

## THE KANSAS UNION FARMER

Organization

Education

Co-operation



FOLUME XXIII

SALINA, KANSAS, THURSDAY, AUGUST 6, 1931

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## REPEAL THE ESCH--CUMMINS TRANSPORTATION

### F. U. MUTUAL LIFE **INSURANCE COMPANY**

Radio Talk by Rex Lear, State Agent Over WIBW, Topeka, Friday Night, July 31.

Life Insurance Reduced to Simplest Terms is Purchased of Money on Installment Plan, for Future Delivery.

In these few moments that are given through the courtesy of the Capper Publications, to the Kansas Farmers Union, I speak to you as a representative of the Life Insurance Depart-

Life Insurance is not the most pleasing topic, but it is better to dis-cuss it intelligently beforehand than to discuss it with a widow whose husband failed to understand it.

In a period of depression all of us do our utmost to devise ways and means of maintaining or bettering our economic position. Indeed, this is one of the services of business depression, to the world. We seem to need some such recurring periods of stress and strain to make us realize the necessity of working and saving during a period of prosperity. Unfortunately at the present time there is a dispo-sition to believe that through government action there is some magic way by which all of our needs may be car-ed for without the necessity of us, as individuals, foregoing the enjoyment save. While this is a tribute to the ganized and operated for pecuniary government, yet I think it is undeserved. We resent seeing other people obtain profits—but each of us seem to be willing, individually, to profit himself. What those advocating government systems for the needy and report to the secretary of state on or for the old overlook, is that the opportunity to profit seems to be nec-essary in order to make us work and and address of officers, time of andevise new methods and products. nual meeting and other particulars. What we need is not unemployment This report is to be accompanied by a insurance, but better schooling in the filing fee of one dollar. The act took

large part of the population is being tions, following the close of the year supported in idleness. They produce nothing. They draw on those of the population who do produce. If any one of us does not manufacture his regular product in this day of specializaproduct for our neighbors to enjoy. This means that someone goes without. Many will disagree with this line today seem to have too much wheat, of state, that of getting in touch with too much sugar, too many used auto- officers who are responsible for the mobiles and too much of many other things. It is true that temporarily something is out of gear in our machinery of distribution and all pro-

production. Time will adjust this situation and we shall soon be entering upon a more prosperous period. You will note that I am an optimist. I know the heart home through foreclosure. The despair of the wage earner who has dependants and is unable to find emcommunism—a defense and justifica-(continued on page 4)

#### SPLENDID SERVICE

FORGES AHEAD

I am obliged to say a word in appreciation of the splendid way in which the Farmers Union Mutual Insurance Company took care of the demage to my can sustained of the damage to my car, sustained in a wreck Monday, July 27.

The adjuster came immediately the following day to the scene of the wreck and on Thursday, July 30 full settlement to the damage on the car had been made. The settlement was entirely satisfac-

I ask car members 1 to insure their automobiles through the Farmers' Union Insurance Com-C. A. Ward.

### **NEW LAW AFFECTS** MANY CHURCHES AND LODGES

Institutions Incorporated and Not Organized for Profit Must Make Report to Secretary of State.

Title of Valuable Property May Be Dependent on Validity of Corporation Charters.

All churches, lodges, cemeteries, benevolent, charitable, social and educational organizations which have been incorporated, and which are not orprofit will be affected by a law passed at the last session of the Legisla-

Laws of 1931, chapter 139, provides that such corporations shall make a December 31, and before March 31,

As many of these corporations have been in existence for 30, 40 and even 60 or more years without having been presents itself to the secretary of conduct of the business affairs of these corporations. Many charters have been allowed to expire by lapse ducts cannot be sold for their cost of of time and will have to be renewed before proper report can be filed.

In many cases the title of valuable property such as church, lodge and school buildings, cemetery lots and ache of the farmer who is losing his the like may be dependent on the validity of these corporation charters or the acts of their corporate officers ployment at present, but in spite of thereunder. All parties knowing themthese facts, I know of no country selves to be officers of such corporawhich has furnished such a wonder- tions should at once communicate with fact that we have had to raise re- their associates and see that applicapeatedly our barriers against immition is made to the secretary of state gration seems to me conclusive proof for blank forms and instructions to be transportation cost. of this statement. As a matter of sent to one of their officers at the fact, the institution of American Life Insurance wih its hundred billion of proper time. Members should see that is perhaps our most effective barrier law provides that in case of failure to against the evils of socialism and report and pay filing fee within the time specified, such corporations are tion of individual initiative which I at least believe to be the keystone of liable to have their charters forfeited by the State Charter Board.

### WHAT ABOUT OUR PAST, AND CURRENT DUES?

We know that we are in mid-summer, and the weather is hot. Perhaps we have not been listening over the radio, or reading our papers, as we do in cooler months. But I am sure that every member of our organization, among other things, has spent some time in thought, relative to our program. The Kansas Farmers' Union is constantly faced with the task of gathering our dues In our state, we pay our dues voluntarily. Some states resort to the check-off system, which seems to be working very splendidly. May I suggest that at our recent State Board meeting, a Committee was appointed to work out a proposed plan of collecting dues through our patronage to our various business activities. The Farmers' Union should have, in this state, a membership of at least fifty thousand, paid-up, male members.

Under our present plan, where we send out field men and organizers, it requires large sums of money to get the job done. Why not give every man membership in the Farmers Union, who has stock in and patronizes our business activities? And why not deduct from his earnings, that amount equivalent to his dues?

Let's all get behind a program that will put as nearly as possible every farmer in Kansas in one or more of our business activities and thus be in a position to participate in the earnings of our own activities, in addition to the services obtained. And then, let all the memberhip through their business groups, adhere or dove-tail, into the parent organization, the Farmers Union itself, in a big way. All of these various groups then, would be in a position, through the parent organization, to allow their voices to be heard in a vigorous way wherever

the need is parent.
We ask now that our membership pay their dues and especially urge all secretaries holding dues, to remit to this office, at once.

The Farmers of This Country Should Unite in Demanding the Repeal of Section 15-A of the Esch-Cummins Transportation Act. Also a Decrease in Freight Rates on Farm Products, Comparable to the Price Which These Products Bring on the Market at the Present Time.

In the old feudal days, the barons gathered around them a band of cutthroats and adventurers, and when they needed to replenish their purse, they descended on the peasant farmers and took what they wanted by force. The railroad barons of today, under a special privilege law, demand as a right, an increased toll from the producers in spite of the fact that Agriculture is bankrupt.

Railroads claim that it is the legal duty of the Interstate Commerce Commission to grant the fifteen per cent increase in rates, and cite Section 15A of the Esch-Cummins Transportation Act of 1920. This is the section that guarantees five and three-quarters per cent return on the railroads' inv stment. Did anyone ever hear of Agriculture being guaranteed any return on its investment? We believe that the National Committee of Farm Organizations should launch a campaign for the repeal of Section 15A of the Esch-Cummins law.

Why should the railroads be favored with a government guarantee on income, above other industries, such as agriculture, the oil industry, and others?

One reason the railroads give for the necessity for the increase in freight rates, is, that taxes are so high and have been increasing. Railroad Data, of June 19, 1931, says this about taxes:

#### Taxes Higher Each Year.

There has been an almost constant annual increase in the tax bill of the railroads, since 1890. The rate of increase for railroad taxes in the forty years from 1890 to 1930 was more than eleven times as great as the rate of growth in population. On the basis of gross revenues, the amount of taxes for the four-months period, 1931, totalled 7.61 cents for each dollar received. The same four-months period, 36.73 cents out of each dollar, net revenue, went for taxes.

We will compare this with taxes that farmers are paying. For several years past, more than one-third of the gross revenue of the farmers, has gone for taxes. No comparison can be made, between the percent of net revenue, which the farmer paid for taxes, because, it is notorious that the farmers have not been able to earn any net rev enue for the past several years.

