

THE KANSAS UNION FARMER

Organization

Education

Co-operation

VOLUME XXII

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NATIONAL LIVESTOCK MARKETING CORPORATION REJECTED

CHARLES F. HOBBS ON RATE SETTLEMENT OF FIRE INSURANCE

Insurance Commissioner Hobbs and Attorney General Smith Give Statement

The Superintendent of Insurance of Kansas made an order in 1922 requiring the stock fire insurance companies to make certain reductions and increases in fire insurance rates. No reductions were ordered upon dwellings in cities and villages. The reductions were:

Twenty per cent upon mercantile buildings; and contents; fifteen per cent upon miscellaneous manufacturing buildings and contents and upon some other miscellaneous risks; ten per cent upon farm buildings.

The increases directed were: Fifteen per cent upon certain churches, school and other public buildings, grain elevators and warehouses and contents, mining and oil refining properties; forty per cent upon steam railroad properties; twenty-five per cent upon street railroad and traction properties; and fifty per cent upon automobiles.

The companies filed a combined suit in the district court of Shawnee county, to set aside the order.

The district court of Shawnee county set aside the rate order. The Superintendent of Insurance appealed to the Supreme Court, which reversed the district court. The Supreme Court of the United States denied the appeal of the companies.

In March 1928, 149 companies filed individual lawsuits in the Federal Court to make a separate showing, which the United States Supreme Court declared had not been made, and to set aside the order. The companies asserted that they were not prejudiced by the judgment of the State Court, because the suit there was joint upon combined figures and the new suits were based upon separate figures for each company. It would require five or six years to litigate these suits through the Federal Court. The result was uncertain.

During the litigation, the old rates of the companies remained in effect. A settlement agreement was made between the Commissioner of Insurance, the Attorney General and the companies in February, which contained the following provisions:

The increases in the original order are cancelled. The decreases are cut in two from March 1, 1922, to December 31, 1929. \$3,000,000, one half the excess rates collected by the companies, to be refunded to the policyholders.

Beginning January 1, 1930, under the settlement, the companies filed new schedules covering dwellings in cities which will reduce the rates about eight per cent, about \$185,000 annually. The companies filed new schedules lowering rates upon miscellaneous buildings, some public buildings, grain elevators and some other buildings, and all their contents. The reductions thereby will give the eight to fourteen per cent rates about \$415,000 a year. On farm buildings equipped with lightning rods, there is a ten per cent reduction. The reduced rates on dwellings and farm buildings became effective January 1, 1930. The other reductions will take effect in each city when the prompt re-rating is completed therein. Until then a five per cent reduction applies.

The total reductions by the original order were about \$780,000, the total increases about \$300,000, the net reduction about \$480,000. The settlement reductions to the end of 1929 are about \$390,000 annually, and beginning January 1, 1930, are about \$600,000 annually.

In 1928 the companies intimated a settlement by which \$1,330,000, one half the impounded money, should be paid the policyholders and the other half refunded to the companies, the companies to make a rate reduction of five per cent instead of ten, fifteen and twenty per cent. That was their only suggestion and was rejected. It was far less favorable to the policyholders than the settlement made.

LAST CALL FOR KANSAS LIVESTOCK BREEDERS DIRECTORY

The State Board of Agriculture is compiling, and is about to publish, a directory of Kansas breeders of pure bred live stock. It is planned to show breeders' name and address, breed or breeds handled, number of animals in herd, both males and females, and the number of each usually offered for sale each year.

A postcard inquiry for information of this kind has been mailed to all parties of record with the various breed associations. In addition, a second inquiry has been made through the State where parties have delayed making replies. It is apparent, however, that not all herds have, as yet, been listed. Any breeder who has not thus far been addressed, or who has not mailed in his report card, should immediately forward data on his purebred flocks or herds to Secretary J. C. Mohler at Topeka.

It has been thirteen years since a complete Kansas list was printed and considerable inquiry for such information has been made. It is hoped that all breeders will avail themselves of this opportunity to bring their herds before possible buyers.

LETTER FROM CONGRESSMAN SPROUL

Dear Mr. Kinney: Your message received concerning repeal of Co-operative Farm Marketing Act.

I do not favor repeal at this time of the so-called Co-operative Marketing Act. If the law succeeds in getting the farmers into co-operative association it will be a success to that degree. Then, if the Farm Board can stabilize the price of farm products so that the stabilized price will be as good as the foreign market price of wheat, the farm bill will have accomplished another worth while thing. Then if in addition to these two accomplishments, if the Farm Board can secure for the farmers of the country authentic information as to world produced crops and market price the Farm Board will have accomplished a third thing worth while to the farmers.

Because of these three possible accomplishments the present co-operative law should be maintained even if the law fails to secure for wheat and cotton farmers the measure of relief those farmers deserve.

Sincerely yours,

W. H. SPROUL.

GEORGE HOBBS MGR. F. U. LIVE STOCK CO., OVER WIBW

I have been allotted a few minutes in which to talk to the radio listeners about the Farmers Union Live Stock Commission Company at Kansas City. I know this discussion will be of no particular interest to the Friday evening sewing circle, Modern Fashions Clubs, or any such organization, but I do believe it will be of interest to all farmers and live stock men who may be listening in. Presuming that our listeners by this time consist principally of farmers I am going to talk the language of the stock yards, or of the farmer, that's the only language I know.

The Farmers Union Live Stock Commission Co. began operations October 4, 1918, and its steady growth and development since that time is a testimonial to the faith the modern farmer and stockman has in co-operative marketing. Nearly every one who is interested knows that the firm which really belongs to the boys out in the country, had a hard battle to travel in the face of opposition, while it was gaining its present high standing among the livestock commission firms at K. C. In the career of this firm, co-operative marketing of live stock was put to the test. The record this firm has made for itself in the twelve years of its existence is virtually identical with the record made by the system of co-operative live stock marketing. The firm withstood the test and is now one of the leading firms on a great terminal market. Co-operative marketing has withstood the test and is now holding the center of the stage in American live stock marketing. Co-operative marketing has grown to the most powerful and most potent of influences with which the live stock man or farmer deals today.

All this will prove that co-operative marketing has a real place in agricultural economics today. And the success of the Farmers Union Live Stock Commission Company at Kansas City, will prove that that firm, which I mentioned enough to serve as manager, is serving the Kansas farmers faithfully and is successfully carrying out the co-operative marketing plan. I mentioned the fact that this firm, the Farmers Union Live Stock Commission Company at Kansas City, really belongs to the boys out in the country. This is a true statement and not just simply a nice thing to say. This firm is incorporated as a co-operative firm, and our stockholders consist of thousands of farmers in Kansas, Missouri, Nebraska, Oklahoma, Colorado, and other states in the great corn belt. Stock in the firm costs a nominal fee—one dollar per share. The stock is non-assessable, and bears 8 per cent interest. The firm is capitalized for \$25,000. More than \$17,000 of the capital stock is owned by farmers and live stock men throughout this section of the country—most of them in Kansas.

Dividends, in addition to the 8 per cent interest, are paid back to stockholder customers at the end of each year, according to the net earnings of the firm. Dividends to each stockholder customer are paid according to a certain percentage of the commissions paid by each stockholder customer, and this percentage, of course, is determined by the net profit made during the year. Last year the firm paid back 25.5 per cent patronage dividends. Since 1921 this firm has paid back \$165,000 in patronage dividends to stockholder customers. This is money that never would have gone back to the farmers had not this firm been representing them on this market.

I do not want to make this little talk uninteresting by making you listen to a lot of figures, but I do want to let you hear just a comparative statement showing why we were able to pay back on 1929 business the

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Eleven of the Largest Cooperative Livestock Companies in the Country Refuse to Join the National Livestock Marketing Corporation. These Companies Handle More Than Fifty Per Cent of the Livestock Marketed Cooperatively. Statement Setting Forth Reasons for This Action is Printed Below

In October 1929 the Federal Farm Board invited the representatives of Co-operative Livestock Marketing Agencies and National Livestock Organizations to attend a meeting in Chicago for the purpose of organizing a National Livestock Association. The meeting was attended by 66 representatives of co-operative agencies, representing about 26 co-operative marketing organizations. The Farm Board presented to this meeting a suggested plan of organization, which it later admitted was legally defective in several vital particulars. At this meeting a committee of 9 was appointed and instructed to prepare incorporation papers, it being distinctly understood that the committee was not in any way bound by the suggestions made by the Farm Board. At this meeting, and at all subsequent meetings hereinafter referred to, the Farm Board stated that it desired the co-operative agencies to form the kind of an organization they wanted. The committee of nine promptly organized itself following the meeting, employed counsel and went to work. Many meetings of the committee were held, most of them attended by representatives of the Farm Board. Finally, on January 14, 1930 the committee of 9, by a 7 to 2 vote, decided on a plan of organization which provided for a National Marketing Association, having within it a feeder department, an order-buying department, and that there should be a separate subsidiary corporation as a publishing company. This plan contemplated that financing of producers and financing of other activities should be done through the National Association and its member agencies with Federal Farm Board funds. The plan was submitted to the General Counsel of the Farm Board, and in its legal aspects approved by him. Thereupon the Chairman of the Committee prepared to call the large group, or committee of 66, together, but before he could do so, representatives of the Federal Farm Board instructed him not to call the meeting and informed him that the Farm Board did not approve the Committee's plan. These instructions were given the Chairman on January 28, 1930, immediately following a conference between the Federal Farm Board and representatives of the National Livestock Producers Association.

On February 5th, 1930 the Farm Board called a meeting of the Committee of 66 to be held in Chicago, February 25th, 1930. The Federal Farm Board submitted to this meeting Certificate of Incorporation, By-Laws and contracts for an entirely new and different form of national set-up and organization. No information concerning the plan was given the groups whose names are signed to this statement prior to the meeting. The new Farm Board plan provided for a National Marketing Association, a National Feeder and Finance Corporation and a National Publishing Company. No plan was submitted for a National Order Buying Company, by far the most important of any of the proposed activities of the National Organization. Instead, the Farm Board stated that it proposed to recognize the order-buying company of the National Producers Association, as the National Order-Buying Company. No information was given the meeting as to the Articles of Incorporation or By-Laws of this concern, nor what any co-operative agency might have to do in order to become a member of that organization. At this meeting the Farm Board absolutely disregarded the recommendations of the committee of 9, and no attention was paid to them.

The plan submitted by the Farm Board provided that the management of the affairs of the National Marketing Association were to be placed in the hands of a Sales Board of three, one of whom was to be the manager of the National Producers Order Buying Company. At this meeting the new Farm Board plan was approved by vote of 38 to 24, every person at the meeting being permitted to vote regardless of whether he represented a marketing agency and regardless of whether a particular agency had one representative or five at the meeting.

