallah, Kansas. 22

"ARISTOCRAT" BARRED ROCKS—Famous Anconas \$2.00, 15 eggs. Everts, 300, Della Sheppard, Lyndon, Kansas. 32

PURE BRED BUFF ORPINGTONS exclusively. Eggs, 15, \$1.00; \$5.00 per 100. Ralph Chapman, Hackney, Kansas. 32

TANCORED WHITE LEGHORNS—Excellent layers. Eggs, 6c. C. F. Pruetz, Route 4, Manhattan, Kansas. 32

BRADLEY STRAIN BARRED ROCKS—Cockerels \$2.00; pullets \$1.50. Lavona Goheen, Oakhill, Kansas. 29

PURE BRED DARK ROSE COMB Rhode Island Reds. Eggs, 30, \$2.50; 100 \$8.00. Baby chicks, 15c. Mrs. Fred Huppenthal, Lucas, Kansas. 31

LARGE BONED S. C. W. I. P. D. cockerels \$2.00 to \$3.00. Quality and color right. F. J. Govin, South Mound, Kansas. 29

ROSE COMB RED EGGS—50, \$3.00; 100, \$5.00. Anna Runyon, Ogallah, Kansas. 31

HILLSIDE BUFF LEGHORNS—TRAP-NESTED pedigree cockerels \$2.00 to \$5.00. Eggs \$6.00 per 100 prepaid. Mrs. J. H. Wood, Solomon, Kansas. 31

FOR SALE—S. C. BUFF LEGHORN cockerels nicely marked, bred to win, lay and pay, \$1.50 to \$2.50. A. J. Wempe, Frankfort, Kansas. 30

ROSE COMB THE RED TO SKIN kind. Cooled by poultry judge for extra egg type, size color. Eggs, 15, \$1.50; 50, \$4.00; 100, \$7.50. postpaid. T. E. Broull, Millvale, Kansas. 29

STURDY CHICKS—QUALITY TESTED. (Own hatching, 8c up. Circular. Longford Hatchery, (Near Abilene), Longford, Kansas. 31

BABY CHICKS S. C. WHITE LEGHORN Tom Barton, 200, egg strain. John Hutchinson, Clay Center, Kansas. 30

SINGLE COMB WHITE LEGHORNS—Males from trap nest flock of heavy layers; range grown. Chicks via prepaid parcel post. Hatching eggs. Satisfaction guaranteed. Long View Leghorn Farm, Green, Kansas. 29

FOR SALE PURE BRED R. C. RED cockerels, no white ear lobes, no smutty feathers \$2.00 each. Mrs. C. C. Wright, Route 2, Barnes, Kansas. 29

FOR SALE WHITE S. C. LEGHORN eggs \$4.00 at farm; \$5.00; shipped, H. V. Bell, Green, Kansas. 29

"BUFF ROCKS FROM ST. LOUIS WINNERS \$3.00 and \$5.00 each. Mammoth Bronze Turkeys—some \$10.00; hens, \$7.00. Mina Fuller, Hoxie, Kansas. 29

CHOICE SILVER LACED WYANDOTTES—Cockerels, Early hatch, prize winners, \$2.00. D. Norton, Herington, Kansas. 22-4

PURE BRED R. C. B. I. RED HATCHING eggs \$5.00 per 100. Joel Strahm, Betha, Kansas. 29

STOCK

FOR SALE ONE ERICA BULL and one by an Erica Bull. Size and quality prize with the times. E. L. Latta & Son, Junction City, Kansas. 31

"CLASSIFY PLANTS".....M.....

FOR SALE—ONE BLACK JACK, 9 years old, 15 hands high, price \$300.00. Also a Percheron black stallion, weight about 1800, price \$100.00. Fred Frankkuk, Logan, Kansas, Phone 522. 32

FOR SALE: YEARLING HOLSTEIN Bull from famous Zobel family. Fat pedigree, prices and particulars, write Dem Moore, Dresden, Kansas. 32

SITUATIONS WANTED

WANTED POSITION AS MANAGER OF Farmers Union elevator by experienced grain man and competent bookkeeper. Married and will give bond. Address Grain Man, care of Kansas Union Farmer, Salina, Kansas. 29