The fact is, that the farmers have been forced to use their capital for several years, to pay taxes.

The records of delinquent tax sales in Kansas is proof that the farmers have been forced to mortgage their land until there is no equity left. In one county, Gove, a list of tax sales in the official paper, show that over 800 farms are to be sold September 1st, for taxes.

Again, this same copy of Railroad Data, says:

"We are confiscating the property of these great enterprises, (the railroads)."

What are we doing to the farms of this country? Year after year, the farmers have been compelled to mort-What are we doing to the farms of this country? Year after year, the farmers have been compelled to morty money market. There may be an occurrence to the farms of this country? Year after year, the farmers have been compelled to morty money market. There may be an occurrence casional spasm of tightness for money market. There may be an occurrence casional spasm of tightness for money market. There may be an occurrence casional spasm of tightness for money, but generally I shall look for plenty of money, for at least one year plenty of money, for at least one year of the compelled to more profits than in the boom to compelled to more profits the profit of the the p investment and care of funds.

In England the dole is weakening the character of the British people. A for the year 1931 by such corpora-

dollars, as a surplus. And, during this same time, they have been paying immense salaries to their officials, in to come." some cases, as high as one hundred thousand dollars a mear.

The farmers of this country and business institutions, depending for their support upon agricultural commodities, should immediately demand a decrease in freight rates. The National Committee of Farm Organizations and all other organizations, for the betterment of agriculture, should get into this fight, and demand that of but \$17,625,000. railroad rates be reduced, with the price of farm commodities.

Farm property has been deflated in the past dozen years, around fifty per cent. And the farmers, not only are not able to earn interest on their deflated investments, but, in most cases, are not able to pay expenses. If was vigorously pushed and there were the railroad property had been deflated; in comparison with farm property, the present rates would certainly 2386 failures, with a total loss of earn them a mighty big return on the actual value of their property. Why should the farmers bear all this burden of deflation, and then, be called upon to pay an increased toll to the railroads?

Railroad Data July 24, 1931, says:

"Raise in Rates would have only minor effect on prices. They say a fifteen per cent rate advance would increase the price of wheat-less than two cents per bushel."

We do not know exactly what the railroads mean by "increasing the price of wheat", unless they mean, to the hoonsumer. We do know, however, that it would decrease the price of wheat, a great deal more than that, to the Kansas farmer. The price of wheat at the present time, as well as in the past, except when the Stabilization Corporation pegged the price in this country, is based on the Liverpool price, less transportation cost.

The present domestic rate on wheat from Salina, Kansas, to the Atlantic seaboard, is 39 3-10 per bushel. An increase of fifteen per cent which the railroads are demanding, would add 5.99 cents per bushel, to the

The present export rate on wheat from Salina, Kansas, to the Atlantic seaboard is 34.8 cents per bushel. This insurance win its numbered pillion of proper attend to this matter, as to protection against death and old age officers attend to this matter, as to

The present export rate on wheat from Salina, Kansas, to the Gulf ports, is 19 cents per bushel. A fifteen percent increase would add 2.85 cents per bushel to the cost.

The present domestic rate on wheat from Salina, Kansas, to the Gulf ports, is 33.5 cents per bushel. A fifteen percent increase would all 5.12 cents per bushel to this cost.

These increases will be deducted from the price which the farmer receives for his wheat, and God knows, there won't be room for many more deductions. Not only will these increases be charged back to the farmer, but there won't be room for many more deductions. Not only will these increases be charged back to the larmer, but the increase on flour, bread, bran and shorts, which he uses, will also be charged to him, because the farmer is DECLINES SLIGHTLY sas Farm Products Utilization Day.

On the increase on flour, bread, bran and shorts, which he uses, will also be charged to him, because the farmer is products. the only one who pays the freight, going and coming.

Southern California Crops, a bulletin sent out by the agricultural department of the Los Angeles Chamber of Commerce, has this to say about the increase:

"Growers and shippers of fresh fruit and vegetables in California are asked to pay an additional twentytwo million dollars annually, to place their products on the market, in the proposed fifteen percent increase

two million dollars annually, to place their products on the market, in the proposed fifteen percent increase in railroad rates and charges, now before the Interstate Commerce Commission. Should this be allowed, a greater part of their tonnage will move by ocean and truck carriers, according to traffic managers of the various commodity organizations.

"Obviously, western growers and shippers will use ocean transportation for ahipments to Atlantic season and truck carriers, for hauls up to 500 miles and even farther. As the rates of both truck and water carriers would mean appreciable savings, thus the increased revenue expected by the railroad, should their application be granted, would not be available to them in the West."

The present valuation of the railroads, according to their own figures, is around twenty-one billions of dollars, This is equal to the entire valuation of the railroads, as the present time. This is more than three billions of dollars, This is equal to the entire valuation of the railroad, and there was a flated more than twenty billions of dollars, This is equal to the entire valuation of the railroads, as the present time. This is more than three billions of dollars, This is equal to the entire valuation of the railroads are asking for rates 69 per cent above. The price of wheat is 70 per cent below pre-war level, and the railroads are asking for rates 69 per cent above. The price of wheat is 70 per cent below pre-war level, and the railroads are asking for rates 69 per cent above. The price in the price index of cotton and continues of the price in the price index of cotton and continues of the price in the price in the price index of cotton and continues of the price in the price index of cotton and continues of the price in the price index of cotton and continues of the price in t

15 CENTS FOR FARMER

Jublette, Kans., July 31.—A collector, Curtis Alexander, for the General Motors company, tells a story of subdivision of wheat on a farm near here that is strange but

Alexander went to see one farmer and he noticed several piles of wheat lying in the yard. He asked the reason of the piles and imagine his surprise when he told him

That largest pile goes to the International Harvester company, the next pile the John Deere Plow company and the next one to the General Motors, two other piles went each to the grocer and the hardware merchant of his home town and a half bushel of wheat standing near the door was his share of the crop, the farmer de-

### **MONEY POWER FORGES CHAINS FOR**

Years 1866177 Reveal an Astonishing opolize Money in U.S. Conspiracy to Control and Mon-

'Seldom" Continues to Trace Cause of Present Day Evils

On the 12th day of April, 1866, Congress passed a law authorizing the Secretary of the Treasury to sell 5-20 bonds, and with the proceeds retire United States currency, including

tary McCollough as follows:

"You, no doubt, now, to a certain extent have control of the currency of the country, and I think that you will, of necessity, contract moderately, so as to preserve a tolerable easy

When this letter was written the country was in possession of \$1,996,-687,770 currency. During this year, there were but 520 business failures in the whole country, involving a loss

Labor was well paid and fully employed.

This year the work of contraction

During this year \$473,000,000 of money was destroyed, and failures increased to 2608, with a loss to creditors of \$63,774,000. Money began to be tight and financial "spasms" of

frequent occurrence. During this year over \$500,000,000 of money passed into the cremation furnace, providing 2779 business failures, and a loss of \$75,054,000. Money growing tighter and wages

lower. This year \$67,000,000 of money was destroyed, and 3551 failures took place involving a loss of \$88,242,000.

This year \$67,000,000 of money was large meeting, with business men of communities nearby, participating.

Tuesday, August 4, President Ward destroyed, and 3551 failures took place involving a loss of \$88,242,000. Tuesday, August 4, President Ward Money very scarce and wages of la-will attend an all-day picnic at Otbor were reduced all over the countawa sponsored by the farm groups

Thirty five millions of money this Snyder, President of the Kansas year is retired with 2915 failures, and a loss of \$85,250,000. More men out nic. of employment, and wages cut down.