Under the new plan every agency owning stock in the National Association, and which marketed 2500 carloads of livestock per year was to have a representative on the Board of Directors, and no agency could have more than one director. The result was to give an agency handling 2500 carloads the same voice in the management as one handling 20,000 carloads . . . a complete failure to give the actual producer of livestock representation. Also, the form of contract approved required each agency to give the National Marketing Association complete control of its affairs.

Another objection we had to the plan was based on the fact that the Farm Board contemplated that all funds loaned to producers must be borrowed from Intermediate Credit Banks. This would mean that no government funds would be loaned to producers, and that producers would have to pay the Intermediate Credit Bank interest rate, plus a handling charge. We believe this plan directly contravenes the spirit and intent of the Agricultural Marketing Act. That act contemplates the lending of Farm Board funds to co-operative agencies at not to exceed 4% per annum. The new plan means they will have to pay practically commercial rates of interest, for all funds to be loaned to producers.

(Continued on page two)

THE CATNIP HOUR

When the stars begin to twinkle
And the sun is sinking low,
And the moonlight gently falls upon
The earth all white with snow,
'Tis then our pussy hies him home,
When the night begins to lower,
And sits and dreams by the fireside warm,
Awaiting the catnip hour.

He knows that below in the cellar,
Great stores of his favorite weed
Are hanging from rafter and ceiling,
Enough for his winter's need.
And the fragrance thereof fills his nostrils
From each tiny stem and flower,
As with paws folded under and dreaming
He waits for the catnip hour.

He knows when the day is a-dying
And the bedtime hour draws nigh
When the night winds blow and the fire burns
low,
He knows full well that bye-and-bye
He will revel and roll in his glory
'Neath the spell of that silent power
That resistless charms, as the daylight
Gives way to the catnip hour.

He listens—his master's footsteps
Are mounting the cellar stair
With his hands all full of the fragrant leaves,
With the scent of them everywhere.
He is feasting now and happy
As a prince in a fairy bower,
And, dozing, he lies with closed eyes
As he dreams of his catnip hour.

—Harry A. Pershing, in
"Our Dumb Animals."

TOMCAT HOUR

When the day at last is ended
And the stars begin to show,
And the red blaze in the fireplace
Fills the room with crimson glow,
Then our tomat slowly stretches
As he wakens from the sleep
Which has held him fast since daylight
In a lazy snoring heap.

He came home in early morning
After tomatting all night;
He has spent the day in dreaming
Of his last nocturnal fight;
He had dodged the shoes and brickbats
And came through without a scratch;
He was waiting on the doorstep
As the milkman raised the latch.

No, our Thomas is no sissy;
Catnip has for him no charms;
He would rather roam the alleys
Filling darkness with alarms;
He stands ace high with the pussies,
Flapper kittens love his shape;
And they meet him in the moonlight
On our neighbor's fire escape.

When the day is slowly fading
And the night begins to fall,
Tom wakes up and makes his toilet
For some new nocturnal call;
After midnight if we listen
To the angry curses hurled,
We know Tom is keeping busy
Waking up a sleepy world.

—A. M. Kinney.

OIL COMPANY IN BROWN COUNTY

During recent weeks the leaders in Brown County have been organizing a cooperative oil company at Hiawatha. Organization work has been completed and equipment has been shipped. The company will start operations at once.

The Brown County Oil company are distributors of Union Certified products.

The Board of Directors are: Dr. Beckett, Pres.; J. W. Strahn, Clyde Royer, Sec.; L. Beaver, J. D. Hanson, Frank Hall, A. Moser, E. C. Strohn, Henry Zimmermann.

BRIEF SUMMARY OF KANSAS RATE INSURANCE CASE

There are or at least should be few people in Kansas who have not heard of the famous Kansas rate case. This has taken the time of our courts, public officials and others for eight long and weary years of strife and turmoil and has now been terminated by action of our Governor, Commissioner of Insurance and Attorney General, to the satisfaction, at least to some extent, of all concerned.

The Farmers Union Mutual Insurance Company was at least partially responsible for the action taken by Col. Frank Travis, then Superintendent of Insurance, in making the original order for a ten per cent reduction in rates. When ordered to make the reduction the companies involved complained that it would be impossible to follow the order as they were already losing money but the fiery Colonel replied "You can too as the Farmers Union Company is already doing more than that and making money so why can't you." The result was the stock companies took the matter into court, first the Shawnee County District Court, then the State Supreme Court, then back over the same trail and to the United States Supreme Court with no prospect of settlement for years to come.

The reduction in wind rates was settled several years ago and the impounded premium returned to policyholders but the fire rates were still contested. By the terms of the settlement arrived at by the three officers referred to above and representatives of the companies one half of the impounded premiums were returned to policyholders and one half being retained by the companies and the interest being used to defray the expense of the State Department instead of taxing someone to raise the money, which on the face of it would seem to be an imposition on the insuring public but when you study the entire settlement we find that other conditions of the agreement overbalanced the three millions of dollars returned to the companies and the new rates are now in force, thus the saving to the public being felt already.

The reductions are more in many cases than the original order called for and here is the saving to the insuring public that takes up the slack caused by the three million dollars returned to the companies. The reduction on only twelve towns amounts to over sixteen thousand dollars annually. Whereas ever controlled by a United States grain firm, our members are confident of the future.

While none of this affects our own insurance company yet, there is a feeling of satisfaction that this fight has been won for the farmers of Kansas. You may wonder why we say the farmers of Kansas when farm property was not affected by the order but when you consider that the town man must and does add all expense of operation to the cost of his goods to arrive at a selling price it immediately becomes apparent that the farmer ultimately pays the bill as the only man who really pays anything is the man who produces new wealth from the ground and the great majority of this is produced by the farmer, at least this is true in our state, then nearly all others become merely collectors of different kinds whether it be taxes, rents or what have you.

Summing it all up it seems that the Farmers Union Mutual Insurance Company has served not only its members as intended when organized but has been the cause of a great service to all who have any property to insure or who in the end pay the bill for insurance, and if we can continue to serve in the future as in the past the effort put forth by those in charge of the insurance organization of the Farmers Union now and in years past will not have been in vain.

Under the terms of the settlement of the fire insurance rate case, it was agreed all cities would be rerated as rapidly as possible. Some cities have already been rerated, and it is indicated the savings in insurance costs will be greater than were estimated at the time of the settlement.

Under the old rate a dwelling with a fire resisting roof provided a reduction of approximately 11 percent less than a shingle roof. Under the

FARMERS NATIONAL BUYS HALL-BAKER GRAIN COMPANY

It Also Is the Largest Merchandise In Milling Wheat in the United States

(By Associated Press)

CHICAGO, May 16.—The Farmers' National Grain Corporation tonight announced the purchase of the Hall-Baker Grain Company of Kansas City, one of the largest grain firms in the Southwest with branches at Wichita and Enid.

The price paid was not announced, but it was believed to approximate \$3 million dollars. The deal includes leases on nearly 6 million bushels of elevator space in the Kansas City terminal, involving the Kansas-Missouri Pacific railroad, and the Murray elevator, owned by the Chicago, Burlington Quincy railroad.

The grain corporation takes over by the deal all the capital stock of the Hall-Baker company. The company, handling between 30 and 40 million bushels of grain annually, is the largest exporter of grain through gulf ports and is the largest merchandiser of milling wheat in the United States, officials of the grain corporation said.

Move Toward Export Field The purchase of the Hall-Baker concern marks the first move of the farm board's big central grain corporation to acquire machinery for entering the export field. It also is the largest acquisition of physical properties which the farmers' agency has made.

The acquisition of Hall-Baker means the passing of one of the oldest names in grain trade history in Kansas City. It also is understood here it will mean the retirement from the trade of Frank G. Crowell, vice-president of Hall-Baker and a veteran grain man.

The intention of the grain corporation is to continue operation under the name of The Hall-Baker Grain Company, owned and operated by Farmers' National. The largest and one of the personnel of the company will continue with the Farmers' National.

Officials of the grain co-operative regarded the purchase as "a master stroke." They pointed out that it not only gives the national co-operative agency complete control of one of the most successful grain concerns in the country, but also establishes the corporation's export outlet for the southwestern territory.

Co-ops Bring a Change "This transaction," C. E. Huff of Salina, Kas., president of the Farmers' National, said, "indicates the great change which has already taken place in the grain trade and in the co-operative movement. Many of the best grain firms recognize the absolute right of the farmer to market his own product, and are convinced that the present movement is certain to succeed. They are willing to withdraw from the field and, in some instances, even to aid the co-operatives.

"Growth of organization among the grain co-operatives has been so great within the last year that the need for additional efficient and trained men with friendly attitudes toward the movement is imperative.

The Farmers' National will face the new crop with the best equipment as to facilities, organization, men and finances ever controlled by a United States grain firm. Our members are confident of the future."

George S. Milnor of Alton, Ill., general manager of the corporation, said: "The purchase of the Hall-Baker Grain Company, the largest and one of the oldest export and domestic grain firms in the Southwest, is the first step in securing important facilities in large terminal markets. Negotiations are under way which, it is believed, will give the Farmers' National Grain Corporation facilities for handling efficiently grain from co-operative producers to buyers in all domestic and foreign markets."—K. C. Times.

new rate the reduction on the same dwelling will be approximately 26 percent.

There is also a reduction of 12½ percent on hail insurance rates on dwellings and mercantile property. Not knowing the amount of this class of insurance written, it is impossible to calculate the saving on this class of business.

Many of the new dwellings have garages attached, and the companies formerly charged 2.50 per thousand dollars of insurance for three years. Under the settlement, there is no charge to be made. There is, therefore, a very large saving on this class of property.

Under the old rates a charge of 0.80 per thousand dollars of insurance was made for inherent explosion; this means a gas explosion within the building. This charge is eliminated under the settlement.