PERSONAL

IF YOU WISH A WEALTHY YOUNG wife, write, enclosing envelope. Violet Ray, Dennison, Ohio. 30

WOULD YOU WRITE A WEALTHY PRETTY girl? Stunned and envelope please. Lois Sprout, Cleveland, Ohio. 30

FINANCIAL

FARM LOANS 6 PER CENT
We make 5, 7, and 10 year loans in territory east of line dividing states at east line of Norton Ness. Clark counties. Good pre-namined options. See E. Ford Agency, Salina, Kan. 23-4

TOBACCO FOR SALE

KENTUCKY HOMESPUN TOBACCO—MILD, mellow and full of flavor. 10 lbs. \$2.50; 20 lbs. \$4.00. Extra fine smoking. 10 lbs. \$2.00. Satisfaction guaranteed. **TOBACCO GROWERS**, Lyanville, Ky. 31

KODAK FINISHING

ANY SIZE 6 EXPOSURE FILM DEVELOPED and 3 prints inc. Reprints 50c per dozen. Cohn or stamps. Mail Order Film Company, Salina, Kansas. 29-4

MACHINERY

FOR SALE: 15 H. GAAR-SCOTT ENGINE \$150.00. 20 H. Northwest engine, \$250. Both in good shape. Rumley Separator, good, belt, 20 H. W. H. Delrich, Clayton, Kansas. 29

FOR SALE—BULL TRACTOR PARTS, F. W. Schick, Marion, Kansas. 31

20-40 CASE TRACTOR AND PLOW ready to run. For posts, lumber, combine or what have you. B. F. Stephenson, Route 1, Sharon Springs, Kansas. 30

VALLEY SPRING DEBROS
Boars all aged, bred sows and gilts; popular strains, immune. Papers. Year to pay if needed. E. J. Bliss, Bloomington, Kansas. 19-4

ALFALFA, \$7.00

Bushel: Clover and Timothy \$4.50. Sudan \$4.00. Red Clover \$12.00. Sweet Clover \$8.75. Bluegrass \$4.00. Red top \$2.00. Orchard Grass \$2.00. Unhatched Sweet Clover \$3.00. Cane Seed \$2.50. Grum alfalfa \$2.00. Timothy \$3.50. sacks free 5 per cent discount on 5 bushel orders; shipped from Kansas City or Eastern Kansas; order now before another advance. Satisfaction or money back. M. C. Mier, Salina, Kansas. Dept. F. U.

YOUR OWN FIRM
Will Give You
BETTER PRICES
BETTER FILLS
BETTER SERVICE
Try Them
Farmers' Union Live Stock Co.
406-8-10 Livestock Exchange
Kansas City, Mo.

"MAKING ANIMAL TAGGING EASY"
Ketchum Clincher
The new self piercing and self clinching bright steel tag for Cattle, Sheep and Hogs. Numbers and letters to suit. Write for description and prices. Also sale tags. KETCHUM MFG. CO., Dept. 30, Luzerne, N. Y.

SALINA SANITARIUM
J. M. GAUME, M. D.
Specialist in rectal and colon diseases. Also Sulphur Baths for Rheumatism. Pills cured with ut the knife. Little or no detention from business. Phone 2000, Salina, Kansas. Call or write for further information in the statute book. 30

\$5.00 A THOUSAND
LETTER HEADS
OR ENVELOPES
Printed and Mailed You the Same Day as Order is Received.
CENTRAL KANSAS PUBLISHING CO., Salina, Kan.

TIME TESTED

For thirty-nine years the Farmers National Bank, Salina, Kansas, has weathered all financial storms. The same conservative management which has so successfully directed its course in the past is now at the head. Large

Department of Practical Co-Operation

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

W. C. LANSDON
March 6—Washington County.
March 7—Bloomington
March 10—Oronoke.

JOHN TROMBLE
March 8—Lyndon.
M. O. GLESSNER
March 10—Ellsworth County
April 7—Strong M.Cty.

UNION MEETING NOTICES
Notices of Farmers' Union meetings will be printed under this head without charge. Secretaries should send in their copy at least two weeks before the date of the meeting.