1872 Only about \$12,000,000 was destroyed this year, but such had been the strain upon the business of the coun-(continued o page 4)

### LOP SIDED WEALTH A MENACE TO NATION

Fear of Bolshevism Unnecessary if People Are Given Fair Share of Profits, Senator Dill Tells Spokane Chamber of Commerce

SPOKANE, Wash.—Senator Dill, in a recent speech before the Spokane Chamber of Commerce, stated that it was his belief that the problems in the United States should come first and that if people are given a fair share of profits, any fear of Bolshevism in the United States is unnecessary. Part of his speech follows:

What Happened to Farmers "let me remind you what has hap-

ened to the farmers. "Wheat in 1920 was \$2.87 per bushel, now 50 cents.
"Rye in 1920 was
bushel, now 35 cents. "Oats in 1920 was \$1.00 per bushel, now 25 cents. "Corn in 1920 was \$1.62 per bushel, now 50 cents.
"Butterfat in 1920 was 74 cents

per pound, now 22 cents. "Wool in 1920 was 65 cents per pound, now 15 cents.
"Eggs in 1920 were 60 cents per dozen, now 15 cents. Hogs in 1920 were 22 cents per

pound and now 6 cents.

Then le's me remind you of the 5,000,000 unemployed who are without money to provide food and cloth-ing for themselves and their families. A Deadly Comparison "Then let me remind you of the 504 super-millionaires who paid in-

come taxes on more than \$1,000,000 each in 1929. They reported a total net income of \$1,185,000,000. That is more than the 500,000 railroad emon December 4, 1866, E. G. Spaulding, a Buffalo, New York banker, a member of Congress, wrote to Secretary McCollough as follows:

"You, no doubt, now, to a certain extent have control of the currency of all the wheat and all the cotton are duced in the selling price of all the wheat and all the cotton are duced in the United States less than the southern and ensured that the southern are duced in the southern and ensured that the southern are duced in the southern are duced in the southern and ensured that the southern are supported to the transportation industry earned last year. produced in the United States last

"To whom else do I refer? I mean those who keep the rates for electri-

year of 1929. Lost \$16,000,000,000 "I mean the big industrial and business corporations which floated stock at speculative prices to investors who lost \$16,000,000,000 when the crash

came in 1929.
"I mean the great industrial leaders who through machine production increased the value of their products \$9,000,000,000 for the six years from 1923 to 1929 and only increased the wages of their employes one-half a

billion dollars.

"Is it surprising with this economic and industrial pyramid standing upside down that we had a financial collapse that shook the world? "We shall not have permanent pros-

perity in this country or in the world until we increase the price of the commodities that come from the ground."

THE WEEK WITH OUR LEADERS

SALINA, Kans., August 3—President Cal. A. Ward will speak at an open meeting of the Farmers' Union tonight at Concordia. This will be a

of Kansas. Senator Arthur Capper, Congressman U. S. Guyer, and Ralph Snyder, President of the Kansas

Wednesday he will go to Lyndon, where he will attend a Farmers' Un-ion picnic of Osage County. Our state vice-president, Congressman W. P.
Lambertson, will accompany him.
Thursday, August 6, Mr. Ward will be in Lawrence, where he will be pres-ent at the celebration of Eastern Kan-This will be one of the most import-A decline of 1 point from June 15 to July 15 in the index of farm prices is reported by the Bureau of Agricultural Economics, U. S. Department of Agriculture. The July 15 index at 79 is 32 points below July a year ago. The grains index declined 10 points during the month, as a re-

### THE KANSAS UNION FARMER

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all the news about the Locals and what you are doing. Send in the news and Change of Address—When change of address is ordered, give old as well 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. as new address, and R. F. D.

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THE KANSAS FARMERS UNION ROYALTY COMPANY—Room 311
Farmers Union Building, Salina, Kansas. G. E. Creitz, State

FARMERS UNION MANAGERS ASSOCIATION Secretary SALINA, KANSAS, THURSDAY, AUGUST 6, 1931



#### The President's Column By CAL. A. WARD

WHAT WILL THE ANSWER BE?

Today, when the very foundation of our whole economic structure is trembling, almost everyone is casting about, looking for and speculating, on a solution for our economic ills.

In this country we have some one hundred and twenty million people and society is made up of many and varied groups. It is amusing to note the many and varied recipes that are offered, to cure the country of its ills. At our office, here at Salina, we receive a large amount of correspondence, in addition to many telegrams and messages of inquiry, over the telephone This vast amount of inquiry and information comes from individuals and groups, not only over the state of Kansas, but from many other sections of the country. It comes from every class of society, from the poor man, who makes his living by an occasional day's work, on up to the high executives of our country.

It comes from the learned, and the unlearned. It comes from those who have been through the school of hard knocks, and from practical experience, have acquired some knowledge. It also comes from many other groups, including politicians, statesmen, economists, statisticians, business men, executives and professional men of one class or another. In addition to all these we have another class, who seem to be possessed with a mania for giving out information and most usually, take exception and criticize severely, if their idea of the thing is not followed out.

The Press, all over the country, during the last year and a half, especially, has been filled with propoganda and proposals, of one type or another, that will bring all of us out of this disparagement. But, so far, all of these have failed. Our citizens, all over the country, are much disturbed and this tragic depression remains with us.

It may be, that all of the above groups, to whom I have referred, have their special part to play in this thing, but my experience has taught me that those groups or individuals that are possessed with just good, common, practical horse sense, are the ones that are most sincerely interested in this thing, and may I say, in my judgment, will be the groups that will actually bring us out of this disparagement, even though they may not be credited with it, and even though other individuals and groups carry off the laurels.

The farmers of the country need not take a back seat in this regard. They know their business pretty well. Their fathers have been farmers before them. They have gone through long years of practical experience. They have experienced almost every calamity known to their business and because of all this, have been in a position to throw every safeguard and precaution about their business, to save it.

Agriculture has been the victim of circumstances. During the World War, we were asked to produce more, and to feed the nations. During this time we were enjoying prosperity, but the war closed, and because the farmers were unorganized, they were thrown in a riot. Big business and industry, represented by their shrewd, cunning leadership, saw agriculture's defenseless condition. The hand of the capitalist and the money baron was applied and this was the beginning of the inequality that exists today between the masses of plain people and those of the chosen few.

may I shout, at this time, that there cannot be millions in this nation today, still additional other hundreds of thousands, who are losing their small businesses, on the one hand and on the other, a comparatively small number of individuals and groups, who control a large amount of the nation's wealth, and, under these conditions, expect social and economic conditions not to be

This is a Government of the people, by the people, and for the people Our forefathers said that all men are created equal, and yet, we, who live under the same flag, are seeing the weak oppressed, by the hand of the strong. Corrupt politics are being played, probably as never before. Men al in whole or part at any time. are sitting in high places, everywhere, with large salaries, far in excess of are sitting in high parties and on the other hand, millions are in is soon to be married. Should this young fellow call on you in an effort to keeping with the spirit where they are give some life insurance service, please be patient in case he seems unable

We must strike more nearly the point of equality, to save ourselves and

our nation. A great deal is said about the Moratorium to European nations, delaying the payment of indebtedness. I hope that good will come from it The international bankers, who are holding European investments and secur-Published every Thursday at Salina, Kansas, by THE KANSAS BRANCH ities might well be for it. Unless it goes farther than that, and unless it of THE FARMERS EDUCATIONAL & CO-OPERATIVE UNION, 119

I am wondering if it wouldn't be a splendid thing, to grant a moratorium a little closer home. I am sure that the monetary question is one that we agent at Blue Mound: must reckon with, in restoring equality. And why not cancel all debts, both public and private? This probably would not help those groups holding notes, but it certainly wouldn't hurt the borrower. At any rate, it would be a short cut in disturbing the wealth of the country, and more people, who are studying the question, seem to agree that there should be a more equitable distribution. Such a step might be considered a radical one, but, ir times like this, history tells us that we have resorted to radical moves. All our wars have been of a radical nature and inasmuch as, apparently, we are not getting anywhere, why not really get out and do something about

The collapse of agriculture is inevitable, unless something is done. And anyone can easily forecast and predict the future of the nation, morally, economically and every other way, if agriculture does not survive. The leaders of this nation, at last, are beginning to realize that we can only hope to have national proseprity, in comparision to agricultural stability.

