

THE KANSAS UNION FARMER

Organization

Education

Co-Operation

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JOBGING ASS'N FORCE LEARN OF COOPERATION

Manager H. E. Witham Calls "School"
for All Employees of Firm at Kan-
sas City Last Week

DEFINITE BENEFITS

Heads of Business Institutions and
State Officers Attended, Banquet
and Dance Were Features

One of the most significant gatherings of the year, of men and women interested in the future of cooperative marketing, was held in Kansas City on Saturday afternoon and evening, December 5, at the call of H. E. Witham, manager of the Farmers Union Jobbing Association. The meeting was attended by all the employees of the Jobbing Association, as well as by managers and representatives of other Farmers Union marketing institutions operating in Kansas.

The meeting, which was held in the Kansas City Athletic Club, carried out the idea of a cooperative school for employees. It is the desire of Mr. Witham that all the employees of the Jobbing Association shall have a good general knowledge of all phases of cooperative work. He wants his field men, when out in the country, to be able to boost intelligently for cooperative marketing of produce, for cooperative marketing of live stock through Farmers Union channels, for cooperative dealing in oil, for cooperative effort in such projects as audits, insurance, and all state-wide Farmers Union activities. He wants all the employees of the firm which he manages to become well acquainted with the Farmers Union program.

Not only did the men attend the meeting, but the wives of those engaged in the cooperative work attended as well. Mr. Witham called the meeting to order at 3:30 o'clock in the afternoon. After a few introductory remarks in which he outlined the purposes for which those present had met, he introduced C. A. Ward, president of the Farmers Union of Kansas. Mr. Ward expressed the importance of a unified program. He told of the condition of agriculture in general and pointed out the fact that without organization, the program cannot be effective. He complimented the Jobbing Association on the spirit of cooperation which was manifest by the employees. His talk was instructive and inspirational.

Following Mr. Ward, E. A. Crall of Erie, Kansas, president of the board of directors of the Farmers Union Jobbing Association, addressed the meeting. His subject was the "Relation of Directors to Employees." Mr. Crall is an authority on cooperative marketing, and has had a world of experience in carrying out the cooperative program. His remarks were timely and forceful. He gave some very good advice to the employees of the firm.

Mr. T. B. Dunn, secretary-manager of the Farmers Union Auditing Association, and who has been definitely associated with the development of the Jobbing Association, and who, through timely advice, has aided in putting the firm on a firm financial basis, addressed the gathering following Mr. Crall's talk. His remarks were well received and he was thoroughly impressed with the importance of cooperative effort, after listening to Mr. Dunn's observations.

The next period was occupied by Floyd H. Lynn, secretary-treasurer of the Kansas Farmers Union. Mr. Lynn mentioned the importance of membership and support of the state or parent organization, as a foundation on which to build a successful cooperative marketing structure.

The evening session was opened by a talk by E. F. Schiefelbusch of Oswatimie, president of the Farmers Union creamery board. Mr. Schiefelbusch spoke during the time allotted to A. W. Seamans, manager of the Farmers Union Creamery Association. Mr. Seamans also talked a short time following Mr. Schiefelbusch's remarks. Mr. Schiefelbusch pointed out the fact that these have been trying times in the cooperative creamery business, but that the organization will recover and go forward with the whole cooperative program.

H. A. Cowden, head of the Union Oil Co. headquartered in North Kansas City, was next on the program. Mr. Cowden delivered a forceful address in

which he pointed out the advantages of cooperative purchasing of oil by farmers, and told of the growth and development of the cooperative which he heads as manager.

George Hobbs, manager of the Farmers Union Live Stock Commission Co. of Kansas City and Wichita, told in a speech before the gathering of the development of organization in cooperative marketing of live stock. He told of the inroads that have been made by direct packer buying of hogs, and pointed out the advantages of selling on the open market, thus creating competition as a means of holding up the prices received by the producer. He told something of the wonderful financial strength of the Farmers Union live stock firm, and reminded those present that the farmer is getting his marketing done at cost through this, their own firm.

W. J. Spencer was next on the program with a talk on Farmers Union Insurance. He pointed out the advantages of a mutual firm, and of the Farmers Union firm in particular. He told how the Farmers Union insurance firms have gone forward, in spite of the unfair tactics of those who would oppose them.

Interesting talks were made by different employees near the close of the meeting. R. R. Jarrett spoke on "Office Management." "Bookkeeping" was the subject, handled by Carl Witham. R. D. Crawford told about "Grain Sales," and T. C. Belden addressed the meeting relative to "Hay and Merchandise."

A feature of the meeting was the banquet at 6 o'clock. Delightful food was served in the banquet room, and afterward Mr. Witham called on a number of those attending for short talks. Fifty people attended the banquet. Among those who talked at this time was Homer Terpening of Wakeney. Mr. Terpening is a member of the Jobbing Association board of directors, and is a leading farmer in his part of the state. He pointed out the fact that the farmer's dollar is as big as it has been, and mentioned adoption of the income tax system as a possible means of relieving the situation.

C. E. Elder of Beloit, also a board member, spoke briefly. Others who spoke included Jack Stevens, Harry Neath, Ernest Dean, J. O. Newberry, Charles Neeley, and several others. Several of the wives of the employees and others attending also were called on for remarks.

Following the program, which was concluded by a late hour, the guests of the Jobbing Association danced to music furnished by Carl Witham's orchestra.

THE WOODSON COUNTY FARMERS UNION will hold a meeting at the community hall in Piqua on Thursday, December 10. The meeting will be called at 10 o'clock in the morning. R. A. Wright, president, and Dr. J. E. Williams, county secretary, are asking the Woodson County folks to turn out in force at this meeting. It will be the last meeting for the Woodson county organization for the year, and some important matters will come up for discussion.

Mr. Kansas Farmers Union secretary, Floyd H. Lynn, will be on the program for a talk. Woodson county is Mr. Lynn's home county, and he will be pleased to have a large number of people at the meeting. A basket dinner will be a feature of the gathering.

Mr. and Mrs. Zoeter have been furnished with the necessary information, together with application blanks, and no doubt they soon will become members of the Farmers Union.

FARMERS UNION ROYALTY COMPANY TO BROADCAST

According to present plans, G. E. Creitz, Kansas state manager of the Farmers Union Royalty Company, will have charge of the Farmers Union broadcast on the WIBW program Friday evening at 7:30 o'clock. Farmers Union folks are invited to tune in on Mr. Creitz's talk over the Topeka station, for he will have some valuable information to dispense.

People in the eastern part of the United States are sure of having some mighty good turkey dinners on Thanksgiving day. These turkeys particularly referred to here are Kansas fed and Kansas fattened, which means, of course, that they are the best that can be had anywhere.

This all leads up to the statement that the Farmers Union Cooperative Creamery and Produce Association plant at Wakeney, Kansas, shipped a carload of dressed turkeys to their outlet on the New York market Monday of last week. This is the first carload of the season, and undoubtedly many other shipments will follow. The turkey market this season is very good, according to Dave Thomas, manager of the Wakeney Farmers Union Cooperative Creamery and Produce plant.—The Co-Operator.

John A. Simpson, national president of the Farmers Union, will speak over the N. B. C. chain at the noon hour, Wednesday, December 16. President Simpson's talk will begin at 11:30 a. m., Central Standard Time. He will have an important message for every member of the Farmers Union.

Pressure as high as 580,000 pounds per square inch has been produced.

Assets Nearly Four Times Amount of Current Liabilities for Cooperative Oil Concern

GET NEW ACCOUNTS

Directors and Representatives of Farm Organizations Met in Offices of Company Recently

The financial statement of the Union Oil Company (Cooperative) shows that on October 29, the current assets of the company amounted to nearly four times the amount of the current liabilities, according to an announcement just made public. The splendid showing is very gratifying to the board of directors, and to all concerned. It shows a most substantial improvement and reflects efficient management.

The financial statement and the auditor's report were discussed in detail at a meeting attended by eleven members of the board of directors in the office of the company in North Kansas City on November 16 and November 17. This was the regular quarterly meeting for the year. Besides the regular matters to come before the board, sessions were held with committees representing two different state-wide farm organizations, with the result that the prospects for securing the business of both groups are very favorable.