The Inspection Bureau has filed with Charles F. Hobbs, Insurance Commissioner, new rates on the following cities, which indicates the approximate savings in dollars, based on 1928 premiums, on mercantile buildings and contents, dwellings and other property:

Aurora	\$ 360.00
Baldwin	1,181.00
Bennington	311.00

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

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

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

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SALINA, KANSAS, THURSDAY, MAY 22, 1930

A PRECARIOUS BUSINESS PERIOD AHEAD

Notwithstanding that the Country is constantly being assured that "business is getting back to normal," there are signs on every hand that the reverse is true, and as evidence of this, merchants are buying from hand to mouth, and every city of consequence is full of idle men, and this at a time when employment should be at its peak. The recent "smash" in Wall Street is further evidence that things are in an extremely nervous condition, nor in our opinion is this general situation surprising, for since the World War, the Country has been traveling at such a high rate of speed that a lull was bound to come sooner or later. Our big cities have over built, while never have the Railroads been in as splendid physical condition as they are at the present time, and in ordinary times these two factors play a tremendous part in the industrial activity of the Nation. The simple truth of the matter is, the Country has run out of gas—during the ten years following the War, we poured billions of dollars into new construction work of one kind and another, and we could not keep this up indefinitely.

And this only goes to show the tremendous folly of those in high places, who have steadfastly refused to deal honestly with Agriculture, for if at this hour the 6,500,000 farmers of the Country were active buyers of not merely every day necessities, but of lumber, cement, wire fencing, new farm implements, automobiles, etc., it would go a long way toward starting the mills and factories back to full time operation—and by the same token, if our farmers were reasonably prosperous, it would stop the drift from the farm to the city, a tendency which is more responsible for unemployment than almost all other factors combined. In other words, Agriculture is still the "basic industry" despite the fact that certain gentlemen have been insisting that the Country has become "preponderantly industrial," and perhaps if matters drift from bad to worse, as is not unlikely, they will finally "deviate into sense." In the meantime, bad conditions in the cities will reflect themselves adversely upon the farmer, for this means lessened consumption, and as evidence of this, the price of poultry and dairy products is extremely unsatisfactory, and we trust that the members of the M. F. A. will take this fact into consideration—along with the private business interests, our M. F. A. agencies are struggling with a difficult situation, and therefore all of us must be as patient as possible until the skies brighten. And if out of the present serious business depression a better understanding should come about between Agriculture and industry, then possibly it will prove a blessing in disguise in the end.—Editorial in Missouri Farmer.

The Federal Farm Board's livestock program does not seem to be working out as satisfactorily as the grain program did. We are publishing a statement signed by eleven of the largest cooperative livestock commission companies in the country. It does not look as if the Farmers Union Commission Companies have been given a square deal; but things may work out better for them. The Farm Board can not afford to ignore more than half of the cooperative livestock organizations in the country, and the very ones which pioneered the cooperative marketing of livestock.

NATIONAL LIVESTOCK MARKETING CORPORATION REJECTED

(Continued from page one)

Following this meeting every effort was made to induce the Farm Board to modify its plan and to induce the National Producers Association to consent to some slight change in the hope that a plan could be prepared which would have the united support of all co-operative marketing agencies.

Despite meeting with representatives of the Farm Board and the National Producers Association, nothing was accomplished; and under date of April 23, 1930 the undersigned agencies, the Indiana Farm Bureau and the Indianapolis Producers Association, (the latter a member of the National Producers Association), wrote the Farm Board and the National Producers Association, stating that if the plan were modified so as to do these four things, (1) make the order buying company a wholly owned subsidiary of the National Marketing Association, (or such a change as would give the National Association control of the order buying company and insure placing control of the national marketing association in the hands of the producers in a so-called sales board; (2) changing the contract so as to insure to the various marketing agencies control of their own affairs, at least during the first year; and (4) providing for the election of directors of the National Marketing Association upon a volume basis, they would join the National organization, but that these changes were essential if they were to join. The suggestions made in this letter were disregarded by the Farm Board and the National Producers Association, although the Farm Board did subsequently require the National Order Buying Company to become a member of the National Association, and to sign a contract agreeing to submit certain policies to the National Association for approval. Thereafter the Farm Board called the meeting, which was held today.

At this meeting resolutions were presented providing for the modifications requested by this group. There were 26 agencies represented with

one or two exceptions all the co-operative livestock marketing associations in the country. Each was given one vote, regardless of its size. Each resolution was voted down. The Farm Board announced that no changes could be made in its plans, except by unanimous vote of all present; the effect of which was that no changes would be accepted, notwithstanding its repeated assertion that it wanted the co-operative organizations to make their own organizations. Thereupon, this group, believing that the only kind of an organization, which would be worth anything to the producers of livestock, was one of which all co-operative livestock agencies were a part, stated that if the plan were modified so as to place full control of the affairs of the national marketing association in its own Board of Directors, (doing away with the sales board), provided for the election of the directors of the association according to the stock ownership and volume, and modify the contract between the National Marketing Association and its members so as to insure the maintenance of the identity of the individual agencies, stated to the meeting that they would join the National organization. Notwithstanding the Farm Board's statement that only a unanimous vote could change the plan, this proposition was submitted to the meeting, and 14 of the 26 agencies present, representing more than 60% of the livestock marketed co-operatively in the country in 1929, voted in favor of making the changes. Thereupon, the Farm Board stated that the meeting had been called to organize a corporation upon the plan last submitted; and the meeting proceeded to do so, this group not participating in the further proceedings. Before leaving the meeting this group advised those present that it desired to co-operate with the Farm Board and to participate in the organization of the National Marketing Association, but that it believed the proposed plan, unsound, impractical and unfair to the producers of livestock, unless modified as it had suggested; and, that in the absence of such modification it could not become a part of the organization.

The Federal Marketing Act provides that the Farm Board shall aid and assist in the organization of co-operative marketing associations, nowhere giving it power to organize them. The Farm Board has insisted upon dictating the plan of the present organization. We believe it to be fundamentally unsound. We have abandoned all the numerous justifiable objections we have had to the plan save those stated to the meeting today. No concessions of any kind have been made by the Farm Board or the National Producers Association. The proposed plan is obviously patterned after the present set-up of the National Live Stock Producers Association, of which Board member Denman was formerly President. With the exception of one small western agency and an agency organized by the Farm Board within the last few months, the only co-operative marketing association, which joined it today, are National Producers Association members. We do not complain nor object to this. If the plan is made fair and sound, we don't care whose it is or who is responsible for it.

If in the inception of a Marketing agency set up under its auspices we are denied certain fundamentals by the Farm Board, and which in our opinion constitute the very heart of co-operative marketing, and which seek to safeguard the rights of the producers out at the crossroads, as Congress intended they should be, what may we expect in times to come? When the Agricultural Marketing Act was under discussion, certain members of Congress expressed the fear that it meant the creation of an agency, which, with the tremendous power of the Government behind it, would seek to put the co-operatives of the country in a straight jacket, and unless the Board changes the attitude it has assumed in the present instance, it would appear that this fear was well founded.

In this connection, we desire to call attention to the fact that the undersigned co-operatives, which have found it impossible to acquiesce in the arbitrary plan submitted by the Board, control approximately 50% of the livestock of the country that is marketed co-operatively at the present time, and we call attention to the further fact that these co-operatives were the pioneers in this, perhaps the most successful branch of co-operative marketing. With no Governmental assistance of any kind, these co-operatives invaded the great corn belt stockyards nearly 15 years ago, and in the face of vicious boycotts and every other conceivable form of opposition which the livestock exchanges could offer, they built up their agencies step by step, and during the years that have passed, they have not only returned millions of dollars in commission earnings to their members, but they have returned many additional millions of dollars to these members by the elimination of needless middlemen, and by compelling better prices in the great central livestock markets—and now when we are brought face to face with the question as to whether we shall surrender the control of these splendid agencies to a great centralized authority in Washington, or whether we shall continue to operate them as best we can in the interest of the man upon the farm, we choose the latter alternative, and "if this be treason, let those who will make the most of it."

If in the future the Farm Board should show a disposition to carry out the spirit of the act which brought it into being, if, in other words, it should show a willingness to permit farmers to continue to control the co-operatives which they have brought into existence through long years of hard and bitter effort, then we will be more than glad to join its National Livestock Marketing Association, or any other National agency that promises to improve the desperate condition in which farmers find themselves. For the time being, however, we consider control of the marketing of the livestock of the country to be the responsibility of the bona fide co-operatives and farm organizations of the nation as paramount to all other considerations, it matters not how plausible the pretext to the contrary.

Central Co-operative Association,
St. Paul, Minn.
Farmers Union Livestock Commission,
Kansas City, Mo.
Farmers Union Livestock Commission Co.,
Denver, Colo.
Farmers Union Live Stock Commission,
St. Joseph, Mo.
Farmers Union Livestock Commission,
Omaha, Nebr.
Farmers Union Livestock Commission Co.,
Chicago, Ill.
Farmers Union Livestock Commission Co.,
St. Paul, Minn.
Farmers Union Livestock Commission Co.,
Wichita, Kansas.
Farmers Livestock Commission Co.,
National Stock Yards, Ill.
Equity Co-operative Association,
Milwaukee, Wis.
Missouri Farmers Assn. Livestock Commission,
Springfield, Missouri.

The President's Column

C. A. WARD

LINN COUNTY MEETINGS

It was my happy fortune to be with the good people of Linn County on May 16, 17 and 18. Wednesday evening we met at the Pleasant Home school house where we found a splendid group waiting.

The meeting was of special significance to me because of the fact the ladies of the local were its officers and they are to be commended because of the splendid way in which they are carrying on the work at this place. A dandy program had been arranged and everyone enjoyed it very much.

I endeavored to present the Farmers Union program from a practical view-point and these good people are keenly interested. I enjoyed the hospitality of the V. F. Carrico home and Mr. and Mrs. Carrico are doing a commendable work for the people of their community.

Thursday night we met at Blue Mound and found that in addition to the Union group, a goodly number of business men present and at the close of this meeting we received some fine compliments. In the exchange of views we found that many of our interests are common and mutual and that in most instances we accomplish most when we consider the welfare of others. Mr. Fred Gerstenberger, County President of Linn County, lives near Blue Mound and I spent the night with this family which afforded us the opportunity of discussing the various problems as they concern our Farmers Union program.

On Friday I spent some time in Ft. Scott and Pleasanton, also enjoyed a short visit with ex-Governor Jonathan Davis at his Bourbon County home and arrived at the 96 School House, about four miles east of Lacynge, in time for the evening meeting, where I found a fine group waiting. These people as well as the various groups in Linn County are doing and have been doing a lot for our organization. I had the pleasure of visiting with several of the members personally and was presented with a number of constructive suggestions which are always helpful. I spent Friday night at the Geo. Lawhead home and enjoyed my brief stay with them very much. They have a beautiful home just north of Lacynge and Brother Lawhead has always taken a keen interest in the affairs of the Union.

I had intended to be with the Linn County folks in their county meeting Saturday but because of the rain I drove into Kansas City and later in the day to our old home, Lone Star, where Mrs. Ward and I spent Sunday.