In the name of Heaven, my friends, I plead with you to stay by you farm organizations. Only through our organizations can we hope to cope with these problems and issues. We can't do it as individuas. Business never did do it that way. They have done it because they were organized. And the Yankton, South Dakota farmers of this country and Agriculture itself, will go down-it will be subanola, Iowa will become subordinate to industry and the Powers that Be, wisconsin will become subordinate to industry and the Powers that Be, wisconsin will be anola, Iowa will be anola, jealousies and resolve within ourselves, that we will stick together and pull mas

The Farmers Union offers you this opportunity. And we will receive for ourselves, and our children, benefits comparable to the extent that we are willing to organize and cooperate from a local to a national way.

of yourself to this program, you are making contributions in the name of humanity, both for the present generation and those which will follow.

#### LYNCHING THE FARM BOARD

The Farm Board has done its best for the farmers-done nothing but good for the farmers in the two years since it was organized in June 1929. Yet some farmers are being persuaded that the Farm Board is an octopus bent on injury to Agriculture, and that it should be lynched without further

1. Early in the wheat marketing season of 1929, after an unsuccessful attempt to stem the downward trend of wheat by pegging the price high, the Farm Board gave a loan value of \$1.13 basis of Kansas City for the farmer cooperator's wheat. Subtracting freight, commissions, and other usual charges, this meant 90 cents to 95 cents for the Kansas farmer at his local Dear Cooperators: cooperative elevator. That is, the farmer member of a cooperative could borthan the price of the wheat. The farmer was given the privilege of selling at a higher price, if he could, up to July 1, 1930 and pay his loan. But the price continued downward, and on July 1, 1930 the local price was about 60c. Then continued downward, and on July 1, 1930 the local price was about 60c. Then these loans were cancelled, and the Farm Board took the wheat and shouldered the loss on about 60 million bushels, acquired by pegging the price and giving the loans to farmers in a desperate but unsuccessful effort to hold the price of wheat high for the farmers. Why should the Farm Board be lynched by farmers for this good deed?

2. When the new crop of wheat came on the market in July, August, and September 1930, the farmers cried again for the Farm Board to peg the business as they should, they would price high, buy up a big surplus, or do something to keep the price from be in position to get justice and fruit, cake and ice tea were served dropping in the face of another big surplus. Owing to their disastrous ex- equality. However, before much can perience and heavy loss in 1929 the Farm Board hesitated. But when the local price bore down to about 50 cents, a price that many cooperatives and Stand hitched Mr. Farmer and hook banks had loaned upon, the bankruptcy threatened the cooperatives and up your neighbor on a worth while banks had loaned upon, the bankruptcy threatened the cooperatives and up your neighbor on a support of the bankruptcy threatened the cooperatives and up your neighbor on a support of the bankruptcy threatened the cooperatives and up your neighbor on a support of the bankruptcy threatened the cooperatives and up your neighbor on a support of the bankruptcy threatened the cooperatives and up your neighbor on a support of the bankruptcy threatened the cooperatives and up your neighbor on a support of the bankruptcy threatened the cooperatives and up your neighbor of the bankruptcy threatened the cooperatives and up your neighbor of the bankruptcy threatened the cooperatives and up your neighbor of the bankruptcy threatened the cooperatives and up your neighbor of the bankruptcy threatened the cooperatives and up your neighbor of the bankruptcy threatened the cooperatives and up your neighbor of the bankruptcy threatened the cooperatives and up your neighbor of the bankruptcy threatened the cooperatives and up your neighbor of the bankruptcy threatened the cooperatives and up your neighbor of the bankruptcy threatened the cooperatives and up your neighbor of the bankruptcy threatened the cooperatives and up your neighbor of the bankruptcy threatened the cooperative threatened the cooperative threatened the cooperative threatened the cooperative threatened t and at a great sacrifice of its 500 million dollar revolving fund stayed the wheat debacle by bidding a minimum price, which in Kansas was about 55 adian or world prices. To do this the Farm Board, while holding its 60 million bushels of 1929 wheat had to buy around 200 million bushels of 1930 rext move will be, work at Almena. cents. This price for American farmers was about 25 cents higher than Canwheat at a heavy loss, and sink many millions of dollars in storage charges. Why should the Farm Board be lynched by farmers for this good deed?

3. But we farmers cannot be given a dole forever without bankrupting the Government, and without destroying our self reliance. A most constructive help from the Farm Board has been the pointing out of the cause of our farm problem, and the finding of the real solution. Our production by improved machinery has outstripped normal demand, and normal demand has been lessened by general depression and unemployment, so that our products are a drug on the market. We must cooperate to reduce production to American demand, and then behind an effective ariff wall, receive a remunerative price for our products. The way out is through self help and business sense, not through a dole from the Government. Why should the Farm Board be lynched by the farmers for this sensible solution of our difficulties?

4. But the greatest good done by the Farm Board has not been the stabilization operation of 1929 or of 1930, trying to set aside the economic law of supply and demand. The greatest good done by the Farm Board has been the great encouragement given to the formation of cooperative marketing organizations, so that the marketing of the farmers' products would be in his own hands, and not in the hands of sometimes unfriendly middlemen. The National Grain Corporation handled last year over 100 million bushels of grain. In every department of farm marketing the Farm Board has labored to build up a farmer-owned and farmer-controlled cooperative organization. Money has been loaned the cooperatives to build or rent elevators, warehouses, or other facilities, and to finance the marketing of farm products. Why should the Farm Board be lynched by farmers for this good deed?

Give the Farm Board a chance. With a world wide depression of agriculture and unemployment of labor and paralysis of business with demand for farm products low and supply high, the farmers everywhere determined to flood the market, the Farm Board has taken a mighty tough assignment. Experienced cooperative leaders like Chairman Stone, and Denman and Wil-o'clock we will discuss matters perlams, and trained executives like Secretary Hyde and Governor McKelvie and taining to our organization. We would that keen Scotch business man Alexander Legge, backed by the greatest government on earth, and supplied with the best information available, can be trusted a lot farther than the anvil chorus of cussing critics. The farm problem will be solved, not by men who cuss, but by men who think.—John Frost. organization. If our members could

#### FARMERS UNION LIFE INSURANCE \_\_\_NOTES---

The Dividend schedule of the Farmers Union Mutual Life Insurance our needs, get busy and demand Co. was increased at the last quarterly meeting of the Directors. The new things, our depression would not last Lincoln, at one time said, "We can't be half free, and half slave." And schedule goes into effect Oct. 17th, 1931, which is the ninth anniversary of the founding of our Company. This is the fourth increase that has been their protection, and we poor "simtheir protection, and we protection unemployed, other millions who are losing their farms and their homes and made in the last six years and is also by far the largest percent of increase

Applications were received for considerably over two millions of protection the first six months of this year.

There were two death claim settlements made in Kansas during July roads, or in fact do as they please, for a total of \$9,000.00. In each instance the Beneficiary left the major portion with the Company on the Deposit Benefit Clause. On such funds the Company is now paying 41/2% and the principal sum is subject to withdraw-

It is reported that one of the best full-time Representatives in Kansas to concentrate on your life insurance needs.

#### The Insurance Corner

By Ward Spencer, President-Manager

The weather continues hot and dry, and the fire demon is still with us. The following newspaper clipping was sent to us by Mr. J. H. Laird, our

FARM HOUSE BURNS

The farm home of Mr. and Mrs. Ted Rhode, three miles and a half west of Blue Mound, burned to the ground with all its contents early Thursday morning. The origin of the fire is undetermined as Mr. and Mrs. Rhode left early for the Dan Simpson farm. They had a fire to prepare breakfast but this fire was out when they left for the Simpson

Some neighbors saw the fire and rushed to the scene of the flames but were unable to save anything. Mr. Rhode carried insurance with the Farmers Union Mutual and it was only a few hours until J. H. Laird, insurance agent, had viewed the ruins. He telegraphed in his report and the loss was adjusted in about thirty-six hours after the fire.