In addition to the two state-wide farm organization committees, directors and managers representing eight local Cooperative Oil Companies also held conferences with members of the board. Their purpose in interviewing the members of the board was to get first hand information about the operation of the company. They are considering becoming members of the Union Oil Company (Cooperative) and by making the trip to the home office were able to get a lot of information so that they could inform their leaders at home before deciding to change to the Cooperative brand. These representatives also made a trip to the oil fields, and visited the refinery where Union Certified gasoline is made. They spent several hours in the compounding plant of the company. They inspected the various departments of the plant including compounding, barreling, laboratory tests, cleaning and reconditioning barrels, and the way in which all shipments are handled. Mr. Stolberg, chief chemist, made an interesting talk to them explaining how the quality of Union Certified is always safeguarded. They also went through the plant where Union Certified greases are manufactured. The result of this information tour is, that after getting a close-up of the manufacture of Union Certified products and the service which is rendered, these leaders indicated that they would go back home and recommend that their companies become Union Certified distributors.

On recommendation of J. E. Rise, Scranton, North Dakota, a member of the board, the company's check for \$100.00 was mailed to the Welfare Workers of Fargo, N. Dakota to be used in relief work for the drought sufferers in the Northwest.

UNION OIL CO. STATEMENT SHOWS HEALTHY GROWTH

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Volume reports made by the management showed that the volume of sales for the first nine months of 1931 exceeded the sales for the same period of 1930 by 55 per cent. While the amount of patronage refund which the company will make for the current year will be determined by the stockholders at their annual meeting, indications are from the report of operations for the nine months just past together with a budget for the last three months of the year, that the company will be in position to make a refund which will meet with the hearty approval of the members.

At the close of the meeting tentative plans for the program of the annual meeting which will be held on February 2nd, were discussed. It is expected that the third annual meeting of the company will be one of the largest gatherings of Cooperative leaders ever held.

SHIP CAR OF TURKEYS TO NEW YORK MARKET

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A. M. KINNEY

The thousands of friends of A. M. Kinney, former secretary-treasurer of the Kansas Farmers Union, and former editor of the Kansas Union Farmer, will be interested in the announcement that Mr. Kinney will speak over WIBW, Capper publications radio station at Topeka, on Friday evening, December 11, at 8 o'clock. Mr. Kinney's talk will immediately follow the Farmers Union hour which is due to be occupied by G. E. Creitz. Mr. Kinney will talk on "Farmers National Grain Corporation, and Cooperative Marketing."

WARD ADDRESSES AMERICAN FARMERS OVER N B C HOOKUP

Kansas Farmers Union President Attended Meeting Farmers National Live Stock Marketing Assn.

TOLD FARMERS NEEDS

The meeting of the board of directors of the Farmers National Live Stock Marketing Association, held in Chicago last week, was attended by C. A. Ward, president of the Kansas division of the Farmers Union, and a director at large on the Live Stock Marketing Association. The meeting, set up in fact, to discuss the provisions of the Agricultural Marketing Act, is making progress that is to be considered satisfactory in the light of present economic conditions. The board of directors of the association, which includes all the major live stock producers of the United States, met for four days. Mr. C. B. Denman, live stock member of the Farm Board, was in attendance two days.

It fell to the lot of Mr. Ward to occupy the time given to him by the association over the N B C network. Mr. Ward's radio address was made from the Chicago studios of the chain, on December 1.

Mr. Ward reminded the national audience of the fact that we are going through a period of time which is the effect of the present depression are felt quite everywhere, and has ceased to be local and has become nationwide and world-wide, and that it touches every phase of business and industry. He continued:

"The hour has arrived when leadership is needed. The farmers of this country are in a position to take the initiative and to squarely face the economic problems of today that have to do with the happiness and security of our people and which looks to progress in civilization from a national viewpoint.

"We are experiencing a highly competitive age; efficiency has been developed at a tremendous pace during the past decade and thus we must be alert and on our toes.

"I represent and am President of the Farmers Union in Kansas, namely, the Kansas Farmers Union. Therefore, my lot, in a definite way, is cast with the farmers of the country and my time and thought is absorbed in the interests of agriculture. Agriculture has been the leading industry of the nation for more than 150 years of its existence. In times past it has made up the bulk of our foreign trade. As a result of a great world war which has caused nations to become highly involved financially, and because of the after effects of tremendous war debts, much of this foreign export trade has been curtailed. Therefore, agriculture in this country has suffered tremendously and the farmers have had to stand on the brink and our industry has been on the decline quite generally since the world war. We have faced the lowest prices for our major farm products covering a period of many years. Wheat, cotton, livestock, etc., have been produced at a figure tremendously below cost of production. As a result, not only the accumulated wealth of the agricultural section of our country, but in addition, the new wealth that is produced each year, leaves the farmer only to find its way into the hands of those gigantic interests and powers that are highly organized and able to monopolize. Forty per cent of the buying power of the United States is in agriculture, and as this buying power is gone from agriculture, it is easy to see the fundamental cause of the present financial distress in this country.

"Farmers and farm organizations throughout the world have gone definitely into this problem. We went to the two great political parties in 1928 and both parties recognized agriculture as a problem of national importance. (continued on page four)

FOOD ABUNDANT BUT CASH SHORT FOR AGRICULTURE

Through Organized Effort Farmers Can Correct Bad Situation; Nothing Accomplished As Individuals

HIGH TAX; LOW PRICE

Farm Products Prices about 70 Percent Normal, While Taxes 250 Percent, Says Report

A condition of shortage of cash on the part of the farmers in general, and the midst of plentiful production on the part of these same farmers, has been pointed out recently by the Bureau of Agricultural Economics. The condition calls for concerted action by organized farmers for its correction. Without organization, agriculture can do nothing about its predicament. The above mentioned, in its December 1 report, says:

"There is no actual shortage of food or feed on farms this season, except perhaps in the northern plains territory, but cash is exceedingly scarce."

The composite yield per acre of crops is estimated to be about 11 per cent greater than a year ago, and about equal to the preceding ten-year average. Larger than average crops include cotton, tobacco, apples, and winter wheat. Relatively small crops include hay, oats, barley, flaxseed, and spring wheat. Corn and potato yields are about average.

"Farmers a year ago," says the bureau, "had the feeling that depression had just about done its worst to them. But this year has been worse. When prices of farm products last fall approached the pre-war level, it was thought that they were cheap, and so they were. It was scarcely foreseen that this fall the prices of corn, hogs, wheat, cotton, and potatoes to the growers would be about half those of last year. The October rally in cotton and grain was a timely help in restoring some measure of confidence throughout the farm community, but the rise in prices has been partly canceled by recent declines."

The bureau reports that the market movement of grain, potatoes, and apples has been comparatively light in recent weeks because the low prices to store their crops. But the low prices are also stimulating consumption to some extent, as evidenced by the rapid depletion of stored stocks of butter and meats by the October increases in exports of wheat and cotton.

The bureau says that the general picture of agriculture's position this fall is reflected in the following indexes:

"The wholesale price level of all commodities standards practically at pre-war or 100 per cent. The price of farm products is roughly twice the pre-war figure, or 200 per cent.

"Farm taxes exceed 250 per cent. Prices of things bought by farmers, 125 per cent.

"Prices received by farmers for their products average about 70 per cent. The report concludes with the statement that "the unit exchange value of farm products for other commodities is slightly more than one-half what it was before the war."

SIGNIFICANT ENDORSEMENT

At the Senate hearing in Washington, November 25, one of the most impressive statements was made by Ralph Snyder, chairman of the National Committee of Farm Organizations of Illinois, Missouri, Kansas, Wisconsin, North Dakota and Montana; the Farm Bureau of Kansas, Missouri, Indiana, Wisconsin, Minnesota, Nebraska and Iowa; the Kansas State Grange, the Kansas Cooperative Grain Dealers, the National Cooperative Grain Dealers, the Cooperative Grain Commission Company, of Kansas, the Kansas Cooperative Wheat Marketing Association, the Farmers Union of Kansas, the Farmers Union Terminal Association of St. Paul, the Farmers Westcentral Grain Marketing Company of Omaha and eight others that are more or less subsidiary to it. Before being questioned by Mr. Snyder, the resolution unanimously passed by delegates from the foregoing bodies at their annual meeting at Des Moines, Iowa, on November 16, as follows:

"Our faith in the efficiency of the Agricultural Marketing Act remains unshaken. We, hereby, serve notice on its enemies, who are working overtime to accomplish its defeat, that this act and its proper and effective administration will receive our unqualified support. We favor any constructive amendment to it that may strengthen the measure and express our willingness to work to that end with any and all friendly groups."