UNCLE ANDY SAYS:



"Not in vain the distance beckons.
Forward, forward let us range,
Let the great world spin forever
Down the ringing grooves of
change."
Tennyson.

The United States Chamber of Commerce has finally taken off its mask and showed its true inwardness by adopting resolutions demanding that the Farm Marketing Act be enacted. We are not at all surprised at this.

We had a little personal experience with this outfit. A couple of years ago they kept sending sample copies of their official publication, "The Nation's Business" with letters urging us to subscribe. I wrote them complaining that farming, the greatest business, was not recognized in their publication.

After some correspondence I wrote an article and was careful to be moderately conservative, had it nicely typewritten and sent it on to them. The editor (by the way a Kansas man) replied, acknowledging its receipt, said it was well written but said it was contrary to their policy to publish such communication.

Over his own signature, as editor, he publicly admitted that they would not publish an article stating the farmers' side of the agricultural problem. Still they are masquerading under the false motto of "The Nation's Business." Of course their resolution, denouncing the Farm Marketing Act, Mr. Legge and the Farm Board, will not be taken seriously only by a few sore-head reactionaries.

We have sometimes nagged at Mr. Legge and his board for being a little slow and over-cautious but it was always on the principle of "whom the Lord loveth he chasteneth." It was always intended as constructive criticism.

We want it distinctly understood that if any bogus outfit, calling themselves a United States Chamber of Commerce, attacks Mr. Legge or the Farm Board or the Farm Marketing Act, we will come to the rescue in their defense with all the vitriol we can command.

Mr. Legge delivered a masterly address in defense of the Farm Act and accused them of hypocrisy and double-dealing, because a year ago they took action advocating cooperation for farmers, and now, as Mr. Legge said, "When they find it's really going to work you are against it."

No matter whether we agree with everything the Farm Board has done or not, it surely seemed good to farmers to have the ex-president of the International Harvester Company attack the big industrial fellows on their own home ground. Knowing the ropes and practices of big business better than any farmer could know them, Mr. Legge landed sledge hammer blows on their hypocritical heads. A farmer who couldn't warm up to Mr. Legge for his manly stand for agriculture can't be just in his right mind.

And Congressman Fort of New Jersey also spoke in defense of the Farm Marketing Act (notwithstanding that he doesn't have a farm in his congressional district). He reminded them of the many laws and favors that the Government had bestowed on industry, such as the protective tariff, the Federal Reserve Act, for bankers, the Interstate Commerce Act for railroads, the anti-immigration act for labor, the Federal Trade Commission for business.

Mr. Fort demanded of them consistency, saying if they assert, it was for the Government to aid agriculture, why not repeal all laws of Government aid to industry, etc. Mr. Legge also raked them along this line.

Perhaps this attack by big business on our Farm Board will prove to be the stimulus that was needed to solidify farmers in support of the Farm Marketing Act. It may not be the law that we all wanted, but it's all the law we've got. It is at least a good beginning.

If farmers cooperate fully as they should do and work to make it a success, any weakness in the law can be remedied. If we don't cooperate and give the law a fair trial, it will mean goodbye to farm legislation for all time.

What we have been kicking about is that we can't find any sign of effort either by farm organizations or by the Farm Board to get the 70 percent of non-cooperating farmers into the deal. This class of farmers are watching and hoping and waiting for some simple, practical way of cooperating with the Board. "The harvest seems ready but the laborers are few."

Farm organizations seem to be so busy playing for position and watching each other that they haven't the time to recruit this 70 percent, but we warn them that the Farm Act can't be made a success without them. We must have at least a majority of farmers cooperating.

NEIGHBORHOOD NOTES

ANDERSON COUNTY UNION TO MEET AT WESTPHALIA

The regular monthly meeting of the Anderson County Union will be held at Westphalia, Saturday evening, May 24.

The April meeting was held at Kincaid on April 25 in the city hall with one of the largest and peppiest crowds present that has attended a Union meeting for some time. The Kincaid business men made all arrangements for the hall and furnished the entertainment. Miss Julia Powell of the Bellview local opened the meeting with a piano solo; Mrs. Mary Campbell gave a reading. After a short business session, the meeting was turned over to Mr. Van Buskirk, president of the Kincaid Chamber of Commerce, who stated that Kincaid was glad to have the Union meet in their city. Three musical numbers were then given by young people of the Kincaid school, consisting of a violin duet, mixed quartette and cornet solo. Kincaid should be proud of these young people.

Short addresses were then given by Mr. Anderson of the Missouri Pacific railroad; Mr. Scheinfelbusch, president of the Farmers Union Produce Assn.; E. L. Bullard, Mr. Seamans, manager of the Creamery, and Mr. Poole of the Katy railroad. The meeting was a sort of a pep meeting to show the Union folks that Kincaid wanted the Creamery located in their city of possibility, and a business session was held with the directors of the Creamery and the business men after the meeting closed. A motion picture film showing the care of the cow and her products was given together with a comedy reel.

The Kincaid ladies surprised the folks by serving sandwiches and coffee, although it had been stated that none would be on hand. Despite the rain which kept many at home, the meeting was a success and the Anderson County Union appreciates the cooperation of the Kincaid people.

Remember that the May meeting will be at Westphalia and let us all attend who can and show the people of that territory how the Union spirit is steadily growing.

The program will be furnished by the locals near Westphalia and this is their official notice to get busy.

Let's make "On to Westphalia" our slogan for May 24.

M. L. Post, Co. Secretary.

NORTH STAR FARMERS UNION NO. 1979

The North Star Farmers Union met

THE FEDERAL FARM BOARD

L. R. Bevon

The contentious controversies, which cause a number of our American people to disdain our government activities, are from the grain growers the reflections are cast by the policies and activities of the Federal Farm Board. It is feared that more people talk instead of thinking. That is, they talk in reverse form than if they had studied their thoughts before speaking. These controversies that are arising from day to day against the federal farm board are from persons that are to be eliminated from the market—the middleman. The middleman goes out through the country, to, especially, the farmers and presents, what a same persons would deem unsound facts. Remember, my friends, that there are always two sides to a question, and one side shares greater reflection than the other.

It is more or less an instinct for a child to fuss, if he learns that his play house is to be confiscated. Sad, but true, this holds to the middleman. He realizes that his playhouse is to be eliminated from the market, and most naturally he will fuss. He tries then, to bestow upon the producers or the farmers such unsound facts as that the government's policies will be a failure. It cannot be, if the custom of the average American citizen is followed. This custom comes under one word, Co-operate. A small word

in regular session May 9 with the usual good attendance. In the absence of both the president and vice president, the meeting was called to order by Mrs. B. E. Winchester and the group joined in singing "America." The secretary's report was read and approved.

The program, arranged by the committee in charge, with Chester Asher as chairman, was as follows:

Violin solo by Miss Lois Fortner, "The Rippling Waves." Mrs. Chester Asher playing the piano accompaniment.

A musical number upon the Jews Harp, "My Poor Old Nellie Gray," by W. T. Buckle.

A junior solo by Junior Asher. A vocal duet, by Philis McCune and Marietta Wallace, "The Barefoot Trail," with R. Boyd Wallace playing the piano accompaniment.

The program was followed by the business session.

Our lecturer, W. T. Buckle, gave a talk upon the surplus wheat situation, also a talk by our secretary, I. B. Amundson.

Mrs. B. E. Winchester read the qualifications for the Wheat Queen of Stafford county. Much interest was shown in the preliminary trial of Homer Tomlinson who bound over to stand jury trial at our next regular meeting. This will probably be a very interesting trial, being of sufficient importance to attract much attention. This was followed by adjournment to the basement where delicious refreshments were served to all present.

Our next regular meeting will be May 23 when we expect to see a large crowd present.

Mrs. Harve Prentice, Reporter.

MARSHALL COUNTY MEETING

The second quarterly meeting of the Marshall County Farmers Union will be held in Blue Rapids, Tuesday, June 3, at 11 o'clock. Basket dinner, program including a speaker. All standing committees are requested to meet at 10 o'clock.

Richard H. Mackey, Secretary.

WOODSON CO. F. U. MEETING

FRIDAY, MAY 23, 8 P. M.

Woodson County Union meeting to be held Friday evening at 8 P. M. at the Clay Bank school house. As this meeting will be one of interest to all members try and be there, if they do not fail us we'll have one or more good speakers there that will help.

Wm. Heiman, Co. Pres.

with a concluding paragraph of success.

The speculator terms the Farm Board and its subsidiaries, activities, and policies as unconstitutional and illegal. The grain growers think that the government is meddling in the business of the country. The government is into business of the country, but let us go back to the bottom of this. The preamble of the constitution of the United States clearly points out that the government is for the people, and by the people. The government is, through representation, the people. Now, since the government is the people, and the nation's business is vested by the people, is it not the legitimate thing for the government (the people), to have some influence in our business?

Reasoning will tell one that the activities of the Farm Board, and its subsidiaries are not unconstitutional and illegal. Why? We will start with this from the beginning. When our government was first formed, we were to have freedom of speech, liberty, and property to the extent that it did not interfere with the freedom of speech, liberty, and property of others. Today how many of you farmers have freedom, when it comes to marketing your products? You don't name the price which you desire for your commodities. The buyer—the middleman—has the freedom of speech. You take one word, Co-operate. A small word

(Continued from page 1)

THE INSURANCE CORNER

We hope our representatives do not forget about the contest and prizes offered for your efforts this year. Watch this space for the announcement of the prizes in the near future and in the meantime send in the applications for insurance and for membership in the Union so you will be in the race because all your business for the year will be taken into consideration.

To the membership we express our appreciation for what you have done and will do to make this, the largest Mutual farm insurance organization in Kansas. It will take several years to pass our leader in the field but with your cooperation we can and will do it. Various stories that are not true are being circulated and we ask you to get the facts before believing them. Some say we are broke, some say we have gone out of business and all such tommyrot that is not true. When you hear any of this nail your man on the spot and find where he got his information and perhaps we can help his memory a little or cause him to lose all he ever had. We expect to continue to serve the members of the Union for many years to come just as we have been doing for the past fifteen years.