This illustrates very clearly what happens on the farm sometimes when there is no one at home. The moral is: Insure your property in the Farmers Union Mutual Insurance Company.

In writing grain insurance, be sure that the amount is large enough to take care of any raise in the market, for the premium is small and it pays

Most of our agents have faithfully followed the instructions sent out by the Home Office, and we appreciate the help we have received from them.

At our Board of Directors meeting, held August 1, 1931, the hail losses were reviewed and ordered paid in full. The vacancies on the Board, caused by the deaths of Mr. Chas. A. Broom, our former Secretary; M. E. L. Bullard, Director; and the resignation of Mr. H. E. Witham wee filled, and Mrs. The Farmers' Union, your organization, is a grass-root organization, lard, Director; and the resignation of Mr. H. E. Witham wes filled, and Mrs. Large of Union, your organization, is a grass-root organization, lard, Director; and the resignation of Mr. H. E. Witham wes filled, and Mrs. Large of Union, your organization, is a grass-root organization, lard, Director; and the resignation of Mr. H. E. Witham wes filled, and Mrs. Large of Union, your organization, is a grass-root organization, lard, Director; and the resignation of Mr. H. E. Witham wes filled, and Mrs. Large of Union, your organization, is a grass-root organization, lard, Director; and the resignation of Mr. H. E. Witham wes filled, and Mrs. Large of Union, your organization, is a grass-root organization. a vigorous, militant way. It may require some sacrifice, but in the applying Mr. Henry Travelute of Waterville, were elected to the vacancies. The newly elected officers are Mr. W. J. Spencer, President and General Manager; Mr. Arthur Glessner of Bison, Vice-President; Mr. C. C. Cole of Levant, forms of rest, but the family failed Secretary; Mrs. Anna M. Baird, Assistant Secretary; and Grant Bliss of The main cause of death probable. Woodston, Teasurer.

The outlook for the future of our companies seems favorable.

### - NEIGHBORHOOD NOTES

Salina, Kans.

what your attitude is-if you are not will be free ball games and other esson in present times, I ask, "What must happen to cause us to fight?"

There are many viewpoints, course, and plenty of remedies, but as yet nothing has happened to bring us specily back to normal conditions. If farmers of the middle west were organized thoroughly and treated their

takes vim and vigor when the going Farmers, as a class, have it. What

CONGRESSMAN LAMBERTSON TO SPEAK AT CHASE COUNTY MEETING

The third quarterly meeting of the Chase County Farmers Union will be held on Saturday, August 8, at the Starkey Grove, one mile east of Elm-dale on Highway 50-S. This will be an all-day meeting with a basket dinner, good music, ice cold water, stand with plenty of cold drinks and everything that goes to make a first class picnic. Games and contests for young and old.

Congressman W. P. Lamberson will speak. Mr. Lambertson is well informed on all agricultural conditions the country over. He is a pleasing and convincing speaker, a man of national reputation. You who have heard him will be there; you who have not, should come. Everyone invited, town people and all.

State President C. A. Ward will also attend the meeting and will speak. W. C. Childs, County President.

MIAMI COUNTY F. U. TO HAVE MEETING The Miami County Farmers Union, No. 59 will have a quarterly meeting in Wallace Park on August 20th. This will be an allday meeting. At 10 mittee to put forward some resolutions pertaining to tax relief and other matters of serious moment to our first see how necessary it is for us to get lined up and realize what we could accomplish when once we get together, we would have to have outdoor meetings to accommodate the crowds. It is a rare chance to talk to any farmer who does not tell you just what we should do and how we sho unite, but that seems to be all they care to do—just talk. Now if we could just have an awakening and realize Your husband should have long. All the big interests have seen to it that laws have been passed for ves. Our forefathers homesteaded for homes, today we own nothing. We are taxed to suit the needs of some classes and these classes come on our free homestead, build pipe lines, 80 foot and the courts fail to give a fair remuneration to us.

Anyway, come to our meeting. The program and particulars will be given later. Basket dinner at noon, Speak ing and entertainment in the afternoon. Free ice cream. Come on.

F. U. PICNIC

The Graham County Farmers Un- He buried his clothes—what a pityl

AND COOP-ERATE SAYS SHIPPS ion picnic will be held August 14th, at I. M. Bell's grove, 11 miles south ists. of Penokee, Kansas. Everybody come August 1, 1931 and bring your basket dinner. There will be good speeches by President As I write this, I am wondering Cal. A. Ward and J. E. Shipps. There

Farmers Union 782, of Waterville, Kansas, held their meeting July 22. The busy season kept many from attending this meeting.

The usual business meeting was conducted, followed by a short program. Refreshments, consisting of Our next meeting will be August

The following are on the program

committee: Harry Lamoreaux, Charles Copeohn Tommer.

these meetings. Mrs. Jno. Tommer, Reporter,

CHARITY BEGINS AT HOME

Kansas Farmers Union, Dear Brother Kinney:
Wake up brothers of the Union and get out your haywagons, header bar-

ges, grain wagons and be on deck and services. Among the mourners were ch your share of the loudly heralded prosperity that is about to hit us Machinery family and the widow, "right now" or some time in the dim Mrs. Financy Corporation. The floral future, as a result of Sir Herbert's International debt moratorium. However, we would advise against

contracting for any new motor car on the strength of said prosperity. We heard a lot of national flood not a word of it since, and we suspect that this may be about the same kind of stuff; but we have been fooled so much that we just like it.

Now, if we want to think and talk common sense as regards financial relief for the country in general, would not it be more practical to star at home?

Suppose that Herbert ordered every creditor who held an obligation against anyone in this country to extend the time of aid obligation one year free of interest. Such an action would mean a lot to

the financial condition of this country, but we presume that the money power of the country would call a ant lines carried. Many inquiries come night session and get the Supreme in from people in different parts of court to call such an action unconstitutional.

This kind of emergency measure would not be any worse than to make us sell our wheat at \$1.80 per bushel when we were selling it at \$2.65, but that was different, it was the farmer that it and taken from then, but we maintain that this time is worse than nois. war time.

Fraternally yours
John L. Larson Randolph Kansas, Box 200

Said Mrs. Robin to Mrs. Wren warned you before you e'er begun. "Pray what is all the trouble now little benefactor?"

my little benefactor?"
"Why simp, you've gone and built your nest in the exhaust of the tractor. 'Now, do you know that you'll be blown to atoms some fine morn-

Whatever was your man about not to have given you warning?"
"Forget it dear," said Mrs. Wren as she nipped a blade of grass, My husband heard the farmer say he couldn't afford the gas." F. Twilley, Swan River.

There was a young man from kitty,

He gave it a pat And soon after that

EXCHANGE address. Compound words count words. CASH MUST ACCOMPANY
DER TRY THIS DEPARTMENT.
WILL PAY YOU.

CLASSIFIED ADVERTISING

WANTED

WANTED—Position as Manager of Farmers Elevator. You will make no mistake by giving us a chance at it, for we have had years of experience in the grain business and all the side lines. Have been employed but the firm has sold out just lately. Can give bond and good references. Give particulars in first letter. Address J. E. M., Kansas Union Farmer, Salina, Kansas.

FOR SALE

FOR SALE—Alfalfa Seed for Fall Seeding, Recleaned and tested. \$8.00 per bushel F. O. B. Sample on Request. George Kaad, Jr. Randall, Kans.