SHOULD ENCOURAGE THE PRODUCERS

The Packer, national organ of the produce dealers' organizations, with editions for New York, Chicago, Cincinnati, Kansas City and the Pacific Coast, recently printed a column editorial attacking the Federal Farm Board on its activities and its record of promoting the formation of producer-owned cooperative marketing facilities. This attack, alone, should be evidence enough that the provisions of the Agricultural Marketing Act are being carried out with a fair degree of success.

WHEAT ACREAGE REDUCED AS MUCH AS 16 PERCENT

Much of Acreage Sown Was Put in Cheaply, and Will Be a Short Crop Without Extremely Seasonable Weather

Just how much wheat Kansas is going to grow and harvest next summer is one thing that is puzzling the experts just now. Official figures show that the acreage has been reduced sixteen percent, as compared with last year. More significant than the acreage reduction, however, points out Harry Witham of the Farmers Union Jobbing Association in the current issue of The Co-Operator, is the manner in which much of the wheat has been sown. Many farmers put their wheat in this year with the least expense possible. Efficiency in farming was sacrificed, in many cases, for the sake of getting the wheat sown with no more expense than was absolutely necessary.

Mr. Witham declares that the weather will have to be very seasonable the rest of the crop year, if the wheat makes anything like a full crop. If the crop falls short in the matter of yield per acre, the shortage from that source may be greater than the acreage shortage.

Generally speaking, however, the wheat seems to be in good shape in Kansas. The crop is good in the northwest part of the state, and in most other parts of Kansas. It is not as far along though, as it ordinarily is at this time. Wheat pasture is very scarce, due to the fact that the dry weather after sowing held the growth back. In some localities, the wheat sprouted and died, due to lack of sufficient moisture. In a few places, farmers have resown a great deal of their wheat, just within the past few days. Of course, this wheat will not make much growth until warm spring weather gets here, and if the weather is very unfavorable this winter, some of the late wheat may not get through the winter.

COMPETITION WOULD BRING HOG MARKET UP TO \$6.50

Marketing Cooperatively Through Farmers Own Firm Would Be Still Greater Step in Right Direction

A truth which virtually every one knows, but which many totally disregard, was brought out forcibly by a short statement made by a man who is good authority, according to a recent issue of the Chicago Daily Dryers Journal, one of more money," said the statement. The statement was headed, "Hogs will be \$2 per cwt. higher by December first," and then followed the word "IF" in big type. But we'll let you read the statement just as it was printed:

Hogs will be \$2 per cwt. higher by December first if the country will stop giving them to the packers, and ship them to the open, competitive markets.

The foregoing statement was made by Charles A. Wilson, president of the Chicago Live Stock Exchange today. "Hogs are the prime money," said Mr. Wilson. "They are cheap at \$5.50 and it takes only a little competition to bring them back to that price."

"To give a crop of hogs to the packers is a generous gesture, and that the country is financially able to make the donation comes as a pleasant surprise. The philanthropic attitude toward the packers has enabled them to withdraw all their competition from the public markets, with a consequent disastrous effect upon general price levels.

"There is genuine competition in the market for prime cuts and prices are remunerative. A little of the same remedy—competition—injected into the hog market system, would easily advance hog prices \$2.00 per cwt."

While this comment comes from Chicago, the same condition is true of the Kansas City market. If the packers had to go into the open market for their supply of hogs, and there compete for the hogs, instead of getting a large part of their supply from those farmers who sell direct, then their accounts of sales would read "6.50" where "4.50" now appears.

This is a matter which should command the attention of every hog producer in Kansas.

Carrying the matter a little further, if every farmer would not only ship his hogs to the open market, but would market through his own cooperative firm, the Farmers Union Live Stock Commission Co. at Kansas City, what he could get for them, to a large extent. This is another matter to which every farmer should be giving serious thought.—The Co-Operator.

NORTH DAKOTA APPRECIATES KANSANS' HELP

Secretary E. E. Greene Sends Letter of Appreciation to Kansas Division of Farmers Union

TELLS CONDITIONS

Says Kansans' Contributions Promote Better Understanding Between Folks in N. W. and in Kansas

A letter expressing appreciation from the North Dakota division of the Farmers Union has been received by the secretary of the Kansas division of the Farmers Union, acknowledging the aid which Kansas Farmers Union members have extended to their brothers and sisters in North Dakota and Montana where the long-extended drought conditions have wreaked havoc. The letter printed below mentions a check which was handed to the North Dakota division at the convention by president Cal Ward of the Kansas division. This check represented a free will offering taken at the close of the Kansas state convention of the Farmers Union at Beloit late in October.

Mr. E. E. Greene, secretary of the North Dakota Farmers Union, very graciously acknowledged receipt of all contributions which had reached him at the time his letter was written. The Kansas office has another shipment of foodstuffs on its way to North Dakota from various points in Kansas. Because of the fact that all clothing must be fumigated before it can be shipped, and because it is a matter of economy in transportation cost to get as much together as possible before shipping, the contributions which reach this office are held until a sizeable shipment has been collected. Readers of the Kansas Union Farmer will be interested to read Mr. Greene's letter:

Mr. Floyd H. Lynn, Sec'y, Kansas Farmers Union, Salina, Kansas.

Dear Mr. Lynn: I am very much embarrassed to find out today in checking over on correspondence that we have not as yet acknowledged the contribution from your State Union, brought to us by your worthy President in the form of a check in the amount of \$137.28, and also the eight big cartons of clothing which arrived a few days ago. Please convey to your members our most sincere thanks for this assistance at this time.

We have also had contributions from your good state as follows: \$25.00 from the Hackberry Farmers Union, Quinter, Kansas; half of which was forwarded to the Montana State Union as they stated that this was being sent for relief work of the Farmers Union members in North Dakota and Montana; \$10.00 from Grand View Local, Stockdale, Kansas; \$5.00 from the Local, Conway Springs, Kansas; and \$27.65 from Hackberry Local, Quinter, Kansas.

We also have a bill of lading from Arthur Ringel of the Alameda Farmers Union showing a shipment of clothing consisting of one carton of two barrels and two cartons of canned fruit and two boxes and one carton of clothing. This was shipped from Alma, November 21st, and no doubt will be here soon.

Now certainly have a very serious condition in northwestern North Dakota and northeastern Montana this year. In North Dakota there are 10 solid counties which are in the drought area and some of these counties are very large, running 67 townships in the largest county, and according to the 1930 government census, there are 19,447 farms in these 10 counties. Because of the drought in the counties bordering the drought area. Parts of these border-line counties are just as badly hit or nearly so, as the other counties. Montana has 31 counties in the drought area covering a much larger territory than North Dakota, but because of the larger farms and ranches about the same number of people.

It has been a tremendous task and made harder for us because none of us have had any experience in handling anything of this kind. We have been extremely fortunate in having very fine weather. This especially good weather has been a God-send and has permitted much better preparations for winter than would have been possible in a normal season. (continued on page two)

Radio Talk, Life Insurance

Kansas people who tuned in on the Farmers Union hour Friday evening, December 4, on WIBW radio station at Topeka, heard a masterful address by E. A. Kizer, official of the Farmers Union Mutual Insurance Co. Rex Lear, head of the Kansas department of the Farmers Union Life Insurance Co., was next on the program. Mr. Kizer to occupy the Farmers Union hour, Mr. Kizer said:

A great many people ask this question: "Why should a farm organization go into the life insurance business?" We realized that if the farmers were to gain the means of financing themselves, independent of other sources—something that really belonged to them and over which they had full control.

Only a few years ago J. Ogden Armour, when approached by life insurance men would laugh and scoff at the idea that HE had any need for life insurance. One of his favorite reports was that he himself had more

assets than most life insurance companies, nevertheless, when reverses came it is estimated that he lost more than a million dollars a day for one hundred thirty consecutive days.

Mr. Armour died leaving no estate and his widow turned over her entire personal fortune in order that the creditors might be paid. She retained some stock, however, in an oil cracking process, which at the time had no market value. This stock, within a few months had become very valuable and Mrs. Armour sold it a short time ago for eight million dollars.

She immediately took two million, one hundred fifty thousand dollars of that money and bought a combination life insurance and annuity contract for herself, the largest single contract of its type ever written. One object lesson with reference to life insurance was enough for her, just as it is with any widow. Wives sometimes object to life insurance. Widows never do.