That old war horse, Tom Wells of Elmdale, has been in Salina the past week helping with organization work. Tom is always welcome at this office for he is one of our best agents and is sure to win some kind of a prize in the contest for business this year. There are 330 agents on our list but only about fifty good producers and fifty fair producers. This means we are carrying 230 on the list that are not producing a sufficient volume of business to even be classed as fair so will have to go down as poor. We are trying to weed out these poor agents and if they don't whip up will have to give way to someone who will make a good agent. Don't let yourself be on this poor list but at least get in the fair, and better still in the good column. If all of these 330 would produce two thousand dollars in premium each year it would mean a premium income of six hundred and sixty thousand dollars or just about four times what we are now getting. Many agents now have all the members in their community already written up and we are trying to enlarge their territory as a reward for good deeds and if you don't whip up these good men may get the territory of the poor ones. Think what it would mean if you would only double your business. The average this year was less than five hundred dollars per agent. If fifty poor ones would get into the fair class and twenty-five fair ones into the good class we could easily double our income.

Remember too, we are getting agent's losses separate so we can tell whether his business has been profitable or not. Then we analyze these losses to see if the business is poor or what is the cause of excessive losses in any territory. We intend to carry this classification of losses for each agent all the time from 1925 so look to your loss record as well as your premium record.



Junior Cooperators by Aunt Patience

HOW TO BECOME A MEMBER OF THIS DEPARTMENT

Any boy or girl between the ages of six and sixteen, whose father is a member in good standing of the Farmers' Union, who writes a letter for publication, can be a member of this department, and is entitled to a pin. In order to receive a book, he must sign his intentions to study the lessons and send them in. We cannot send out books to those who do not intend to send their lessons. The address to which all Juniors should send their letters is: Aunt Patience in care of the KANSAS UNION FARMER, Salina, Kans.

Dear Juniors:

My! So many of you wanting back issues of our paper this week—and I'm going to have to tell you that I can't send any more. I've received so many requests that our supply on hand is fast becoming exhausted. In some cases, we have only enough papers left for our regular files. So, begin with the lessons you have, new members, and be very careful with your copies after this—for they're worth saving.

I've been thinking over this "Birth-day Twin" idea and as it will be a few weeks before our next membership list is published, you might, if you notice among the letters someone whose birthday is the same as, or near yours, write that member, telling him when your birthday is. Then, let me know you've written, and to whom. That way, we will be able to get things straightened out sooner. So, when you write me, be sure to include the date of your birthday so you can find your "twin."

Don't forget—you have only a little more than a week to enter your Essay on "Why My Daddy Should Have Life Insurance With the Farmers' Union Company." Full details of this contest were given again in last week's paper.

Remember, to be a good Club member, you must let me hear from you occasionally!

Aunt Patience.

Meriden, Kansas,

May 15, 1930.

Dear Aunt Patience: I would like to join your Club. And will you send me a pin and book. My father belongs to the Farmers' Union. I am 10 years old and will be in the sixth grade next year. My birthday is October 11th. I will save the lesson in the last paper.

Yours truly,
Margaret Beeler.
Dear Margaret: I'm so glad you've decided to join our Club—I hope you'll like being a member. Now, if we have another member born on October 11th, you'll have a "birthday twin." Be sure to send in the last lesson—I'll send your book and pin soon.

Aunt Patience.

Parsons, Kans., RFD No. 1,

May 10, 1930.

Dear Aunt Patience: I could not find part of the last lesson. I want you to print the clipping out the April 1st paper and March 27th paper. I'll send the paper of April 10th. I am sending in Lesson 2. I lost lesson one. I will close as I have not time to write any more. Your friend,

Elsie Long.

Dear Elsie: I'm sorry you could find only part of the last lesson. I'm glad you were able to get lesson 2, and I'll send it out to our Junior Instructor. Write us again.

Aunt Patience.

St. Paul, Kans.,

May 11, 1930.

Dear Aunt Patience: It has been a long time since I have written to this paper and you. Our school was out April 18th. Our teacher next year will be Miss Etta Modges. Do you want us to write the questions in the lesson or not? I didn't write it because I didn't know. We won't have many in school next year. What was that about the Essay Contest? I didn't understand what it was. I sure thought the lesson was easy. Well, I must close for this time.

Your niece,

Margaret McGower.

P. S. I got the pencil and I want to thank the men for it. It was real nice.

Dear Margaret: I need, it has been a long time since I've heard from you. I think it will be nice for you to write the questions after this—it might make it easier for our Junior Instructor to grade the work. Why won't you have many in school next year? I think I explained more fully about the Essay Contest in the issue of May 15th—don't forget to enter yours. The lesson was a good one, too, wasn't it?

Aunt Patience.

Ottawa, Kansas, RFD No. 4,

May 14, 1930.

Dear Aunt Patience: I would like to join the "Merry Juniors." Please send me a book and pin. I will try to get my lessons as well as possible. My father is a member of the Farmers' Union. I am twelve years old and in the seventh grade. Your loving niece,

Margaret De Wald.

Dear Margaret: I am glad to receive you as a member and I know you will get the lessons well—and that you'll enjoy them. Write me again and tell me what you're doing this vacation.

Aunt Patience.

McPherson, Kansas,

May 9, 1930.

Dear Aunt Patience: I would like very much to join the Junior Cooperating Club. My father is a member of the Farmers' Union and my mother a member of the Farm Unit. I am 13 years old and in the eighth grade. I would like very much to receive a pin and book. I will try very hard to study my lesson. The number of the paper you mentioned I cannot find April 10th and March 27th. With love,

Opal Manson.

Dear Opal: I'm glad you're going to become a member of the Junior Cooperators and I know you will get the lessons. Try to find the papers you've missed—perhaps some of your neighbors might have old copies. If

Club. I'll send your book and pin at once. I know you'll enjoy the lessons.

Aunt Patience.

Geneseo, Kansas,

May 10, 1930.

Dear Aunt Patience: I would like to keep our paper for April 10th I am asking you if you will send it to me. I will be ever so much obliged. Do we have to pay for the postage? Your niece,

Sarah Crowl.

Dear Sarah: I've answered your letter at the beginning of our column. I am sorry you've mislaid the lesson. Write me again soon.

Penokee, Kansas,

May 8, 1930.

Dear Aunt Patience: I would like to become a member of the Junior Cooperators. I am twelve years old and in the eighth grade. Will you please send me a pin and book? I will try to study and send in my lessons. I certainly enjoy the Juniors' page. Cordially yours,

Mildred Clubb.

Dear Mildred: It makes me happy to know that you read and enjoy our department—your pin and book will reach you very soon.

Aunt Patience.

Lenora, Kansas,

April 26, 1930.

Dear Aunt Patience: I would like to become member of your Club. I am 10 years old and in the sixth grade. Will you please send me a book and pin—welcome to our Club! Be sure well. Yours truly,

Valena Mendricks.

Dear Valena: Yes, indeed, I'll be very glad to send you your book and pin—welcome to our Club! Be sure to save the lessons and write me again.

Aunt Patience.

Tampa, Kansas,

May 14, 1930.

Dear Aunt Patience: I will take time and write to you again. There is a question I want to ask you. Do we have to send the book in every time we send in lessons or not? I received the book and pin and think they are very pretty. Yours very truly,

Bernice Schick.

Dear Bernice: I'm glad you did take time to write me—I always like to answer your questions. No, you don't need to send the book in with the lessons—just your completed lesson. I hoped you'd like the book and pin.

Aunt Patience.

Tampa, Kansas,

May 14, 1930.

Dear Aunt Patience: I see the lessons are in the issue of May 8th and I think they are very easy, although I don't have the former copies or issues of the "Kansas Union Farmer." They were thrown away accidentally. I am going to save all the issues of the paper from now on. So please send in some clippings for the Junior page in order that I may find the answers to the questions. Respectfully yours,

Evelyn Schick.

Dear Evelyn: I think it would be a good idea for all of our Junior Cooperators to save the issues of our paper—then we'd have them for reference. I'm sorry, about your losing the papers—you'd better begin with the lesson of May 8th and be very careful after this not to mislay the lessons.

Aunt Patience.

Ottawa, Kansas, RFD No. 4,

May 14, 1930.

Dear Aunt Patience: I would like to join the "Merry Juniors." Please send me a book and pin. I will try to get my lessons. My father is a member of the Farmers' Union. I am 10 years old and in the 5th grade. Your loving niece,

Nora Evelyn De Wald.

Dear Nora Evelyn: Your book and pin will be sent very soon. Welcome to our Club—I hope you'll like us! Watch for our next lesson.

Aunt Patience.

Cedar Vale, Kansas,

Box 324, May 9, 1930.

Dear Aunt Patience: I am sorry to have to write to you and tell you that I have lost the papers of March 27th and April 10th which I should have had to get my lessons this month. I will try to save the papers from this on and not bother you any more. Yours truly,

Alice Scott.

Dear Alice: I'm sorry you lost the papers, too and I've explained at the beginning of this column why I can no longer send back issues. You can begin with the issue of May 8th—write me again.

Aunt Patience.

Penokee, Kans., Box 32,

May 10, 1930.

Dear Aunt Patience: I am 9 years old and will be in the fourth grade next year. My birthday is December 12th. Have I a twin? I would like to join your club so please send me a book and pin. News is scarce so I will have to close for this time. I will try to get in all the lessons. Your nephew,

Andrew Billinger.

Dear Andrew: We'll wait and see if you have a twin—I hope you'll like being a member of our

not, start with the lesson in our last issue. Please write again soon.

Aunt Patience.

McPherson, Kansas,

May 10, 1930.

Dear Aunt Patience: I am eleven years old and in the sixth grade. I would like very much to join the Junior Cooperating Club. My father belongs to the Farmers' Union and mother belongs to the Farm Unit No. 8. I would like to receive the pin and book. I will study very hard. Your niece,

Pearl Manson.

Dear Pearl: And I'll like very much to have you in our Club—your family is 100 percent Farmers' Union, now, isn't it? I wish all of our farming families all over the state could say that! I hope you'll like being a member—write again.

Aunt Patience.

Tampa, Kansas,

May 14, 1930.

Dear Aunt Patience: I will take time and write to you again. There is a question I want to ask you. Do we have to send the book in every time we send in lessons or not? I received the book and pin and think they are very pretty. Yours very truly,

Bernice Schick.

Dear Bernice: I'm glad you did take time to write me—I always like to answer your questions. No, you don't need to send the book in with the lessons—just your completed lesson. I hoped you'd like the book and pin.

Aunt Patience.

Tampa, Kansas,

May 14, 1930.

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Evelyn Schick.

Dear Evelyn: I think it would be a good idea for all of our Junior Cooperators to save the issues of our paper—then we'd have them for reference. I'm sorry, about your losing the papers—you'd better begin with the lesson of May 8th and be very careful after this not to mislay the lessons.

Aunt Patience.

Ottawa, Kansas, RFD No. 4,

May 14, 1930.