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

The regular meeting of the Crawford County Farmers' Union will be held on the last Tuesday of each month throughout the year, except when this date falls on a Legal Holiday.

A. C. BROWN, Co. Pres.

CRAWFORD COUNTY MEETINGS AT GIRARD KANSAS
Girard Local No. 494 of the Farmers Union meets in Union Hall the second and fourth Tuesdays of each month at 7:30 p. m.

L. E. Roof, Pres.
Roy W. Holland, Sec.

UNION LOCAL NO. 2019
Regular meetings on the first and third Thursdays of each month, at 7:30 p. m.
Blaine O'Connor, Sec.

AT WESTMORELAND MARCH 10
The Farmers Union of Pottawatomie county will hold their first quarterly meeting at Westmoreland, Saturday March 10. Meeting will be called to order at 10 o'clock sharp.
T. P. Heptig.

AT WASHINGTON MARCH 6
The Farmers Union of Washington County will hold a meeting at Greenleaf Kansas Tuesday, March 6th. All members are urged to come out to this meeting. W. C. Lansdon, National lecturer and Vice-President of the Kansas Farmers Union will be the speaker. Every member in Washington County should hear his message as he is the best informed man on cooperation in the country.
Anton Peterson.

MCPHERSON COUNTY MEETING MARCH 5th
The next quarterly meeting of the McPherson County Farmers Union will be held in School House Dist. No. 46 on Monday evening March 5th, commencing at 7:30 p. m. A special program has been arranged and refreshments will be served. All locals urged to send delegates and all members are welcome.
O. E. Rolander, Sec.

AT COURTLAND, MARCH 7th
Republic County Farmers Union will hold its first quarterly meeting at Courtland, Kansas, Wednesday, March 7th at 11 a. m. Besides the regular order of business, the state delegate will make his report and Mr. E. E. Woodman of the Farmers Union Live Stock Commission, at Kansas City will address the members. All locals should have a full delegation present. Let's go.
G. R. Bundy, Pres.
Charles Hanzlick, Sec-Treas.

AT MANKATO MARCH 8th.
The Jewell County Farmers Union No. 26 will hold its next regular quarterly meeting in Mankato, Kansas, on Thursday, March 8th. Installation of officers and other business of much importance will come before this meeting. All locals in county are urged to send delegates.
Charles Greenburg, Pres.
G. M. Shook, Sec.

AT CENTRALIA KANSAS MARCH 8
The regular meeting of the Nemaha County Farmers Union will be held at Centralia, Kansas, Thursday, March 8th, commencing at 10 a. m. sharp. Local secretaries will please select their delegates to attend this meeting. Come early, so that we can transact all regular business in the forenoon. In the afternoon a fine speaking program has been arranged.

ed. W. P. Lambertson will be the principal speaker. Mrs. Alice Williams, and Mr. Charles Simpson, field man for the Farmers Union Mutual Insurance Companies will also address the meeting. Everybody is invited.
Joel Strahm, Co. Sec.

AT HAYS KANSAS MARCH 10
The Ellis County Farmers Union will hold its regular quarterly meeting Saturday March 10th at the Court House in Hays, Kansas commencing at 1 p. m. All officers and Community members are urged to meet at 11 a. m. to outline the program and committees' reports. Any member that has anything to bring before the meeting is requested to meet the committee before 11 a. m. Delegates credentials must be in the hands of Jo Binder at 11 a. m. of this date.
Jos. P. Rupp, County Pres.

AT ALMA KANSAS MARCH 10th.
The first quarterly meeting of the Wabunsee County Farmers Union will be held at Alma, Kansas, Saturday March 10th at 1 p. m. Local secretaries are requested to send their delegates credentials to the county secretary at once. Members be sure to bring your cards.
Joe Richmond, Co. Sec.

ANDERSON COUNTY FARMERS UNION MEETING MARCH 3
Don't forget that the next county meeting day is not far off; begin now to plan so that you may go to be there for the whole day. "The County Union should be a powerful factor in business and public affairs. Are you doing your best to make it a useful organization?"
The date is March 3rd. The place is Northcott and it is to be an all day meeting. The speaker for the day is L. E. DeVoss, Manager of the Farmers' Union Jobbing Association in Kansas City.