(continued on page four)

Clothing from Franklin Co.

Four hundred pounds of clothing, in six packages, were received at the offices of the Kansas Farmers Union in Salina the first part of last week from the good Farmers Union people of Franklin county. No letter of explanation was received, and for that reason the

The Kansas Union Farmer

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

Change of Address—When change of address is ordered, give old as well as new address, and R. F. D.
All copy, with the exception of notices and advertising, should be in seven days before the date of publication. Notices of meetings can be handled up until noon Saturday on the week preceding publication date.

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SALINA, KANSAS, THURSDAY, DECEMBER 10, 1931

ARE WE COWARDS?

No thinking or truthful person can deny the fact that angry storm clouds are hanging over American agriculture. In fact, no one can deny that the storm already has struck. Every one knows this is a gloomy day for agriculture in these United States.

Agriculture is beset by powerful foes on all sides. They have driven us back to our last trenches—but we are still fighting. Out here in Kansas, our land is mortgaged, on an average, according to statistics, for around thirty dollars per acre. We are producing grain, live stock and produce for a great deal less than cost of production. Nearly every lick of work we do has carried with it a loss. If a continuation of this condition were all we had to look forward to, then we would undoubtedly throw up our hands and quit.

But it is not all we have to look forward to. We have the potential strength to go out and lick the stuffing out of our enemies. They know it. That's why they are at this time putting on such a determined drive against us. They know that if we, as a group, should organize effectively—all get together in a unified body such as the Farmers Union—we could lick them to a frazzle.

We have that to look forward to. Are we cowards? Are we ready to give up simply because the other fellow seems to be on top? If we are, then we do not deserve anything better than to be mortgaged, body and soul, to the enemies of organized agriculture.

Why are the speculative interests—those men and trusts who have made billions of dollars by speculating and gambling in that which the American farmer produces by the sweat of his brow and the honest toil of his hands—pouring millions of dollars into a campaign to eliminate organization on the part of the farmers? That's the battle we are talking about when we say the enemies of organized agriculture have pushed us back to our last trenches. We as farmers have encroached on what these speculators have come to regard as their own private domains. We have entered the marketing field. We have been so bold as to try to have something to say about the marketing of our own products. We have narrowed the margin between the producer and the consumer. By doing this important business for ourselves, we have taken away some of the other fellow's opportunity to get rich off our efforts. He doesn't like it at all. He knows that through organization, the farmers can carry their program of marketing to a successful conclusion. Therefore, he is dead set against agricultural organization. He is fighting it with his favorite weapon—money. Not just a little money, but lots of it. Billions. That, in itself, should serve as proof that the farmer is on the right track as far as agriculture's welfare is concerned.

Organization among farmers progressed so far in the last few years that cooperative marketing was recognized by the government of the United States. The Agricultural Marketing Act was passed, recognizing the value of cooperative marketing. That was like waving a red flag before the eyes of an infuriated bull, as far as the speculator interests were concerned. The speculator interests charged, just as a bull would charge, with all the strength of their billions back of them. These billions, by the way, had been donated to them by the farmers of America. The impact of the charge has knocked us into our present position. Everything possible has been done by these foes of organized agriculture to discredit cooperative marketing and to discredit organization among farmers.

Our foes are frightened. They know that if the Farmers Union continues to function and to educate farmers in the ways of cooperative marketing, their pickings will be small. They know that if the farmers become organized to the extent that they can handle their own marketing, they—the speculators in farm products—cannot reap their accustomed harvests of dollars.

They know, too, that we can whip them to a stand-still. They realize their advantage in having knocked us back into our last trenches. They know that if we become panicky, they can call their battle won. But they know something else—something the farmers should know as a class of people. They know that our last trench is impregnable, if we choose to hold it, against their attacks.

This last trench is organized effort. It takes in cooperative marketing through channels already established. It takes in the support of the Farmers Union organization, and the retention of our cooperative marketing machinery.

Let's don't be cowards. Let's fight with all we have. Let's give them both barrels. Let's keep up our membership in the Farmers Union, for that is one thing that will defeat the enemy. Think of that \$2.75 dues as a cartridge with which to fight our own battles. Without ammunition, the fight would be lost. Your enemies do not want you to pay your dues. That should be reason enough for you to pay them. Convince your neighbors of the importance of winning this fight. Enlist them.

The President's Column

By CAL. A. WARD

CO-OPERATIVE MARKETING ON TRIAL

These are trying times and especially leadership in all walks of life is challenged to the breaking point. The past six weeks has brought me in contact with many sections of the country and I have learned something of the point of view of many individuals and groups. The economic conditions of the country are so tragic that most of us frequently find ourselves demonstrating an outburst of emotion that is not always the best. We probably get further when we stick close to well-defined, conservative lines and follow a program that has proved successful over a period of years.

Agriculture, represented by some six and a half million farmers, should play the leading role in this great drama of reconstruction and stability of any and all classes or groups that have to do with bringing back any appreciable degree of national prosperity. My lot is with the farmers of the country and I am proud of it. I have conscientious convictions that the key to the whole situation is the placing of the farmer in a position where he may receive cost of production for his products. Cost of production should mean the same to the farmer, who grows wheat and corn, live stock, cotton, or who produces dairy and poultry products, vegetables, etc., as the manufacturer who manufactures shoes, wearing apparel, groceries, machinery, automobiles, airplanes, or anything else. I question very much whether we are entitled to more than the cost of production because cost of production includes, among other things, interest on investment, depreciation, taxes, a reasonable wage for labor, etc. Thus from an agricultural standpoint, if the farmer is put in this favorable position, and his buying power is restored, if he can pay the interest on his equity that he has in his farm and all necessary equipment on his farm, he could then pay his taxes, provided he did not have to bear more than his just portion of them. He could educate his children by sending them to schools and colleges, and he would still have enough left to buy the necessities of life which make life worthwhile, and an additional sum for recreation and luxury to which he and his family are so justly entitled.

Arriving at the cost of production has been the fight of the ages on the farmers' part. The farmers are greatly handicapped in enforcing their rights and demands because of peculiar conditions which apply to their class. Farmers, through the most of the existence of our nation, have been isolated from the other to the extent that it has been hard to acquire and hold one group action. We live on our farms; some of them are small and some are large, and for this reason we are not as closely associated in a natural way as are other groups who reside in towns and cities. Business and agriculture when many years has gone far in advance of the farmers and agriculture when it comes to group action and organization. The fact that business, industry, and labor have been quite solidly organized for years, and that agriculture and the farmers have been unorganized to any considerable extent, is a direct cause of the condition we are in today.

Farmers of Kansas and elsewhere, we must organize and get together. We are doing this to a considerable extent but we have only scratched the surface. The Farmers Union is a dyed-in-the-wool class farm organization. We have always worked for and advanced a program of getting and sticking together and developing the cooperative marketing of the things we produce out on our farms. Through sacrifice, discouragements, and hard work, we have gained ground. The results of the labors of men of our organization who have worked hard for more than a quarter of a century are fast coming to the surface and are being accepted, not only by our people, namely the farmers, but by well meaning and thinking men everywhere.

Our program of cooperative marketing is slowly, but surely, occupying the field. The program practiced in marketing by private and old line concerns, which involves the principles of speculation and manipulation, is and will become obsolete and out of date. Too many times, lined up with that type of program, we find only those who are thinking in terms of selfishness. The result of this type of marketing is to buy the commodity as cheaply as possible and sell it as high as possible, thus the greatest remuneration is for the trader or dealer. Cooperative marketing seeks to handle, sell or exchange the commodity at a minimum cost of handling, and in return giving the producer the highest possible return for his product. This type of marketing is not Socialistic, but fundamental to the security of agriculture and the maintenance of the millions of our farmers and their families who make up approximately one-third of the population of our great commonwealth.

Today the manipulators who have grown wealthy and exploited the farmers for years are throwing tremendous sums of money into channels with the hope of breaking down the whole program of cooperative marketing. May I suggest that the battle royal is on and we are at war. The Agricultural Marketing Act and its principles are being attacked through many revenues and channels. Some politicians are weak-kneed and lack courageous stamina in this connection. Our statesmen and political leaders from this agricultural section of the country should be "put on the spot." Of all men in leadership this class should join hands with the organized farmers through their leaders in defending the principles of cooperative marketing as are included in the Agricultural Marketing Act. A worldwide situation of want and depression accompanied by low prices for our farm commodities causes the Agricultural Marketing Act and the Farm Board, who are the agencies to administer the Act, to become unpopular. This whole program would have been tremendously more popular if farm commodity prices would have been on the incline, rather than the decline. Whenever we remain silent or speak out in opposition to the Marketing Act, we play directly into the hands of the opposers of our own program and the principles of our own beloved organization.