WINTER BARLEY for sale. Makes better crops than Oats. Makes Best Winter pasture and good hog feed. 50c a bushel. Sample 10c.-W. J. Havlik, Tampa,

DEATH OF KERNAL WHEAT

Great Spirit Told of Hell

Kernel Wheat died at his Wheat Belt farm June 1, 1931 .The sudden passing of Mr. Wheat was a severe shock to his family and host of friends. For some time the Kernel had been ailing, and a number of specialists had advised various diets and The main cause of death probably was over-exertion. The family vainly tried to get him to cease a part of his active life, but for about 6,000 years he had managed his own business and traveled extensively; Mr. Wheat was a great home builder, a pioneer of the prairies and a provider for his family. For some time the failing condition of health of the Kernel had been a source of argument and disagreement among the doctors and special-

One specialist thought foot rot might ultimately cause his death. Another specialist had found various other jests affecting his health. Rotation of the same opinion I am, for that is sports. Refreshments on grounds. The of exercise was suggested as a means a year ago the Great Spirit told them something about Hell, but the matter was given little consideration until his sudden death. A few years ago it was discovered that Mr. Wheat had protein pressure. Sometimes it was high and sometimes low. The variation caused the family considerable worry. The family is convinced that his death was due largely to over-exertion, a lack of distribution of the food supplies and internal parasites commonly known as grain gamblers and speculators.

Only last May a family reunion was held at Larned for the old gentleman. The doctors had various suggestions for the health of Mr. Wheat, and the family was impressed with the fact All members are urged to attend that the condition of the patient was very serious. A five year health chart was worked out, and the family agreed to try to follow it, but Mr. Wheat passed away before it could be tried. At the Larned reunion it was decided to hold another meeting next year, but since the sudden death

of Mr. Wheat has occurred the next year's meeting will be in the form of a memorial celebration. A large numges, grain wagons and borrow the ber of friends attended the funeral seen the Banks family, Loans family, decoration was a massive bank of color and decorations, consisting of beautiful real estate and chattel mortgages securely tied to all the belongings of the Wheat family. The remains will lay in state for some time. control during the last campaign, but Meanwhile the members of the family will try to adjust themselves to the absence of the great and most noble old gentleman .- H. C. Colglazierin, Kansas Farmer.

> COMPLETE LINE HANDLED BY MERCHANDISE DEPARTMENT

Standard of Highest Quality is Maintained by Jobbing Association. Just to remind you of the fact that the merchandising department of the Farmers Union Jobbing Association carries a complete line of merchandise of different descriptions, we are listing here some of the more importthe state, asking whether the Jobbing Association carries some particular commodity, and this list is for the benefit of those who would like to know just what is handled by the de-

partment. Coal-From Arkansas, Oklahoma Kansas, Wyoming, Colorado and Illi-

Cottonseed products. Flour.

Complete line of mill feeds and commercial feeds. Poultry scraps.

Columbian Steel Tank Co. products. Union Certified oil, gasoline, kerosene, distillate, greases and disinfectants. Union Gold canned fruits.

Oyster shell. Linseed meal. Standard briquettes. Binder twine. Other articles and commodities are

nandled, but this list covers those which figure in most of the inquiries received. One feature of the business handled by the merchandise department of the Farmers Union Jobbing Associa-

tion is the fact that a standard of high quality is maintained in every line handled. Every product is the best that can be obtained, and through constant watchfulness, this high standard is carefully preserved .- Cooper-



### **Junior Cooperators** Aunt Patience

Yours truly,
Alberta Peck.

How are you. I am fine. I received

ny book. I think a lot of my book.

Lovetta, Lenora, Lee and Betty Jo and

I'm very interested in your club

I'm glad it is summer. We're eating

Your friend,

Seraphine Engel Care John Engel, Rt. 3.

How are you yet? I hope fine. I am O. K. For pets I have a dog named

Rover, and a cat named Betty. I'm

ten years old. My birthday is June

11, 1931—it's over already. I got four

are Benedict, George, Alfred, Edwin, and the girls' names are: Mary, Katie,

and Seraphine. It's windy today. We have 298 baby chicks. I went out for

dinner with Irene Dukes. We sure had

fun. I found my twin. His name is Robert Dreher. I got my pin and my book. They are lovely. My letter is

ook. They are long, so goodbye. Your niece Irene Engel

I am si.. years old and I am in the second grad My birthday is September 27. My sister, Ida, asked me to

me a book and pin. I will try to get my lessons in.

My address is Maggie Heier, Rt. 1, Park, Kansas. Care John Heier.

Your niece, Maggie Heier.

Care of John Engel, Route 2.

Dear Au Patience:

Dear Scraphine:

Dear Aunt Patience:

Antone Wildeman

Grainfield, Kans.

Grainfield, Kans.

Dear Aunt Patience:

Well, I must close.

-Aunt Patience.

Dear Aunt Patience:

Dale.

Quinter, Kans.

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. Its order to receive a book, he must signify his intentions to study the lessons and send them in. We cannot send out books. In order to receive a book, he must signify his intentions to study the lessons field to Park list.

Send their lessons. The address to which all Juniors should send their letters is: Aunt Patience in care of the KANSAS UNION FARMER, Salina, Kansas.

Dear Aunt Patience: Dear Aunt Patience:

How are you yet—I hope fine. I am
O. K. My birthday is February 11,
1931. I am 14 years old. My sister,
Irene, asked me to Join, so I did.
Please send me a notebook and a pin. Send them soon.

Yours truly, Alfred Engel Dear Alfred: We're awfully glad that you have decided you'd like to be a Junior Cooperator and I'll send your book and pin at once. Watch carefully for your birthday twin. In the meantime, why don't you write to Seraphine Pfeifer, of Grainfield—her birthday is February 17.—Aunt Patience.

My birthday is July 31. I have 3 sisters and one brother. Their names are Winfield, Kans.

Dear Aunt Patience: How are you? I am just fine. I am writing to you to see if I can join your Club. My father is a member of the Kellogg Farmers' Union. I am wanting something to do. I am 12 years old and will be in the 7th grade. Please send me my lesson and plus writing to your book and plus would your brothers and sisters like to become Junior Cooperators, also? Write me again.

Yours very truly, Clarice Kittelson,

Route 8—Box 59

Dear Clarice: I'm fine too, thanks. Of course, we'd like to have you in our Club. We're going to have another lesson very soon, now, and I'll send your book and pin right away. The lessons are printed in the paper.—Aunt Patience. I think it is a big club. I am 11 years old. I will be 12 'till July 6. I wonder if I have a twin. I hope so. Please Healy Kans. if I have a twin. I hope June 11, 1931 send me a pin and book.

Dear Aunt Patience: mulberries already. I think harvest I would like to become a member of the Junior Cooperators. I am 10 will be here soon. I have to close. years old and in the fifth grade. My teacher's name is Estelene Preusch. My birthday is the 12th of June. Care Val Wilderman.

My father is a member of the Farmers' Union. Sincerely your niece.

Please send my book and pin.

Jean Strobel Care B. Strobel. P. S .- I will study my lesson. Dear Jean: We're so glad that you're going to be a Junior Cooperator—I know you will study the lessons. We're going to have another one very soon, now—watch for it. And let me know when you find your birthday twin. T'll send your book and pin this week.—Aunt Patience.

Alma, Kansas

Dear Aunt Patience: I would like to become a member mers' Union. I am 10 years old and got brown eyes and brown hair, and Dear Alberta

will be in the fifth grade this year. My birthday is August 25. I have a brother and no silvers. We live on a farm a mile south of Alma. I take music lessons. I will describe myself. have light brown hair and brown eyes. I hope I can find a twin. With love,

Hermagene Palenske

R. F. D. 4. We are so glad that you have decided to become a Junior Cooperator. Your father brought your letter to me when he was in Salina, attending the meeting of the State Executive Board of the Farmers' Union. It isn't long now until your birthday, is it? I'll send your book and pln this week.—Aunt Patience.

Clifton, Kans. July 30, 1931 Kansas Farmers' Union,

Salina, Kansas, I want to be a member of your club, brothers and three sisters; their names Please send me your pin and book. Sincerely yours, Jessie Danielson,

Dear Jessie:
Welcome to the Club—your book and pin will be sent very soon. You forgot to tell your birthday date—watch for your twin:—Aunt Patience.