Fill your baskets and go, taking with you any neighbor member who hasn't a way to go. Make it a record meeting.

NORTH STAR WOMEN'S CLUB IS A FACTOR IN UNION WORK
Editor Kansas Union Farmer:
I was very much pleased with your editorial in the Kansas Union Farmer of February 3rd. In regard to women in the union, was also much impressed with the address of Mrs. Geo. Kent delivered before the State meeting at Topeka.

We of North Star Local No. 1979 of Stafford County have tried out the idea and find it is all right—we have a strong local and almost one half of our membership are women who take part in the discussions and debates and programs and as you know the women are good advertisers and they don't forget when meeting night comes.

Then we have the North Star Ladies community club with a membership of 44 this is composed of Union ladies none but union members being eligible to membership. They have this meeting once a month and meet at the homes of the members in the afternoons. They meet at night on special occasions only they have literary and musical programs, answer to roll call with current events, take up and discuss subjects of interest to farm women.

They make out a year book the first of each year in which parts are assigned and each one will know just what she is expected to do at the different meetings during the year, whether it is a paper on some subject, household hints, music, a talk or assist the hostess.

Without this club we feel we could not have the success of our local that we have and would advise any local that does not have a good attendance to try a ladies community club and watch the attendance and interest increase. Since our club has been organized we can see a wonderful improvement in community spirit. Our club has been the means of adding several members to our local.

Looking forward to the day when the Farmers are more thoroughly organized and can name the price and get it.

Yours respectfully,
W. T. Buckle.

ST. JOE HOUSE HAS GOOD YEAR
An interesting report of the Farmers Union Live Stock Commission at South Saint Joseph, Missouri.
For the year 1922 we sold 3240 cars of stock; a record breaker for any firm at any time on these yards. On this business we saved to our Patrons \$86,610.17, which would have been lost to them under the old system, and 60 cents on every dollar paid for commissions was returned to them.

The best month we ever had was January of this year, when we sold 1013 cars by rail and equal to 148 cars in truck stuff, a total of 1161 cars in which we saved \$13,482.16; and during the first ten days of this month we have outstripped any other ten days on record.

We rejoice in the loyalty of our people, and all members of any farm organization are eligible to participate in this wonderful Money Saving Institution.
FARMERS UNION LIVE STOCK COMMISSION.
South Saint Joseph, Missouri.

Wheat Pool News

The first meeting of the organization board of the Wheat Marketing Association, met in Salina, Feb. 16th. Great progress was made toward setting up a machine to market cooperatively, the wheat of the Farmers Union members of Kansas. Entire harmony and unity of purpose prevails among the various organizations of the Farmers Union to the new Association. All are enthusiastic concerning the future prospects and usefulness of this youngster. Nothing will stand in the way of his becoming, presently, a lusty young David, who will be able to cast the stone, and slay the Goliath, of a marketing system that has gripped the wheat grower for more than three generations. All that remains for us to do now, Mr. Wheat Grower, is to harness ourselves for team work. Signing the contract is putting on the harness.

1923 DUES

Local secretaries are hereby notified to collect 1923 dues as follows:

Yearly Dues \$2.25
Building Fund50
TOTAL \$2.75

Of this amount \$1.75 is to be sent to the State Secretary.

C. E. BRASTED
SALINA, KANSAS.

Fence—Nails—Roofing

DON'T place your spring orders before you get our Car Lot prices, especially on wire fence. We can make you some attractive prices.

We also solicit your less-than-car-lot orders of wire, fence, nails, bale ties, roofing and barb wire. Write for prices.

NOTE: Prices quoted to locals or members when not in trading distance of a Farmers' Union Store or Elevator. Merchandise Dept.

FARMERS' UNION JOBBING ASS'N.
106 New England Bldg., Kansas City, Mo.

For Every Dollar

you spend with the

Farmers Union Livestock Commission

you receive

SALES that are High
SERVICE that will Please
SAVING in Commission Charge.

Farmers Union Live Stock Commission

Stock Yards, Kansas City, Mo.

And after many fruitless efforts to free himself the mule quitted down and indeed stayed with old Rastus in that field 'til de sun went down in de west.