It is perfectly all right and I am in favor of investigations into the operations of the Farm Board and its subsidiaries who are using government money. Let's be fair about this thing. Why should not the same wall go up for investigations in every other connection where government funds are used or implied? I say again that cooperative marketing is on trial, and that every farmer in Kansas and every other state of the Union should get into an organization (and there is none better than the Farmers Union) and rise up, not as a small minority group, but as an army of millions and go out and in the name of justice, equality, and preservation. Work to the end that he who grows or produces the commodity may supervise the handling and selling of it, and have something to say about the price he will receive for it, thus being in a position to demand cost of production which is paramount to the security of the millions of plain people who reside on farms of this, the greatest nation of the world.

TAX RELIEF DEPARTMENT

By JOHN FROST, Blue Rapids, Kansas

No. 12

KEEP YOUR EYE ON THE BALL

The football player who takes his eye off the ball to watch the cheering crowds, will become confused when the ball is snapped into play. Likewise the taxpayer who does not keep his eye on the principle that determines just and correct taxation will become confused by the many confusions of opinion as he enters the arena of public discussion, where the strategists of special interests throw up a smoke screen to camouflage their specious arguments for preferment.

The almost universally recognized principle upon which any general tax system must justify itself, is that the taxes it levies must be in proportion to ability to pay. To prove the correctness of this principle the following quotations from recognized economists are given.

"The Wealth of Nations," by Adam Smith, published in 1776, and for

over a hundred years considered the standard of authority, says, "The subjects of every state ought to contribute to the support of the government as nearly as possible IN PROPORTION TO THEIR RESPECTIVE ABILITIES."

State Tax Commissioner Samuel Howe in the March 1920 Quarterly Report of the State Board of Agriculture says, "THE GREAT WEIGHT OF MODERN THOUGHT ENDORSES THE PROPOSITION ANNOUNCED BY SMITH, THAT ABILITY TO CONTRIBUTE SHOULD MEASURE the demand to be made by the state on the citizens respectively."

Government and Politics in the United States, a recent high school textbook used in Kansas schools, declares, Pg. 192, "Taxes are levied in accordance with the theory of ability; that is, INDIVIDUALS ARE REQUIRED TO SHARE THE BURDEN OF TAXATION ACCORDING TO THEIR ABILITY."

Prof. Richard T. Ely of Wisconsin University says in his Outline of Economics—1916—Pg. 698, "At the present time a great majority of economists agree that TAXES SHOULD BE APPORTIONED ACCORDING TO ABILITY TO PAY."

Prof. Edwin Seligman of Columbia University, former President of the National Tax Association, states in his Principles of Economics, Pg. 270, "ABILITY TO PAY IS DEEMED TO BE THE FUNDAMENTAL CANON OF TAXATION."

Keep your eye on the ball. Keep your mind on the principle that ability to pay is the just and correct principle of taxation. Whatever plan of taxation is proposed, whether the property tax or the income tax or the sales tax, test it by this principle. If it does not levy taxes in proportion to ability to pay it is wrong, and should be opposed.

NEIGHBORHOOD NOTES

MARSHALL COUNTY UNION HELD ANNUAL MEETING

The annual meeting of the Marshall County Farmers Union was held in Blue Rapids, Tuesday, Dec. 1, and resulted in almost an entire new set of officers being elected. The meeting was called to order by Pres. Sholz at 1:30 and was opened by all singing "America." This was followed by some songs by the Blue Valley quartet. They also put on different parts of the program during the afternoon. John Tommer of Waterville gave a splendid talk on cooperation and the benefits to be derived by adhering to the principle of the same.

Roll call of delegates resulted in 32 delegates answering present from 10 Locals. A second roll call was called for later and resulted in 11 locals responding and 48 delegates and officers present.

The election was then taken up and resulted as follows: President, William Taylor, vice president, John Tommer; secretary, treasurer, Olive Dam; lecturer, John Frost; doorkeeper, Conrad Crome; conductor, W. Fincham; executive committee, Henry Traveltine, D. O. Wamaker, and H. L. Feldhausen; assistant lecturers, A. J. Wempe, Joe Chase, Fred Crome and H. A. Watters.

Fred Pralle gave a good report upon our late state meeting. Richard H. Mackey was elected a delegate to represent the Marshall County union at the annual meeting of the State Board of Agriculture in Topeka in January. Oliver Dam was elected as crop reporter for 1932. J. M. Wilson was elected delegate to the Jobbing Association, and Live Stock Commission Co. meeting in Kansas City in January. He is to select his own alternate, if necessary.

President Sholz then announced the following committees for the next meeting in Marysville in March: Hall, C. F. Crome; program, Blanchville Local; Oliver Dam, chairman; dinner, Fred Pralle and Mrs. Henry Traveltine; resolutions, Joe Chase, A. J. Wempe and H. D. Glue; good of order, John Rombeck and Chas. Musil.

LINN COUNTY MEETING ON DECEMBER 19th

The next regular meeting of the Linn County meeting if the Farmers Union will be held at Boicourt, Kansas on Saturday, Dec. 19. We are at the close of another very successful year of county meetings. Our attendance has been large and a great deal of interest has been shown. The officers appreciate the splendid support of all locals and of the members in general.

We will have the election of officers and will transact such other business as may come before the meeting. Our delegate to the State convention will give a report of the convention and will also have a brief report of the National convention.

Remember this will be an all day meeting, with basket dinner at noon. All you folks that have ever attended a County Union meeting know what a basket dinner means when prepared by the Farmers Union Ladies.

Come out and enjoy the day with us.

F. C. Gerstenberger, Pres.

V. F. Carrico, Secretary.

FARMERS UNION FOLKS HAD PROGRAM AT WATERVILLE

Farmers Union 782 of Waterville, Kansas, met Wednesday evening, Nov. 25. A nice crowd was present, with a number of visitors from several other locals.

The usual business meeting was conducted. Our president gave a fine report on the state meeting at Beloit. Mr. Ollie Dam and Henry Traveltine gave a short talk on the state meeting. Delegates were appointed to go to the annual meeting at Blue Rapids, Kansas, Dec. 1. They are as follows:

Mr. and Mrs. Harry Lamoreaux, Mr. and Mrs. Arthur Mapes, Mr. and Mrs. Joe Tommer, Mr. Mick Brammer.

A short program was rendered: Song by Twila Blaser, piano accompaniment by Mrs. Blaser.

Recitation by Junior Winklenwader. Song by Marvin Mapes.

1-act play, "The Farmers Union Women Circle," by ten ladies.

Song by Imogene and Catherine Tommer.

Song by Lyle Winklenpleck. Recitation, Luin Norris.

Song by Twila Blaser and Velma Buell.

Refreshments were served by the ladies. Mrs. Harry Lamoreaux, Mrs. Arthur Mapes, and Mrs. Charles Copeland, are the program committee; and Mrs. Gene Norris, Mr. John Winklenwader and Mrs. Jno. Tommer are the entertainment committee. The next meeting which will be held on December 23—Reporter, Mrs. Jit.

NEMAH CO. ANNUAL MEETING

H. G. Keeney, National Vice President, to be Principal Speaker. Members Urged to Attend

The Nemaha Co. Farmers Union will hold its annual meeting on Saturday, Dec. 12, at Seneca, Kans. The business session will begin promptly at 10 o'clock. Please be prompt, as we want to start this meeting on time. Business will include election of officers, reports of our officers, and report of our delegate to the state convention.

For the afternoon meeting, Mr. H. G. Keeney, our national vice-president, will be the principal speaker. Mr. Keeney is a man of nation-wide reputation and it will be to your advantage to hear him. He is also president of the Nebraska State Union.

It is especially urged that every local send at least one delegate and as many more as can come, including the wives. This is the one annual meeting of the year and we should be willing to set aside at least one day for the good of our organization. The organization will be just what you make it. Never before has organization been more needed. So come and boost for your organization.

Eldon T. Harden, Co. Secretary.