Codell, Kans. July 24, 1931

Dear Aunt Patience: It's a long time since I wrote to you, but here I am again. I am sending in my May lesson which was very leasy. When are we going to have another? I hope soon. Why don't we have ooe every month? I joined your It's a long time since I wrote to easy. When are we going to have another? I hope soon. Why don't we have ooe every month? I joined your club about a year ago and never did describe myself, so I will do so today. I am fourteen years old, but will be 15, October 31. I have blonde hair, weigh 106 pounds and am 62 inches high. I passed the eighth grade last year, but I am not going to high school, so I have enough time to write oftener and send in my lessons me a book and pin. I will try to get

regularly.

I have to close. With best regards to you and the rest of the cooperators.

Sincerey yours, Amelia Miller. P. S. Will you send out writing paper to the juniors to answer their lessons on? Would you please print the Jun-

Dear Maggie:
I'm awfully glad that you've decided to join our Club—I'll send your book and pin at once. Watch the paper for your twin and let me know when you find out who it is—I know you will get the lessons.—Aunt Patience. on? Would you please print the Junior song and the membership rolls.

Dear Amelia:

We plan to have a lesson every month, but our Junior Instructor has not been able to send us one since the May lesson. We're going to have one soon, though. I was glad to get your description—you needn't discontinue your education, just because you're not going to High School. If you will get a liberal education, without going to school, although it's better to go to school, of course, it possible. No, we're not furnishing writing paper—you can buy it to fit the note book at any store which carries that kind of paper. We're going to have the Junior song and the Membership Roll very soon.

—Aunt Patience.

I have read many letters in the Farmers Union ..per and would like to join the Club. I am 8 years old. My birthday is March 16. I like to go to school. I am in the fourth grade. In the summer I take piano lessons. My teacher's name is Miss Huffman. I like her fine. I live on a farm and have one-half mile to go to school. I

Morrill, Kans.

May 19, 1931

have one-half mile to go to school. I have 14 lttle baby chickens. It is getting late, I had better close.

Dear Aunt Patience:

I have read the letters in the Farmers' Union and have decided to join.

My father belongs to the Farmers' Union. My birthday is April 22. I am sleven years old. When is the next les-

welcome and we hope you'll like us. I'll send your book and pin this week—I imagine your chickens aren't so very little now, are they? It's awfully nice that you can take plano lessons—practice faithfully and learn to play well—you'll always be glad you did, when you are grown. Perhaps I can hear you play sometime!—Aunt Patience.

June 19, 1931 How are you? I am fine. Car school Sincerely yours, Ida Heier.

Grainfield, Kans. | son. I passed from the 5th grade to June 11, 1931 | the 6th grade. Please send me a book and pin. | Son. I passed from the 5th grade to for asking Maggle to join. And Til chanke your address as you ask. What are you doing this vacation? Have you found your twin? Write us again.—Aunt Patience.

Ransom, Kans. June 14, 1931

Dear Alberta:

I am glad that you want to Join our Club and I hope you'll find your twin soon. I'm glad, too, that you passed—your book and pin will be sent very soon. Please write us again soon.—Aunt Patience. Dear Aunt Patience: How are you? I am just fine. I am sending in my May lesson. I think it is easy. I received my book and pin

> Yours truly, Anna Lutters Dear Anna: I'm fine, too ad I'm glad you are. Keep watching for your twin and write me when you find eachother. We'll try to

make the next lesson harder.

Ransom, Kans. June 15, 1931

Dear Aunt Patience: · How are you? I am fine. I am sending in my lesson for May. I thought they were easy. I have not found my twin yet. For pets I have 12 chickens, Park, Kans. 3 kittens, 2 puppies. My letter is getting long. I will close.

Yours truly Elfrieda Lutters

essons, so I decided to join your club.
think it is a big club. I am 11 years
ldd. I will be 12 'till July 6. I wonder
f I have a twin. I hope so. Please
tend me a pin and book.

Dear Elfrieda: My, you have a great
many pets, don't you? I'd like to see them
—especially the kittens and pupples. Have
you named them all? I'm sending your
lesson on ao our Junior instructor—write me again.-Aunt Patience.

> Bucyrus, Kans. June 15, 1931. Dear Aunt Patience:

How are you. I am fine. It has been a long time since I have written to you. I have 2 brothers and 2 sisters. Dear Antone:

Your pin and book will reach you this you. I have 2 brothers and 2 sisters. Week. I like summer, too, although it's been just a little too hot, around here, the last month! Watch the paper for your twin and let me know when you find one.

Junior 2. It has been hot lately, hasn't it? Please send our papers to Buy-rus, Kansas instead of Spring Hill. Me have changed our: mail route.

June 25, 1931 When are we going to have our membership roll again. I have never heard

This is what I have to say about This is what I have to say about Essay contest. I am twelve years old, and my birthday is June 9. Have I a twin? I have three sisters and four July 30, 1931 I have written and haven't got my book and pin yet. It sure is windy today. I hope it is nice tomorrow. I am four feet and nine inches tall and have

four feet and nine inches tall and have years old. Indeed it has been a long time since you've written. My goodness, didn't you know you won first prize in the essay . I guess my letter is quite long si I contest? We announced that several weeks ago and your prize was mailed to you last week. I hope you'll like it. Alright, I'll charge your address on our malling list. Yes, our Junior Instructor will give us grades on the lessons at the close of Dear Seraphine:

I'm sorry your letter reached me too late for entry in the essay contest—I hope you'll send your entry in the next contest, so it can be judged along with the rest. I can't understand why you haven't received your book and pin—they were sent a long time ago. Please let me know if you haven't them by this time, and I'll trace it.—Aunt Patience. the year. Until you find your twin why don't you write our "new" Alberta who joined the Club this week.—Alberta Peck,

Morrill Kans?-Aunt Patience RESOLUTIONS OF SYMPATHY

Since it has been the will of Our Heavenly Father to remove from this vale of tears, our beloved and highly esteemed brother. Chas. Broom, We the members of Grandview local
No. 1214, hereby extend our most sincere
sympathy to the bereaved family.
John L. Larson
Emma Hibner
Edith Zeigenhirt.

Committee



Ladies' Morning Frock Designed in Sizes: 38, 40, 42, 44, 46, 48, 50 and 52 inches bust 44, 46, 48, 50 and 52 inches bust measure. A 46 inch size requires 3½ yards of 35 inch material. To make belt and pockets of contrasting material requires ½ yard 35 inches wide. The width of the Dress at the lower edge with plait fulness extended is 2½ yards. Price 15c.

21/2 yards. Price 15c. 7268. Girls' Dress Designed in Sizes: 6 months, 1 year, 2, 3 and 4 years. A 3 year size requires 1% yard of 39 inch material. Two yards of lace edging and ½ yard of bias binding 1½ inch wide will be required to finish as illustrated. Price 15c.

Send 12c in silver or stamps for our UP-TO-DATE BOOK ON FASHIONS

CANNED COLOR

Bright, blood red beets brighten up the winter meal that lacks color as nothing else can do. But how disappointing it is to open a jar of "wash-ed out," pale, red beets entirely lack-ing the deep, red color they had when you canned them.

There are several reasons for this loss of color, says Miss Conie Foote, extension nutrition specialist, Kansas State college. Any break made in the skin of the beet while preparing it for use causes it to "bleed" or to lose color. This is due to the fact that the coloring matter in the beet, known as anthocyanin pigment, disfield to Park. Put my name in the solves easily in water. One of the best means of retaining color is care in keeping the skin of the beet unbroken.

Dry, dead stems as well as others should be cut off about two inches from the beet.