At the end of the season Rastus was heard saying with much satisfaction and contentment. "Yu see I's had plenty of cohn bread and hominy three times a day, sides de rosen-ears, and de porchim? and it am all because I invented de belly-band and de brichim for dat obstreperous ole mule."

I wonder if we haven't put on the belly-band and de brichim when we sign the contract.

Alexander.

And the plow was found behind the mule already to go on down the row. And after many fruitless efforts to free himself the mule quitted down and indeed stayed with old Rastus in that field 'til de sun went down in de west.

DANISH COOPERATIVE SUCCESS RESTS ON FAITH

(Continued from page 1)

tions are a very popular investment, and are easily sold on the Exchange. The farmers pay interest usually not exceeding 5 per cent. one-half per cent. of which is used to redeem the bonds.

I have only been able to give you a few brief remarks on our cooperative system, but I wish to emphasize that you are inclined to overestimate and idealize the perfection of our system. We have not, as yet, solved nearly all the problems concerning cooperation in agriculture, and we have especially not solved the foreign market

problem. A large part of our agricultural products are still marketed through private concerns. Often not very efficiently. Likewise a large part of the farmers' supplies are bought through private firms.

There may be something for you to learn from us, as we have had more experience than you have had, but I am sure that the movement over here can give us new ideas. I am therefore glad to be present at this meeting, in order to promote a better understanding between the farmers of both countries.

Farming is an international business, and until we realize this there are important marketing questions which we will be unable to solve.

ANNUAL STATEMENT

Of Farmers Union Mutual Hail Insurance Company of Kansas

For Year Ending December 31, 1922

TO

SUPERINTENDENT OF INSURANCE

1—MEMBERS.

1. Number of members of the company December 31, 1921	4,483
2. Number added during 1922	3,674
3. Total	8,157
4. Number that withdrew or whose policies were cancelled during 1922	4,488

5. Number belong to the company December 31, 1922	3,669
---	-------

II—AMOUNT AT RISK

1. Amount at risk (Property insured) on December 31, 1921	\$ 4,833,229.60
2. Amount of risks added during 1922	3,407,116.84
3. Total	\$2,400,346.44
4. Amount of risks cancelled, withdrawn or terminated during 1922	4,842,567.60

5. Amount at risk by the company December 31, 1922	3,397,778.84
--	--------------

III—CASH INCOME

1. Balance Dec. 31, 1921, (Cash \$21,021.10) (all other admitted assets \$109,526.98) Error of \$31.00 in real estate acct. deducted.	130,548.06
2. Amount of cash premiums received during year 1922	80,264.25
3. Amount collected during year on 1918 notes, \$28.25; 1919 notes \$261.78	
4. Amount collected during year on 1920 notes, \$2,786.34; 1921 notes \$22,136.20; 1922 notes \$142,605.69	109,162.91
5. Losses credited on premium notes	51,029.77
6. Dividends credited on premium notes	7,798.78
7. Amount received from all other sources, constituting an expense to the insured. Interest on notes	1,667.92
8. Interest on Daily Balance, Liberty bonds & Certificates of Dep.	3,535.11
9. Borrowed money	20,700.00
10. Amount received as income from all other sources (specify each item): Expense refunds \$127.39; returned checks \$410.24 paid; furniture & fixtures sold \$155.15; Old outstanding check charged off \$10.13. Rent \$9,716.21	10,419.12
11. Farmers Union Mutual Fire Ins. Co. Pro-rata expense refunded	9,205.83
12. Total Cash income during 1922	243,788.69
13. Total	374,331.75