BLANCHVILLE DOINGS

Blanchville Local 796 held its regular meeting Tuesday, Dec. 1. Due to the bad condition of the roads a very small crowd was present. It was decided to have a special meeting Tuesday evening, December 15, for the purpose of electing officers and organizing "Literary." It was also decided to have an oyster and general supper at 6:30 P. M.

Mr. J. M. Nielson gave a report on the quarterly meeting held at Blue Rapids. Mr. O. W. Dam was elected secretary-treasurer of the Marshall County Farmers Union, and Mr. J. M. Nielson was elected as delegate to attend the annual convention of the Farmers Union Jobbing Association at Kansas City.

The Blanchville Community with the aid of the Blanchville Farmers Union

sent three large bundles of clothing to the drought-stricken areas of North Dakota and Montana. Mr. Scheller, our president, received a letter of appreciation from those who received the clothing.

All members come and enjoy the supper and meeting Tuesday, December 15.

INDIANAPOLIS LOCAL ELECTS

(Miami County)

The regular meeting of the Indianapolis Farmers Union No. 1677 was held Friday, December 4. The election of officers was held and Irl Shively was elected as president, Milford Lash was chosen as vice president. The secretary-treasurer is Neva Hewitt. Other officers are: doorkeeper, Elmer Fields; conductor, Glenn Hewitt; lecturer, Harvey Verdie.

Della Burns.

NORTH DAKOTA APPRECIATES KANSAS HELP

(continued from page one)

We have moved 53 cars of potatoes and vegetables into the drought area of North Dakota and 6 cars of apples which were donated by the Washington and Oregon apple country. We have also directed the loading and hauling of 85 trucks of potatoes and vegetables and with this, some clothing, canned fruit, flour, sugar, etc. The drought committee at St. Paul handled 80 some cars of potatoes and vegetables and 5 cars of clothing. Most of their stuff was sent to Montana. Altogether we have done quite a lot for the people in the drought area, but there is much left to be done and we will have relief work to do until the middle of next summer.

You may be sure that these contributions coming from the far-off state of Kansas means a great deal to us and to our people and I am sure will be a means of creating a much better understanding of fraternalism and the extent of the Farmers Union as a national organization. We have told our people of the Farmers Union of Kansas and other distant states, but I doubt if few of them have realized that it is the same organization we have here with the same principles and the same kind of people. These donations coming from your state will do something in bringing about a realization of all this that can be had in no other way.

Trusting that you will pardon this delay, which, while inexcusable, I assure you was certainly not caused by any lack of appreciation or wilful neglect.

Fraternally yours,
NORTH DAKOTA F. U.
E. E. Greene, Sec'y.

FARMERS UNION INSURANCE WORKERS MEET IN SALINA

A meeting of many agents of the Farmers Union Mutual Insurance Company, held at the company's state offices in Salina on Wednesday, December 2, was well attended. Agents who went to Salina for the meeting were I. W. Beattie, McPherson; M. J. Werhan, Bennington; John Slingsby, Clay Center; Roy P. White, Bennington; Clyde Comfort, Wells; Paul Rockhold, Solomon; Kenneth R. Spencer, St. John, W. L. Reed, Kanopolis; C. G. Gustafson, Galva; A. M. Lundberg, Falun; Paul M. Lytle, Valencia and Henry Hoffman, Elmo.

Those of the state office who attended were W. J. Spencer, president; C. C. Cole, secretary; Miss Anna Baird, assistant secretary; Miss Irma Lane, Miss Evelyn Englund, Mrs. Irene McClain, William G. Duguid and W. O. Cole.

A luncheon was held at noon at the Hotel Lamer.

The Farmers Exchange

Where Farmers Buy and Sell

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Country Buying of Hogs

Elimination of Competition as Practiced in Open Market is Serious Menace to Hog Producers Of Kansas

A strong article dealing with the practice of selling hogs direct to the packer, thus eliminating competition in the open market and eliminating that influence which tends to keep the prices of hogs up to where the producer can make a profit, has been prepared by George W. Hobbs, manager of the Farmers Union Live Stock Commission Co. at Kansas City, and Joe Montgomery, head of the Farmers Live Stock Marketing Association, The Kansas Union Farmer believes its readers will be interested in this article, which follows:

The practice of assembling hogs at country points, variously referred to as concentration yards, reload stations etc., and the selling of these hogs to packers at these points or at other points to which hogs are shipped from such yards directly to the packing plants, has been variously referred to as direct buying, direct selling, and direct marketing.

While the term "direct marketing" is most commonly used in referring to this practice, it is really more or less of a misnomer, as the methods used in which the producer is commonly carried on, can hardly be dignified by the term "marketing." It is, in most instances, a pernicious system of dumping rather than marketing.

We recognize the fact that there are many small packing plants located at interior points far removed from central markets, which cannot hope to exist if they are required to make their purchases on central markets in competition with packers located at those markets. In most instances, these packing plants have been able to buy their hogs directly from producers immediately tributary to such packing plants, and in many instances they have enjoyed the advantage of having a local supply of hogs with which to operate their plant upon which there was very little competitive bidding.

When these plants were established, many farmers thought that they would supply a local market whereby hogs could be sold on the basis of Chicago prices plus the freight to Chicago, on the same basis that the old "Pittsburgh Plum" system of price fixing was established by private commercial concerns. Farmers found, however, that in actual practice they sold their hogs at these points at Chicago prices, less the Chicago freight rate and less all expenses commonly involved in marketing at Chicago, and less any other deductions which the packers could possibly figure in.

Big packers which were located on the public competitive markets soon found that interior packers were underselling them in the consuming markets. In order to meet this situation, they adopted two methods: one was the purchasing of hogs at concentration yards located at points tributary to interior packing plants, thereby establishing some active competition for these interior plants; the other method was the purchase of a number of interior plants by the large packing companies, whose principal operations are at the terminal market.

It is not our thought to criticize the packer either for the location of his packing plant or for his method of buying. The packer is a very necessary adjunct to the live stock industry, and on the whole has performed the service of manufacturing live animals into edible meat products, as efficiently as the service could possibly be rendered. However, with the keen competition which has existed in the packing industry, the packer has sometimes been inclined to establish live stock prices which would make it easy to merchandise meat products and meet the competition which existed in the sale of these products, rather than to establish prices which would make the live stock industry continuously profitable. The packer who had a cheap supply of live stock always enjoyed a selling advantage, and in their zeal to secure this advantage, many packers have in recent years engaged in direct buying, thereby grossing through our public competitive markets.

In some instances, the producers have attempted to meet this situation by establishing cooperative concentration points and reload stations in the country, from which points live stock is sold directly to various packers, instead of entering into competitive trade channels. No doubt, some temporary advantages have been gained at times by such operations, but when one takes into account the fact that prices prevailing at these points are always based upon prices which are established at the public competitive markets, it immediately becomes evident that the advantage in the operation favors the buyer rather than the seller.

The market levels in all classes of live stock are established at our public competitive markets, and Chicago, being by far the largest live stock market in the country, is generally recognized as the basic price fixing market for all of the live stock markets throughout the country, the law of supply and demand largely determining the price levels established at Chicago. The market fluctuates according to the visible supply offered for sale on a given day, in relation to the existing demand for fresh meat products and the estimated demand for cured meat products which will be stored and sold at a later date. So long as a large percentage of the hog supply of the Nation passes through the public competitive markets, thereby allowing the law of supply and demand to work freely in establishing price levels, these price levels usually reflect values which are reasonably fair to buyer and seller. On the other hand, when 30 to 40 per cent of the actual supply of hogs of the country are actually in the hands of the buyer before they become a part of the visible supply, the law of supply and demand ceases to function.

An example of this situation is to be found by looking at receipts of the Chicago market on almost any Monday, when it will be noted that from 25 to 50 per cent of the receipts are

usually listed as "directs," meaning that this number of hogs have been purchased by the packers at country points, or have been consigned to the packers directly from country points, so that they are no longer a part of the visible supply to be offered for sale. The effect of this situation is that packers owning this supply are usually inactive on that day's market, oftentimes resulting in having only a few outside packers represented by order buyers actually bidding on the hogs offered for sale, the packer's own supply of "directs" using the supply to stifle competition. Again we repeat, that the packer is not to be criticized for this practice, as he is simply doing what any other good business man would do, namely, purchasing his supply of raw material to the best advantage. However, from the standpoint of the producer, who is depending upon supply and demand to establish fair price levels, the practice is a disastrous one, as it interferes with the free operation of supply and demand in establishing price levels.