Dear Aunt Patience: I would like to join the "Merry Juniors." Please send me a book and pin. I will try to get my lessons. My father is a member of the Farmers' Union. I am 10 years old and in the 5th grade. Your loving niece,

Nora Evelyn De Wald.

Dear Nora Evelyn: Your book and pin will be sent very soon. Welcome to our Club—I hope you'll like us! Watch for our next lesson.

Aunt Patience.

Cedar Vale, Kansas,

Box 324, May 9, 1930.

Dear Aunt Patience: I am sorry to have to write to you and tell you that I have lost the papers of March 27th and April 10th which I should have had to get my lessons this month. I will try to save the papers from this on and not bother you any more. Yours truly,

Alice Scott.

Dear Alice: I'm sorry you lost the papers, too and I've explained at the beginning of this column why I can no longer send back issues. You can begin with the issue of May 8th—write me again.

Aunt Patience.

Penokee, Kans., Box 32,

May 10, 1930.

Dear Aunt Patience: I am 9 years old and will be in the fourth grade next year. My birthday is December 12th. Have I a twin? I would like to join your club so please send me a book and pin. News is scarce so I will have to close for this time. I will try to get in all the lessons. Your nephew,

Andrew Billinger.

Dear Andrew: We'll wait and see if you have a twin—I hope you'll like being a member of our

OF INTEREST TO WOMEN

BRIGHTEN THE CORNER

It is natural to brighten up the interior of a house when nature touches up the "out-door living room" with glowing shades of green and other colors. New wall paper suggests one of the best ways of giving a room a fresh, bright, clean appearance. Before purchasing, however, one should think of the best colors, figures, and designs for the room to be papered, says Maude Deely, specialist in clothing and textiles in the extension service, K. S. A. C.

In a small room, one should use a paper with a small design, otherwise the room will be made to appear even smaller. In a large room, too, if the rug and draperies have large figures, the paper should have small designs. Sometimes, one may find soft, blended colors in large figures that do not startle even when used with figured furnishings. If the large room has a plain rug and curtains, larger figured paper may be a relief to what would be a sameness without it. Expert interior decorators suggest the suitability of wall paper by tacking up a width of the paper and noting its appearance in different lights. Borders also merit attention. Some of them are so heavy they look much like a dark streak around the room.

One may warm and brighten the cold north room by selecting papers with red, orange, or yellow tints predominating. It is a good plan to provide a touch of cool color for contrast, Miss Deely thinks. Shades of green, blue, and violet are suitable for contrast and also for shades with southern exposure.

Good paper is cheapest when length of service is considered. Perhaps an exception should be made in the kitchen where cheaper paper changed once or twice a year may be more desirable. Where good paper adheres tightly to the walls and a change in color is wished, one may well consider sizing the paper and stippling it with paint.

DO YOU EAT ENOUGH LETTUCE?

Lettuce is almost never too much of a good thing, and there are few people who really eat enough of it. Lettuce is a live food, with its vitamins, being especially rich in the anticorbutic vitamin C. It is bulky, low in food value, but high in health value. It is rich in mineral salts, with the alkaline elements greatly predominating. So it helps to keep the blood clean, the mind agile and the body in good order. It contains considerable iron, so it helps to make good red blood, giving color to the lips and cheeks. With other natural foods, it cleans the complexion and gives life to the hair. In fact, lettuce is one of the great beautifiers Nature so generously provides for us—far better than anything one can get at the drug store.

In addition to being so valuable a food it is also extremely simple to grow. Lettuce usually thrives best in

the cool weather of spring, but by careful treatment and selection of varieties it may be grown most of the year. All varieties do best in a rich, well drained but moist and easily pulverized soil with good exposure to sunlight. It should have plenty of moisture through the growing season, but too much water may affect the size or solidity of the head. The seed may be sown as early as the soil is in workable condition. Sometimes the outer seed coats are quite hard, when it may be well to soak the seed for twenty-four hours before planting. To secure a succession, replanting should be made every fifteen to thirty days. The seed should be sown shallow—just deep enough to be in contact with moisture. The rows should be from ten to seventeen inches apart, and the plants thinned before they start to crowd.

HOUSEHOLD SUGGESTIONS

Place rayon silk bedspreads under a single sheet of paper to restore the original luster and beauty.

If bacon is bought in a piece and put in the freezing compartment of an ice box, it will slice easily.

To remove fat from gravy, place a lump of ice in the pan, after removing the meat. The fat will immediately adhere to the ice.

Bandage material about 3 inches wide can be used for lengthening summer dresses.

If the center of sheets, blankets, and comforts are marked you will save time when making up the beds. —Rock Island Magazine.

FINDS "LEFT HAMS" ARE BEST

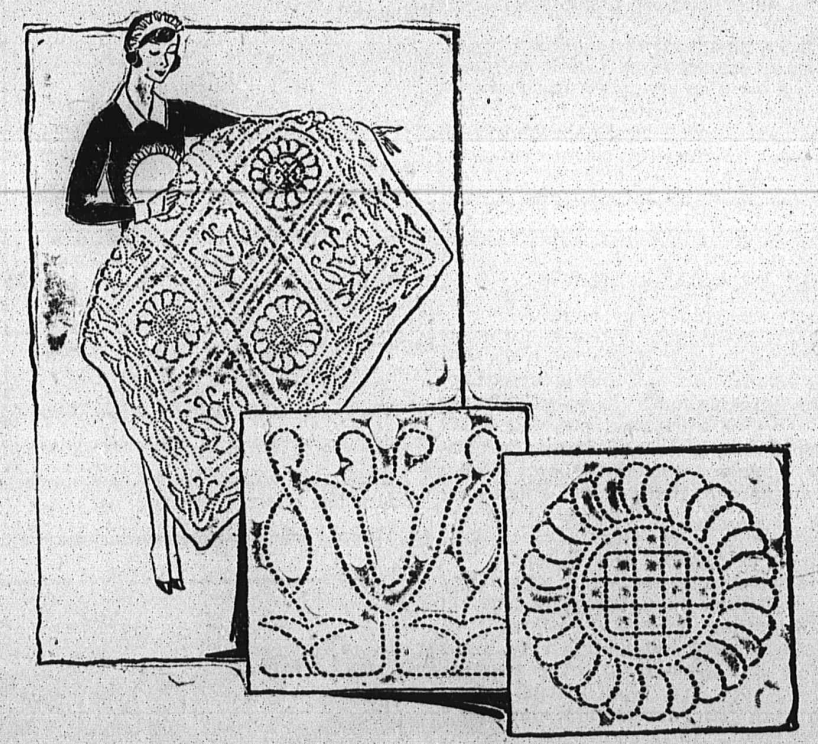
The latest thing in food delicacies is left ham sandwiches. According to a writer some smart young fellow in Pittsburgh observed that when a hog wobbles up to scratch his starboard or right side he does a Charleston with his right foot. The Charleston develops the muscles. When he scratches his left flank he does a gentle shimmy against a tree or post. Therefore right hams must be far more muscular and less tender than those from the left side of the same hog. Proof, the youth declares, may be found in the eating of left ham sandwiches, which are now to be found in Pittsburgh, and also in watching Mr. Hog when he goes on his next scratching spree.

RAW CAULIFLOWER SALAD

Separate head of cauliflower into flowerets and soak in salted water one hour; drain. Arrange with mayonnaise on a bed of shredded lettuce. Sprinkle with minced chives or young onion tops.

SCALLOPED EGGPLANT

Here's an eggplant recipe which may be new to those who have always fried this vegetable:



QUILTING PATTERNS FOR PILLOWS AND COVERLETS

This design includes an admirably spaced conventional flowered leaves which can be fitted on to a block nine inches square or larger. There is also a matching corner and running design for border or lattice strips to go with it on your quilt. The perforated block is 632.

The feather circle perforated pattern in a ten-inch diameter is suitable for blocks from ten to fourteen inches square. It is Number 633. The other quilting block is quickly 634. Black stamping paste is Number 206.

These designs could be grouped to make an exquisite silk slumber robe or puff for the chaise longue. They may be used on pillows, a quilted negligee and still again on other quilts.

632—Perforated Pattern,.....25 cents
633—Perforated Pattern,.....20 cents
634—Perforated Pattern,.....25 cents
206—Stamping Paste,.....25 cents

1 large eggplant
4 tablespoons butter or other fat
1 green pepper, chopped
1 small onion, chopped
1 quart canned or chopped raw tomatoes
2 teaspoons salt
Pepper
1 cup bread crumbs.

Parse the eggplant and cut it into small, even pieces. Melt 2 tablespoons of the fat in a skillet, add the green pepper and onion, and cook for ten minutes. Add the tomatoes, eggplant, salt and pepper, cook for ten minutes, and place the mixture in a shallow greased baking dish. Melt the remaining fat in a skillet, stir in the bread crumbs and sprinkle the crumbs over the eggplant. Bake in a moderate oven for fifteen minutes, or until the eggplant is tender and the crumbs are browned.

CREAMED ASPARAGUS AND EGGS

(Serving Six)

4 tablespoons butter
5 tablespoons flour
1/2 teaspoon salt
1/2 teaspoon pepper
1 1/2 cups milk
2 cups water
1 cup diced asparagus
3 hard cooked eggs, sliced
2 tablespoons chopped pimientos.

Mix asparagus and water and cook in covered pan over moderate fire twenty minutes. Drain and reserve 1 cup of stock. Melt butter, add flour, salt, pepper and milk. Cook until creamy sauce forms. Add other ingredients, including asparagus stock. Cook two minutes. Serve on toast. This is a suitable dish to serve for Sunday supper.

FRUIT SALAD SUPREME

1 tablespoon granulated gelatin
2 tablespoons cold water
1/2 cup salad dressing
1/2 cup whipped cream
1 cup diced pineapple
1 cup seeded white cherries
1/2 cup diced pears
1/2 cup shredded almonds.

Soak gelatin and cold water five minutes. Dissolve over hot water. Cool and mix with salad dressing and whipped cream. Fold in fruits. Pour into shallow glass mold. Chill until stiff. Serve on lettuce and sprinkle with almonds. Surround with mayonnaise.

HOT EGG BISCUIT, SERVING 8

3 cups pastry flour
6 teaspoons baking powder
1 teaspoon sugar
1/2 teaspoon salt
4 tablespoons butter
3 tablespoons lard
1 egg, well beaten
1 cup milk

Mix the flour, baking powder, sugar and salt. Cut in the butter and lard. Mixing with knife, slowly, add egg and milk. When soft dough forms, pat it out on floured paper or board until dough is 2-3 inch thick. Cut out with small biscuit cutter and place the biscuit side by side on a greased pan. Bake ten minutes in moderate oven.