IV—EXPENDITURES

1. Amount paid for losses occurring during 1922	\$ 203,567.72
2. Amount paid for losses of previous years	153.60
3. Total losses paid during 1922	\$ 203,721.32
4. Dividends to policy holders, 1922 none; previous years, cash, \$4,470.18. On acct notes \$7,798.78.	12,268.96
5. Prorated-back to members on acct cancelled policies \$84.80; Refund on notes over paid \$173.23	257.03
6. Total paid members during 1922	216,247.31
7. Bldg. Expense, help \$1,192.70; Insurance \$895.82; Light, power & water \$723.37; Coal \$6,275.56; Miscellaneous \$805.57	4,245.02
8. Directors Fees and Expenses.	2,170.00
9. Salaries or commissions paid agents, business 1922, \$20,454.44;	24,123.77
President: \$986.33; secretary \$2,633.00	155.00
10. Decrease in value in Liberty Bonds on sale	
11. Salaries of office employees during year \$5,479.85; Fieldman \$2,750.00; Fieldman Expense \$1,888.96	10,068.81
12. Travel Expense, officers	19.32
13. Borrowed money repaid	20,700.00
14. Alterations to Bldg. for the acct of Central Pub. Co., Leasors	1,800.00
15. Adjusting \$929.91; Postage \$799.54; Adv. \$741.64; rent \$4,112.63; Ins. Department fees \$165.00; Stationery, printing, office sup. \$957.89; Revenue Stamps \$70.60; Telephone, Telegraph \$134.78	
Returned checks \$709.87; Auditing & installation of Books \$704.03; Interest on borrowed money \$260.47; County, State, City taxes \$1,112.14; Legal Expense \$262.45; Miscellaneous Exp. \$226.11; Furniture & Fixtures \$1,209.75	\$ 12,396.81
16. Total Expense, (46,589.39)	
17. Total Expenditures during 1922	\$ 291,926.10
18. Balance December 31, 1922,	82,405.65

V—RESOURCES

1. Assets not admitted.	
Stationery & Supplies	\$ 200.00
Returned Checks	1,095.89
Accts. Receivable	51.00
Judgements	307.72
Central Kans. Pub. Co.	1,800.00
Accrued Interest on Bonds	15.93
Unearned Insurance	806.01
Automobile	657.50
Furniture & Fixtures	2,595.95
	7,529.50
2. Deposited in banks, \$4,154.74, less outstanding checks \$569.71	3,585.03
3. Liberty Bond	1,000.00
4. All other assets (specify character) Real Estate & building	77,820.62
5. Gross Assets	89,935.15
6. Deduct assets not admitted—Fur. & Fix., Stat. & Sup. (See above list)	7,529.50
7. Total admitted assets December 31, 1922	82,405.65
Recapitulation of Premium Notes.	
1. Amount of 1918 premium notes past due	29.25
2. Amount of 1919 premium notes past due	406.05
3. Amount of 1920 premium notes past due	3,217.70
4. Amount of 1921 premium notes past due	15,864.93
5. Amount of 1922 premium notes past due	31,898.53
6. Gross amount premium notes on hand at end of year	51,416.46
7. Amount of premium notes charged off during year \$4,383.98	
8. Total amount of premium notes in force December 31, 1922	51,416.46

VI—LIABILITIES

1. Gross claims for losses due and payable	96.50
2. Amount of all other claims due or accrued against the company. Accrued County, State, & City taxes \$1,077.43; Accrued Federal Taxes \$7,202.18; Accrued expense \$508.84; Reserve for depreciation on Bldg. \$1,102.61; Accounts payable \$11.70	9,902.76
4. Total amount of liabilities December 31, 1922	9,999.26

VII

STATEMENT OF AMOUNT AND CONDITION OF RESERVE FUND	
1. Amount of reserve December 31, 1921 10% of Net Premiums	79,792.55
2. Amount of reserve collected during 1922, 10% of Net Premiums	20,473.73
3. Balance on hand December 31, 1922	100,266.28

VIII BUSINESS IN KANSAS DURING YEAR 1922

1. Risks written	3,407,116.84
2. Premiums received (cash, \$30,248.91) (Notes \$174,946.85; less cancellations; cash prem. \$68.46 Note prem. \$390.04	\$458.56
3. Losses incurred	204,737.26
4. Losses paid	203,664.22
5. Losses unpaid	203,567.72
6. Per cent. of losses paid 100%	95.50

Direct Defeat

Marketing Manipulation

Request Your Local Secretary to Write for Information and Literature

HELP US BY BECOMING THOROUGHLY FAMILIAR WITH THE WHEAT POOL BEFORE OUR REPRESENTATIVE REACHES YOUR TERRITORY FOR SOLICITATION WORK

WRITE
FARMERS UNION COOP. WHEAT MARKETING ASS'N.,
106 NEW ENGLAND BLDG., KANSAS CITY, MO.