It may also be pointed out that the possession of several thousand hogs by any packer at country points, which makes it possible for him to ship these hogs to any one of the several markets to which he is interested, and at which prices are too high to suit him, gives him a weapon with which any market may temporarily be depressed, and when it is kept in mind that the prices paid at these country points are based upon prices established at the central markets, the evil of this practice can readily be understood. When not more than 50 to 60 per cent of our hogs are entering into competitive trade at our public markets, and the balance of the hogs of the country are being sold at non-competitive points, it is evident that the law of supply and demand cannot function to the fullest extent.

We would not contend that all of the hogs of the country must necessarily be concentrated at the central markets in order to establish fair price levels. We would contend, however, that if the producer ever hopes to deal with the packer on equal trading terms, the actual selling of the hogs must be concentrated in the hands of a central sales agency controlling a large percentage of the total supply, even though the hogs, in some instances may be moved directly from country points to the packer.

In our opinion the concentration of hogs at a large number of country points throughout the Corn Belt, even on a cooperative basis, with each of these country points offering hogs for sale to packers throughout the country on telephone bids and without relation to existing conditions on terminal markets, is not only decentralizing sales efforts, but is demoralizing the whole scheme of the producers of live stock to attain bargaining position through organized cooperative effort. Producers who are indulging in this scheme of direct selling, are in a large measure destroying the organized sales efforts of live stock producers at our basic price fixing competitive markets.

It is reasonable to assume that when a packer buyer goes into the country to buy hogs he will buy only the kind of hogs that he wants, which are desirable good weight hogs. Naturally this leaves only the "cut outs" to come to the open competitive market to establish a price with which the packers can base their next day's buy. In other words, the quality of the hog going direct to the packers is far superior to the hogs received on the open market. Naturally the packers are very desirous of this practice continuing.

Kansas City Situation
In taking the Kansas City market into consideration there was a shortage on the open competitive market of over 400,000 hogs existing in the year 1930 as compared with the year 1929. Even a greater shortage will exist in 1931 as compared with 1930, as the yards are short for the first eleven months over 650,000 hogs.

For the first ten months of 1931 the total number of hogs received on the open market was 1,113,334, while the packers received direct 1,260,249. The total number of hogs slaughtered during the same period of time was 1,867,376. In figuring this out from a percentage standpoint you will find that 67.5 per cent of the total slaughter in Kansas City came direct to the packers. Think that over. Then, if you want to work out your own farm relief, line up with your neighbor and ship your hogs to the open competitive market.

"Your own firm." The Farmers Union Livestock Commission Co., is equipped to handle anything from a truck load to a train load. Just tell your truck driver to turn them to the Farmers Union Live Stock Commission Co. or tell your agent to bill your carload the same way an dyour firm will do the rest.

In conclusion, we would say that, in our opinion, concentration of hogs at country points, either cooperatively or otherwise, will benefit the producers when used only in a limited way, as a supplement to cooperative selling at public markets. When practiced on an extensive scale as is contemplated in Iowa and Ohio, it will defeat the very purpose for which cooperative marketing was instituted, and for which the Agricultural Marketing Act was enacted. It means discarding a marketing system which has stood the test of time, for a system which has little to recommend it to the producer, and which has largely been designed by the packer for his own benefit.

The ancient Romans used a kind of cement as early as 482 B. C., which was made from volcanic ash and lime obtained from burning marble.

Cooperative Oil Notes

continued from page three
Ellis, Kans., Nov. 4, 1931.—The stockholders meeting of the Golden Belt Cooperative Oil Company was very successful. The report of the management showed a net profit for

the year amounting to \$6,689.00, and the members were very much pleased with their divided checks amounting to 15 per cent of their purchases. J. A. Olson is manager of the company and the directors are as follows: Rudolph Seibel, Richard Schoentholer, Walter Bougher, Sam Glass and Charles Erbert.

The Spink County Farmers Union Oil Company, Redfield, South Dakota, at the close of their last fiscal year paid back to their members \$5,277.07. This was approximately one and one third times the amount of capital stock the members have invested in the company.

At Roscoe, Nebraska, the Cooperative Oil Company recently refunded to their members a patronage dividend of 14 per cent.

John VanHousen, manager of the Consumers Oil Company, Peetz, Colorado, says that it is surprising to find this station who are acquainted with Union Certified products. About a month ago a mechanic from another town drove in for a crank case drain. Mr. VanHousen says he returned in about a month and wanted some more oil, saying that it was the best oil he had ever used and that he did not expect to buy any other kind.

The Jerauld County Farmers Union Oil Company, Westington Springs, South Dakota, is conducting a resale campaign. They have already sold a nice volume for spring delivery and their truck salesman plans to continue the resale work as he makes deliveries during the winter months.

The Farmers Union Cooperative Oil Company, Winfield, Kansas had a most attractive display of Union Certified products at their recent County Fair. Approximately 1,250 per cent registered at the booth during the four days of the display.

The last annual statement of the Cooperative Oil Company, Fredrick, South Dakota shows the net worth of the company is \$18,619.73, which makes their shares of stock worth approximately three and one half times their face value. This indicates a very sound financial condition of the company.

Earnings in the Derby Oil Company amounted to \$56,053 in August, but in the eight months ending August 31st, their net gain from operations amounted to only \$2,811.00.

Effective November 4th, Standard of Indiana announced a new policy of effecting tank wagon deliveries of gasoline. A discount of 1c per gallon is allowed under the new policy on contracts made on "dumps" of 25 gallons or more. The discount does not apply to resale accounts or accounts operating under any form of Quantity Discount agreement.

Here And There With Cooperation
The profits of the Equity Exchange, Scranton, North Dakota, for the period beginning March 1929 and ending June, 1931 amount to \$15,687.00. One of the most successful departments of the company is their bulk oil station.

The Cooperative Oil Company, Mina, South Dakota made a profit of \$5,102.00 in 1929 and \$4,110.00 in 1930. In other words the company made a net savings for their members for two years, amounting to \$9,253.00.

Cooperation is "Self-Help"
Cooperative Oil Companies are saving large sums of money for thousands of farmers who are helping to bring about a more even distribution of money by keeping these savings in our rural communities. Last year some 314,000 thousand farmers saved almost \$8,000,000.00 by operating cooperative oil companies. These farmers had this immense sum to pay taxes, improve their homes, churches and schools, and to buy other things which would make their families more happy and comfortable. All of this was made possible by cooperation. Had there been no cooperative oil companies, \$8,000,000.00 would have been added to the wealth of a comparatively few oil stockholders.

It is estimated that 2 per cent of the people of our country own 60 per cent of the wealth. The annual income of one well known automobile manufacturer is said to be \$50,000,000.00. Certainly a system which permits one man to accumulate such immense wealth cannot operate for the common good of people generally. When one individual makes so much money, it can mean only that many thousands of others are becoming poorer. Would not a plan which would distribute this sum among many help more happiness? Suppose it paid the heads of 10,000 families a salary of \$5,000.00 annually, or went to some 20,000 families, each would receive \$2,500.00. Certainly cooperation, which helps to bring about more even distribution of money, is much to be preferred to capitalism which makes it possible for a few to become immensely rich.

It seems to me that there is reason enough for every farmer in our great country to rally to the support of his cooperative organizations. I do not, of course, assume to say that the building of our Cooperative Oil movement will be a complete solution to the situation, but it will help to the extent that farmers are able to save money by working together, and keep the savings in our rural communities. To increase our savings, we must increase our volume, and more members mean a larger volume. If 314,000 farmers can save \$8,000,000.00 then it is not worth while to re-double our efforts?

After all, cooperation is really "self help," and to make our efforts most effective we must each of us take up our part of the load. Let's see the wheels in motion each of us getting at least one new member for our cooperative oil companies. Our cooperative oil plan is fundamentally right—it is up to us to put it in operation to the fullest possible extent.

700 Gallons Free Oil At Beloit Convention
Beloit, Kans., Nov. 12, 1931.—The Mitchell County Farmers Union is making an outstanding record in the

operation of their bulk oil stations. The company operates a bulk station at Glen Elder and Tipton, as well as Beloit. This department according to a recent statement made by the management, shows a profit of almost \$7,000 for the past three months. The company plans to put on an intensive resale campaign during the winter months which they expect will result in a substantial increase in volume. George Dean is manager with H. C. Fisher, at the Glen Elder plant, and Roy M. Ellenze at Tipton.