More milk may be needed as some flours take up more liquid than others.

ROAST BEEF EN CASSEROLE

(Using leftovers)

1 1/2 cups diced cooked roast beef.
1 cup diced leftover potatoes.
1 cup cooked peas.
1/2 cup cooked diced carrots.
1/2 teaspoon salt.
1/2 teaspoon paprika.
2 tablespoons finely chopped onions.
2 tablespoons chopped green pepper.

1 cup gravy.
2-3 cup milk.
Mix ingredients; place in buttered casserole. Cover, bake twenty-five minutes in moderate oven. Remove cover and bake five minutes in hot oven.

CUSTARD SAUCE

(For baked or gelatin puddings)

2 egg yolks.
4 tablespoons sugar.
1 tablespoon flour.
1/2 teaspoon salt.
1 cup milk.
1/4 teaspoon lemon extract.
1/4 teaspoon vanilla.
1/4 teaspoon butter.

Beat egg yolks and add sugar, flour and salt. Add milk and cook in double boiler until sauce thickens little. Stir constantly. Add rest of ingredients. Beat one minute. Chill and serve.

A railroad man was ready to make his usual run. His wife told him to get some turkey eggs for setting. When he was going through a small town, a country lad asked him if he wanted some buzzard eggs. Seeing where he could play a trick on his wife, he gave the boy a nickel for them. About a month later he asked his wife how the turkey eggs were coming. She said, "Oh I decided it was too late to set turkey eggs; so I've been putting one in your lunch every day."

KANSAS UNION FARMER WEEKLY

MEMBERSHIP CHANGE
If members of the Union have anything to Sell or Exchange, they should advertise in this department. Rate: 3 cents a word per issue. If run 4 times 10c per word for the four issues. Count words in heading, as "For Sale," or "Wanted to Buy," and each initial or figure in the address. Compound words count as two words. CASH THIS DEPARTMENT—IT WILL PAY YOU.

CLASSIFIED ADVERTISING

WANTED

WANTED—Hear from owner having good farm for sale. Cash price, particulars: John Black Chippewa Falls, Wisconsin

FOR SALE

REGISTERED GREYHOUNDS, Track and

PAGE FOUR

Cooperative Oil News

The Farmers Union Elevator at Ellsworth, at a special shareholders' meeting a few days ago, voted to install a bulk station. They will become distributors of Union Certified products. This company operates an elevator and store at Ellsworth, and an elevator at Kanopolis. We predict they will become one of the strongest Farmers' Union oil distributors in Kansas. Their general manager, Mr. R. E. Eggleston, will have direct charge of the bulk station. The members of their board of directors are: Henry Scheuch, H. E. Kline, Chester Chapman, W. L. Reed, W. W. Huggins, John Shannon, and Frank Huseman.

The resolution adopted by the U. S. Chamber of Commerce shows very clearly that the issue had been drawn between the cooperatives and the oil business. It was never more important that Cooperatives stand shoulder to shoulder, than now when the greatest fight in the history of the cooperative movement is being waged against us by the big business interests of the East, which dominate the U. S. Chamber of Commerce.

Some Farmers' Union companies are still handling Old Line companies' brands of oil and gasoline. Under this resolution of the U. S. Chamber of Commerce show the importance of these companies lining up with the other Cooperatives? We must fight out battles from behind the same breastworks.

The Equity Exchange at Bird City, Kansas has recently installed a bulk station and are handling Union Certified products. They purchased the best filling station in Bird City.

The Farmers Union Oil Company at Ottawa, has been in operation for about 30 days. They have added two trucks and have added the third one. They expect to put in a filling station very soon. The company is managed by T. G. Ramsey. The members of the board are: A. R. Carpenter, B. C. Nelson, Peter Johannes, M. S. Steward, S. J. Lohr, and W. E. Vick.

"We have built one large road sign and expect to build a number of others and put up on the leading highways to advertise Union Certified oil and gasoline," says C. A. Clarendon, manager of the Farmers Union oil company. It is one of the largest in the state. It Pays to Advertise!

J. A. Freed, an old wheelhorse, is putting the "finishing touches" on a new oil company at Waverly, Kansas.

Out at Quinter, a splendid group of leaders have completed the organization of an oil company and are now erecting their bulk station. Among the leaders are S. S. Ebbert, Norman Nelson, W. E. Roesch, and Frank Satter.

The Cooperative Oil Company at Scott City, has been in operation for about sixty days. They have received their second car of oil and grease.

"I wish every member of the Union Oil Company could visit our plant and see the improvement which has been made during recent weeks," said Tom DeWitt, one of our directors when he visited the plant a few days ago. Mr. DeWitt is a former president of the Missouri Farmers association, and is one of the big progressive farmers of northwest Missouri. In his cooperative work he has rendered a vital service to the farmers of the Middle West.

Independent Oil Men Attack Shell Interests

At a recent convention of the Independent Petroleum Association of America, the Independent Oil men severely criticized the Shell company. Wirt Franklin, president of the association, said: "This is the time to stir public sentiment against this 'foreign monster'." He read a telegram from the president of the Shell company as saying that the Independent Oil men must give way to the large companies. Mr. Franklin said that the Independents should work to keep this or any other foreign owned company from producing, refining, or marketing petroleum in the United States.

Pat May, Tulsa oil man, stated in his speech, "The Independent oil producer of this country and the foreign importers of crude oil, have no unity of interest. I mean the Dutch Shelly if you want me to be specific. They are not only alien to our country, but foreign to our spirit, also all personal enterprises."

Cooperative Oil Company at Quinter. A new Cooperative Oil company has just been organized at Quinter. It will operate as a member of the National Chain of Cooperative Oil companies. Equipment has been shipped and the company will be in operation within the next few days. The Board of Directors are as follows: S. S. Ebbert; Norman Nelson; W. E. Roesch; Louis Bowman.

TEXAS GOVERNOR AGAIN ATTACKS MAJOR OIL COMPANIES

Governor Dan Moody of Texas in a speech before the Independent Petroleum Association of America declared that the Federal Oil Conservation board is seeking to further the interests of the larger oil companies. "Under the name of conservation," he said, "the Board is encouraging monopoly on all petroleum industry," mentioning both permissive and coercive legislation proposed as a means for cooperative development of the government. He said the suggestion of pooling arrangements was a veiled invitation for combinations that would at least get on the "ragged edge" if not actually violate anti-trust laws. He also spoke against the present merger tendency.

BRIEF SUMMARY OF KANSAS RATE INSURANCE CO.

(continued from page 1)	
Burlington	1,388.00
Canton	471.00
Effingham	510.00
Emporia	8,677.00
Glascow	550.00
Pleasanton	1,043.00
Scandia	609.00
Wellsville	600.00
Sedan	555.00

The above amounts do not include the savings on approved roofs, hail coverage on dwelling and mercantile buildings, the elimination of the charge for garages attached to dwellings, and the charge for inherent explosion.

GEORGE HOBBS, MGR. F. U. LIVE STOCK CO.

(Continued from page 1)
largest patronage dividend ever paid during the history of the Farmers Union Live Stock Commission Company. The figures in themselves are interesting to any one interested in the success of co-operative marketing of live stock.

The total number of cars of live stock handled during 1929, including purchases for car loads, amounted to 5,838. This is 181 carloads more than we handled in 1928 when the total was 5,657. The total number of head handled in 1929 was 387,047. The total valuation of live stock handled by the Farmers Union firm at Kansas City during 1929 was \$11,151,279.93, or nearly a million dollars' worth each month on an average. In 1928 the valuation of the stock handled amounted to \$10,511,686.45. The total income from all sources during 1929 amounted to \$119,564.19, as compared to \$113,152.49 in 1928.

Now here is one item which showed a decrease in 1929 as compared to 1928. It is the item of expense. Total expenses in 1929 amounted to \$87,235.91, while total expenses in 1928 were \$91,317.94. The increased business, with decreased expenses, allowed us to gain, in net earnings, \$10,493.73 in 1929 as compared with 1928. Our total net earnings in 1929 were \$32,328.28, while the corresponding total net earnings per car load in 1929 amounted to \$5.54. The corresponding net earnings per car for 1928 amounted to \$3.86.

These figures which I have been quoting will show that it pays to market your live stock co-operatively, and they will show why we could pay back such a large patronage dividend to the farmers and live stock men in the country who own the firm. In addition to this, let me say that out of the net earnings, we placed a handsome amount in the surplus fund.

While this report deals with 1929 business, it is also a true indication of the present, 1930, progress of the firm. We are enjoying increased business in 1930, and just to show how things are going, I want to report that in April of this year our earnings were larger than in any other April during the history of this firm. We have reason to believe that the 1930

dividend will be as large as the 1929 patronage dividend.

I do not want to force any more figures on you, and I hope the statement I have just given you will serve to enlighten anyone who may not have realized just how big this co-operative is. Many have failed to realize that the farmers' own firm enjoys a distinction of being among the half dozen largest firms doing business on the Kansas City stock yards.

Co-operation, to be effective, must be thorough—must be complete. One person, or firm, cannot co-operate without co-operating WITH someone else. That's what the word means—operating or working together. Therefore, to get the good there is in co-operation, you—the man out in the country producing live stock—must line up with a co-operative outfit. You must work with some co-operative concern and let that co-operative concern co-operate or work with you.

Farmers Union Live Stock Commission Company is the firm you should co-operate with—work with. It's the firm that will work with you, be your representative—if you give it the opportunity.

We do everything possible to co-operate with you and give you the kind of service you want when you come to Kansas City with live stock or when you consign anything to us, whether in carload lots or by truck. We give the same attention to a single drive-in hog or calf, or anything else, as we do to a car load or a string of several car loads. We have a separate department that attends to your porating, if you want your shipments porated, in the way you want it handled.

We are ready to co-operate with you in every way possible. We make every effort possible to get your returns in the mails promptly so you will receive them without delay. We have an office force trained to serve you. We know your needs, because nearly every one on the force has been raised on a farm or has had long experience in marketing or raising live stock.

We are proud of our sales force, in all departments. Snapper Garrison is our head hog salesman, and he probably knows and is known by as many hog men as is any one in this part of the country. The Farmers Union handles more hogs than any other firm at the Kansas City stock yards, and nearly as many as any two other firms. In 1929 we received 3,093 carloads of hogs by rail, which was 1,069 carloads more than our nearest competitor. In addition to this, we received and sold 40,838 head of drive-in hogs, or the equivalent of 510 car loads. Wilson F. O'Neal, known to everyone as Neal, is our assistant hog salesman. He has been working in our hog alleys for a number of years and understands how to give our shippers the best service. The yard men are fellows who understand what to do and do it. They see that your hogs get good attention and good fills. They are Bill Acuff, Dale Thurman and Maurice Plentje.

The cattle department is growing steadily, right along with the other departments of the firm. Among the high sales each week on the Kansas City yards are sales made in the Farmers Union alleys. Bob Liscience is

the steer salesman. John Hannon sells the butcher stuff. Freddie Seager handles the calf and bull sales. Frank Sparks is the order buyer, and assists in sales. Yard men in this department are Russ Kemp, Eddie Klamm and Bennie Hill. These boys all know how to handle your cattle, and you can be sure that when your cattle are handled by these boys, they will bring the full strength of the market.

Fred Grantham handles the sheep department. He is a man especially fitted to handle this department, for he has had many years experience, both in marketing and in producing sheep. He has built up a wonderful sheep business, and enjoys a reputation of getting for the customer every dime the market will afford on his sheep.

I could talk for a long time telling you about the men who are on our board of directors, for they are all men who are well known in live stock circles and men who are known as progressive men in their respective communities. But time will not permit so I will name them and tell where they live. They are E. E. Marts, Adrian, Mo., president; William Lyons, Lyndon, Kansas, vice-president; Alva B. Stryker, Blue Rapids, Kansas, secretary; L. S. Grettton, Kansas; Orlin Gray, Trenton, Mo.; J. P. DeMoss, Olathe, Mo.

Right here I want to say a few words about shipping associations. Live stock shipping associations have been in existence in the United States for a most important part of the operating marketing system. A good live shipping association is a valuable asset to any farming community. With a shipping association serving the community, the farmer with a few head of live stock ready to come to market can get his stock marketed when they are ready to sell, at a minimum cost, and with a minimum of bother to himself. The manager is an experienced shipper who knows the bulk of the shipping association shipments are consigned to the farmers own co-operative firm—the Farmers Union.

Shipping associations are growing in number and in favor. New ones are being established as the need for them is being more fully realized. Farmers are realizing more and more that they are working for their own interests when they work to further the interests of their shipping association. That's why most farmers give their loyal support to their home shipping association.

In conclusion, I want to say that the progress of your co-operative live stock marketing firm depends on your co-operation. We are doing all we can at our end of the line, and we are more than pleased with the co-operation we are receiving from your end of the line. We are equipped to handle all your business. Whenever you want to write to us for any market information of any kind, don't hesitate, but write. We are always glad to hear from you. We are always glad to have you come in our offices to visit with us whenever you are in Kansas City. Bear in mind the fact that this firm belongs to you; so when you are in Kansas City, make yourselves at home.

We send out market letters and a publication called The Operator. Any one not receiving this paper is invited to write to us and ask for it. We will write to send it, for it is published in the interests of co-operative marketing of live stock as well as co-operative marketing of grain, hay, produce and cream.

With a pledge of faithful service on our part, we want to thank you for your splendid co-operation in the past, and we want to invite you to continue co-operation with us, to the end of live stock production. Under the best of marketing conditions, will be more profitable to farmers and stockmen.

THE FEDERAL FARM BOARD

(Continued from page 2)
what he gives you with a "thank you." This is not a violation of the constitution? The agricultural market of today has put you in a position that it is, and has been for years, slowly confiscating your freedom of speech, liberty, and property, and it might come to where your life might be confiscated, if this situation be allowed to continue.

The speculators make the wealthy statement that the government is confiscating their property without due process of law. Well, it is true. But what is the speculators doing to you farmers? He is confiscating far more than property without due process of law. He is confiscating your Freedom of Speech, and Liberty, maybe will Life, and property without due process of law. Doesn't that due process hold true that states "Sauce for the goose is sauce for the gander?"

The great purpose of the governmental agencies, the Federal Farm Board and its subsidiaries, is to put agriculture upon a basis of equality with other industries. It received its origin through the Agriculture Marketing Act. It is a law that was enacted by Congress and signed by the President. All laws are given a chance, and isn't it fair that this law be given a chance?

This law aims to put agriculture upon a basis of equality among other industries by minimizing speculation and eliminating waste which will eventually prevent a surplus, thereby giving the farmer a chance to own and control his markets.

Twenty-five times the annual production of wheat is dealt in annually in the United States. This indicates the vast extent to which speculation exists in a single commodity, and it is true that much of that speculation is harmful. The spirit of gambling in the American public, plus the information gathered regarding conditions in the wheat market, adequately accounts for this speculative trading.

MY POINT OF VIEW

By J. P. Warbasse
Chain Stores and No Chains
In one state in the United States, during the past three years, 312 retail stores went out of business. During the same period 61 chain stores started business in the same state.

This is a fair picture of what is taking place throughout the whole country. It is said that the chain store is putting the private retailer out of business.

The public accept these changes with complacency, if not satisfaction. The chain store is really a popular institution. The average household is happy to learn that a chain store is going to open its doors in the neighborhood.

But there is always another side to the story. The 312 stores that closed their doors, paid local taxes averaging \$500 each or \$156,000. Of these stores 198 had occupied their own store building, and 114 cancelled leases and left a building empty when they closed.

These stores had been run by local citizens. In the small towns the local storekeeper is an important person. He pays a good share of the taxes. He is one of the prominent contributors to the funds which build the school houses, the public library, the park, and water supply. He is usually a home owner, and a factor in the social community. When the hat is passed around for charity or social welfare purposes he contributes. He carries on credit the man who is out of work or who has suffered some other economic disaster.

We may say of the private merchant what we will, he occupies an important place in the community, and serves a useful purpose. For this service he takes a moderate pay, and in the case of the 312 above referred to, not enough to make ends meet. When the chain store takes the place of the private merchant, the picture changes. The chain store is owned, controlled, and directed from some other place. It is run by cheap, underpaid and overworked employees, who put in 70 to 84 or more hours a week. They have neither time, inclination, nor interest for community matters. While the private merchant spends locally all the money he can, the chain store sends its money every day to the central office in New York or some other metropolis. The money goes out of the community, just the same as the mail-order money. The chain store, in other words, is not a local but a foreign institution.

Furthermore the chain store has not a local conscience. It is notorious for giving to tricks. A St. Louis paper has published 241 instances of short-weighting by chain stores. In 19 of these cases where the manager was arrested, found guilty, and fined, 17 of the guilty men were retained in their positions. It is shown that false adding is a common practice. An adding machine has actually been discovered in use with keys that do not permit, permitting a figure to be added to the total without its appearance on the slip.

There are some amusing stories told about the allurement of "load" to the shopper, who saves eight cents on some "leader," is then overcharged ten cents for some inferior article and uses a dollar's worth of automobile and time to carry home the goods, is not driving a sharp bargain.

They say the chain store has come to stay and is destined to supplant the private shop. I am not so sure. The retail trade is thoroughly alive to the situation. It is carrying on extensive propaganda in its own interest. Governors, senators, attorneys-general, clergymen, broadcasting stations, and chambers of commerce are telling the public of the "chain store menace."

All of the above arguments are presented to the public. In one community where such public agitation was carried on, the trade of the local merchants was distinctly increased and the chain store was put out of business. The Lieutenant-Governor of Wisconsin, discussing the chain stores, has recently said: "Financial power in the hands of men living in distant cities knows no charity. It hears no cry of distress. It has no pity. It responds to no touch for community betterment. We must take from these monopolies the sinews of power or the dream of great communities may be shattered and the fine flower of distinctive community life will go to seed."

I think of all of this sentiment against the chain stores not so much

as a plea for the economic interest of the local merchants as an expression of resistance against the modern tendency toward centralized power, control, and domination. The desire on the part of the people of local communities, so far as possible, to have in their own hands the affairs of the community is a good sign. It indicates that the spark of individualism and personality has not utterly faded away.

All of the arguments in favor of the local merchants, as against the chain stores, hold still more strongly in favor of stores owned and controlled by the consumers of the community. Here is real local interest spread out among the people where it belongs and not centered on the merchant as the symbol of local interest. Community life is best served when the people serve themselves. This is better than the people serving the merchant, whose first concern is to serve himself. Community life is the life of all of the community, community economics unites the people in their own concerns—Cooperation.

THE OLD MAN OF THE SEA

Several carloads of grain traders invaded Washington a few days ago for the purpose of asking the Farm Board the Congress to somebody to board the farmers from shaking them off. When the Coxey's army invaded the capital you'll remember, it hoisted it. The more modern army, of grain traders traveling in parlor cars. Paid for by whom, please? Why, by the grain producers, of course. The grain traders' waiting that the government has gone into the grain business is, of course, mere camouflage. The real fear is that the profits of grain marketing may get into the farmers' hands.

"There has been considerable evidence the last several months that entirely too many of your members were for the principle of cooperation only so long as it didn't work."—Alexander Legge, to U. S. Chamber of Commerce convention.

The cooperative marketing movement seeks to tear down no business structure. If, in its development, older marketing systems become obsolete and pass out of the picture, it is merely history repeating itself. There is no sound reason why the profits that come from the marketing of a product should not belong to the producers of the product.

Vast elevator and warehousing sys-

INSURE

Your Farm Buildings and Livestock in the Farmers Union Insurance Co.

INSURE

Your wheat in the Farmers Union Grain Insurance Company.

M. J. WERHAN, Agent, Bennington, Kansas.

"FARMER INSURANCE AT FARMER COST!"

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tems have been built from the profits of grain handling and processing. Farmer cooperative marketing contemplates ownership and control of these systems by those who made them possible.

Getting Ready for the Harvest
Appointment of the first district manager was announced last week by Mr. Milnor. He is Henry W. Collins, of Pendleton, Ore., miller, grain man and farmer. His territory will include the states of Washington, Oregon, and California, and northern Idaho. . . . Walter I. Beam, an outstanding figure in the field of grain and finance, has been appointed treasurer of the Farmers National Grain Corporation.

Enemies of cooperative grain marketing are not nearly so concerned over the chances of its failure as over the likelihood of its success.

"A wonderful spirit of cooperation is in evidence everywhere we go," writes Roy Bender, manager of the service department of the Union Equity Co-op. Exchange, Enid, Okla. "We feel sure that in the near future we will be able to realize some of the things we have been hoping for these many years."

Alta boy, Roy.

FARMERS UNION JOBBING ASSOCIATION ON WEDNESDAY, MAY 23

The Farmers Union Jobbing Association will be featured on the regular weekly broadcast of the Farmers Union Hour, over WIBW, Topeka, from 8 to 8:30 o'clock, on Friday evening, May 23rd. A program has been arranged which promises to be one of the most interesting of the series.

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