WARD ADDRESSES AMERICAN FARMERS OVER NBC HOOKUP

(continued from page one)
The passage of the Agricultural Marketing Act has been the bone of much contention. The Marketing Act was not a creature of the farm organizations, but when once we had it, we saw it contained great possibilities. It was a recognition on the part of Congress of the cooperative movement.

"The farm organizations of the country, and especially the Farmers Union, has always held that the farmer should direct and control the marketing of his products the same as a business man directs and controls the marketing of his wares. The Agricultural Marketing Act makes this possible. Its primary purpose is to put the farmers in control of the operation of their own marketing machinery. It proposes that cooperatives shall be set up, first local, then state, wide or regional, all tying into a national program that gives the farmer control of his product to the point where the commodity is processed and put on the market for distribution.

"To build up this type of a cooperative program, a revolving fund of \$500,000,000 was appropriated by Congress, and a Farm Board was appointed according to the provisions of the law, to apply the principles of the act. The Farm Board has existed for more than two years, and even though the country has gone through this terrible economic crisis, the tangible results of the principles of the Marketing Act have been outstanding. Farm leaders all over the country have learned to know and understand their brothers. Their field of activity and scope of work has expanded from local communities even to a national scope and understanding.

"Thus, agriculture is becoming organized and a new day is dawning for our industry. "The Farm Board has been the target of much unwarranted and unscrupulous criticism. They have made mistakes, and as long as men are human mistakes will continue to be made. Congress will meet in a few days and probably searching investigations will be made relative to the Farm Board, their subsidiaries and the whole program. This is all right and proper, but my opinion is that the investigations have been made, and the smoke has cleared away, we will still have a Farm Board and a Marketing Act, with probably some helpful amendments to the Act for which I am in favor.

"If we are to look toward national prosperity, and if our some seven millions unemployed are to go back to work to earn honest livings for their families, then we must begin at the grass roots and work out a type of program that will give the farmers of the country cost of production, thus stabilizing our industry.

"Cooperation involves a program of education and organization. The three big farm organizations of the country, namely, the Grange, the Farmers Union and the Farm Bureau, are doing this job. We are working closer together today than ever before. We have our definite functions, but we have many problems of mutual interest and I propose that we should farm organizations cooperate and work together, but all groups should join hands to the working out of these problems. America needs a new birth; we need a great melting pot to bring all ground together, and to give us a new spirit of unity and greed should give place to a program of confidence and brotherly love. We go up or down together. The gigantic financial interests of the east, including the monopoly of wealth, are now the sting that touched agriculture ten years ago. We have an abiding faith and hope that in the working out of a solution for our economic ills, less attention will be paid to partisan politics and that the masses of our people, including our leadership, will have such a sense of patriotic duty that we will think and act in terms of humanity.

"I ask the farmers of the country to lay aside their petty differences and to join hands, organize and cooperate, that we may protect our business and industry, thus contributing to the security of the nation and of our great commonwealth of which we are such a definite part."

RADIO TALK, LIFE INSURANCE

(continued from page one)

The establishment of the Farmers Union Mutual Life Insurance Company, as a part of the Farmers Union program, was as important to the organization as Mrs. Armour's annuity contract is to her. Through this department we are able to build a financial and credit institution for agricultural people that will eventually solve the many different problems that confront them. Through the reserves created by life insurance premiums the farmers can eventually finance their farm lands almost entirely through their own organization.

In times of panic, such as we are now going through, they will, when they have built this institution to the size that it will eventually become, have the reserves for their personal needs through their own policies and this money can be loaned by the com-

pany on the sole security of the policies.

This will enable them to finance the purchase of livestock, or to pay taxes and interest on land investments, and to hold their products until they are paid a fair price, and to carry them through the difficult times with which we are again bound to be confronted in later years.

I am convinced that more than forty per cent of the farmers of this nation today are not selling their products at the ridiculously low prices offered and if the other sixty per cent would join in with them, you could, in a few weeks be receiving cost of production for everything you raise.

It is my opinion that the ruinously low prices we are now receiving could be almost immediately overcome if the farmers, and the leaders of the farmers, in this country would have the courage to say to society: "We demand cost if production for our beef, pork and mutton, and our wheat, corn, oats and produce, and we will refuse to sell any of these products until we are paid what it cost to produce them, plus a fair interest return on our land and chattel investments."

Just to prove that it is not impossible to get results for agriculture by drastic means, I quote from a newspaper dispatch from Owensboro, Kentucky, of Wednesday, December 2nd. "Hundreds of farmers of the dark tobacco belt, disappointed and enraged by prices offered on Owensboro's auction floors, will sell no leaf here until higher prices are offered. Sales were stopped at warehouses Tuesday when farmers shouted, jeered, threatened to wreck the warehouses, and refused to sell their leaf until the prices bid. Owensboro banks reported they cashed very few warehouse checks, indicating most of the farmers had rejected the offers."

These farmers are on the right track. They are not going to turn over the product of their labor and land investment until they receive a fair price.

You are as much entitled to a fair price as the tobacco growers. Have you the nerve to demand and compel that price?

Looking to the future the Farmers Union Life Insurance program, as part of the National Farmers Union program, we find it offers a final solution to the problem by the building of life insurance estates.

Dollars come into your hands from two sources. Most of them come from YOU at work, and a few dollars come to you from your INVESTED DOLLARS at work.

Where do your dollars go? MOST of your dollars go for present living expense—food, clothing and shelter; and a few dollars are saved for future living expenses, and your future living expenses are the same—food, clothing and shelter.

Your family circle is held up to its present standard by dollars from two sources. First your earning power, and second your income from investments.

If anything destroys your earning power you will have less money for food, clothing and shelter, and your standard of living will fall. How FAR it falls depends upon, first, how much property you own and second, how certain the income from that property is.

What can destroy personal earning power? Unemployment, disability, old age, and premature death. When personal earning power is destroyed, where will dollars come from? Will it be from food, clothing and shelter? When personal earning power is destroyed dollars must come from only one source—income from property.

What kind of property will guarantee you and your family the most dollars when personal earning power is gone? Statistics show that life insurance pays a much greater return than stocks, bonds, real estate, mortgages, savings accounts, building and loan, and investment trusts. Thus we see that life insurance dollars work hardest when you need them most. Life insurance returns the largest, certain stable income when personal earnings are stopped.

There is one thing life insurance will NOT do. It will not give you an income when you don't need it. That is when your PERSONAL earning power is intact, but it will pay you an income when your personal earning power is gone.

Life insurance is a preferred method of saving. The safety of your principal is guaranteed. Did you ever hear of anyone losing a dollar invested in a legal reserve life insurance policy? Life insurance is one property which, in one contract guarantees the constant increase in your cash fund, grows wealth for emergency needs, guarantees immediately a living income in case you are permanently disabled, guarantees immediately a living income for your family in case of your death, and fourth, guarantees, if you live, all that you have invested will be returned for your own old age.

In the fall of 1922 the Farmers Union Mutual Life Insurance Company was incorporated under the laws of Iowa and, like all Farmers Union activities, it was started in a very humble way.

The total amount appropriated by the Farmers Union organization to develop the life insurance department was fifteen hundred dollars and in all the history of legal reserve life insurance companies, did you ever hear of any other mutual life insurance company being established with such a small amount of initial expense?

How well we have succeeded in nine short years is demonstrated by the

fact that we have today nearly a million dollars loaned to farmers on farm mortgage securities and approximately a quarter of a million loaned to policy holders on the sole security of their policies.

We have a surplus account of better than one hundred thousand dollars for the additional protection of the policy holders.

The Farmers Union Mutual Life Insurance Company is a purely mutual, level premium, legal reserve life insurance company, and pays patronage dividends to all its policy holders. In the nine years that we have been in business we have increased dividends four times and our last increase was the largest in our history.

We have paid a total to the policy holders and beneficiaries since the company was organized of well over four hundred thousand dollars. For the first six months of 1931 we paid in death claims over nineteen thousand dollars and our payments to living policy holders was over thirty thousand dollars. The old saying that you had to die to beat a life insurance policy has been exploded and today more and more people are buying life insurance because it is the safest and best property one can own.

As Roger Babson says: "Life insurance is depression proof."

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