Long cooking and high temperatures also reduce the amount of color left in beets. Some varieties have brighter color than others; and some beets lose more color than others preexplain. It is perhaps due to the na-

of concentrated sugar solutions. Apple sauce which has been cooked a were in western Kansas, the price of

COOL FOODS ON HOT DAYS

nate it is that the most tempting foods are the most easily prepared! food ecenomics and nutrition, Kansas

State college, suggests the following cool foods for hot days:

Cold breakfast foods or boiled rice nay well replace hot, sticky oatmeal. Simple bacon and scrambled eggs with toast can be more satisfying than hot biscuits or muffins with fried ham and eggs. Chocolate syrup can be made in any quantity desired and it will keep in a cool place for several days. A spoonful of it stirred into a cup of cold milk is a pleasant change from the usual hot chocolate. Cool juicy melons will soon be in prime. What a pleasure it is to learn watermelon contains valuable vita-

mins! Cold roasts, simple boiled beef, or meat loaf are ideal hot weather meats. Attractively garnished with lettuce or parsley they tempt the jaded appetite to eat. Sauces may be provid-

piquancy.
Whence came the idea of freshly cooked vegetables twice a day, Doctor Pittman asks. They can be cooked in larger quantities and served in various forms for several meals. They may then be buttered, creamed, or scalloped as fancy dictates. They are particularly good for salads. Tomatoes, simply chilled and sliced are an ideal summer vegetable. Cabbage, too, fresh from the garden, served in salad or cold slaw, is cooling and appetizing. The psychology of cool foods on hot days is good. Try it.

POINTS TO BRIGHT SIDE
OF PRESENT SITUATION

Creamery Manager Notes Sad Plight of Farmer With Abundant Crops and Poor Prices

looks very good, according to the report of A. W. Seamans, manager of the Farmers Union Cooperative which will be held at Hutchinson, Creamery and Produce Association, September 19-25. Mr. Throckmorton the Farmers Union Cooperative which will be held at Hutchinson, Creamery and Produce Association, who recently returned from a trip through the territory, accompanied by E. F. Schiefelbusch, president of the creamery board, and N. A. Ormsby, superintendent of the Egg and poultry department of the Association.

September 19-25. Mr. Throckmorton advises that all of the booth space for County displays has already been allotted and that it will be necessary to provide more space this year to care for additional Counties which have entered, since the original aldepartment of the Association.

last week in the Wakeeney territory time such has been the case since in the interests of the Farmers Union the construction of the fine modern Cooperative Creamery and Produce Association. They report a consistent increase of business being handled by the Wakeenev plant of the Associa-tion. Week after week, the new plant is proving its worth to the section of retain color better. The fact that sour | the state, and is affording the western Kansas farmer an opportunity to marpared in the same way is difficult to ket his dairy and poultry products cooperatively.

Speaking of the excellent crop consending in ray May lesson. I think it the growing plant.

sending in ray May lesson. I think it is easy. I received my book and pin a few weeks ago and am going to thank you for them. I think they are very pretty. I did not find my twin yet. Sinc my letter is getting long I will close.

June 19, 1931

fine. I received of my book.

Anna Lutters

sending in ray May lesson. I think it the growing plant.

Light affects color. Beets, tomatoes and all fruits should be stored in a dark place or wrapped in heavy paper such as newspaper.

The loss of color in jams, marmalization which has I will close.

Yours truly,

Yo taken place during the long cooking and still there are so many people who long time becomes brown because the wheat was reported as 27c. Since that tannic acid in the apples combines wheat was reported as 27c. Since that time the price has declined still further."

> Mr. Seamans, however, has a facul-This is the time to replace the hot substantial food by something equally substantial but cool in effect and poultry products have had a tendency easy to prepare. The housewife who to increase consumption, and that the tries to supply tempting foods to her production and sale of butter substifamily may reap her own reward in lessening her kitchen duties. tutes is declining and will continue to decline while butter is bringing such decline while butter is bringing such Since appetites normally sane and low prices. He made the statement, sensible become capricious in hot too, that with the present low price of grain and other products, and with meal no longer appeals. How fortuin dairy and poultry products, the Farmers Union Cooperative Creamery Dr. Martha Pittman, department of and Produce Association is looking forward to good business for the rest of the year.—Co-Operator.

> > "FARMER INSURANCE AT FARMER COST!"

That is the motto of this farmerowned and farmer-controlled Life Company, whose insurance is sold only to farmers and whose resources are dedicated to the financial betterment of farmer solicy hold-

Why not become a practical coerator today by protecting your estate with a policy in this company? Write or call at the home offices. It is a pleasure to help you.

Farmers Union Mutual Life Insurance Company

706 Grand Ave. Des Moines, Iowa

HUTCHINSON, Kans. —There is an increased demand for exhibit space at the Kansas State Fair, ac-Everything in the way of cops and production in the Wakeeney territory the State Agricultural College, who These three men spent several days lotment of space. This is the first

> WE MANUFACTURE-Farmers Union Standardized Accounting Forms

Approved by Farmers Union Auditing Association Grain Checks, Scale Tickets, tionery, Office Equipment



Agriculture building on the LARGER EXHIBITS Fair grounds, and a great line up of exhibits is assured this year at the

LIQUID OR TABLETS
Relieves a Headache or Neuralgia
in 30 minutes, checks a Cold the first day, and checks Malaria in

666 Salve for Baby's Cold

Cured Without the Knife

WHY SUFFER LONGER? My Ambulant Method so mild that no time is los is so mild that no time is lost from your duties, no hospital, merely come to my office for treatment. If your case is accepted I GUARANTEE A CURE. I also theat all other rectal diseases, except cancer. Consultation and examinaton free and without obligation.

I have just installed the latest type equipment for Colon thesend for My New Beeklet DR. J. M. GAUME

Rectal Specialist

134 North Eighth Phone 386

Farmers Union Own Brand

### UNION GOLD

Delicious California

CANNED PEACHES

Order from your nearest FARMERS UNION STORE OR ELEVATOR - Distributed by the -

FARMERS' UNION JOBBING ASS'N.

Kansas City

St. Joseph, Mo.

Protect Your Home and Other Property

Against All Hazards

CALL THE NEAREST AGENT

Farmers Union Mutual Insurance Companies Of Kansas

Fire Lightning

SALINA, KANSAS Mercantile Automobile

Wind Hail

Ship Often

With the warm weather setting in, it is essential that your cream be shipped often. This will preserve the quality and in these times of low price quality must be given first consideration.

Farmers Union Co-Operative Creamery Association

Kansas City, Mo.

Wakeeney, Kansas

Price List of Local Supplies

Application cards ....20 for 5c Credential blanks ....10 for 5c Dimit blanks ......15 for 10c Constitutions .... Local Sec'y Receipt Books 25c Secretary's Minute Books 50c Farmers Union Buttons 25c Farmers Union Song Leaf lets, per dozen \_\_\_\_\_10c Business Manuals, now used instead of Ritual,each .... 5c Farmers Union Watch ... Ladies Auxiliary Pins......50c

Cash Must Accompany Order. This is Necessary to Save Expense in Postage and Labor.

WRITE A. M. KINNEY.

Box 51, Salina, Kansas.

LIVE STOCK

Be a REAL Farmers Union member and market your live stock

YOUR OWN FIRM

Your own organization naturally will do more for you than some one not interested in you. You get your part of the profits returned to you from the Farmers Union firm.

Farmers Union Live Stock Commission Co.

Stock Yards

G. W. Hobbs, Mgr.

Kansas City, Mo.

### He bought dairy feed at the lowest prices .. by telephone

A Bell System Advertisement

NEAR West Chester, Pa., lives a farmer who finds his telephone of great assistance in buying feed for his dairy herd. After checking up on prices by calling dealers in nearby towns, he recently decided that it was advisable to buy a large part of his winter's supply at once. The orders were promptly placed. The next day the price of bran advanced, and other grain prices went higher soon afterward. In this one instance a considerable saving was made.

The telephone is equally helpful in making the most advantageous sales of livestock, grain, fruit and vegetables through cooperative marketing associations or local markets. Even when bad weather makes roads impassable, it is always ready to keep up social and business contacts, or summon help in any emergency.

The modern farm home has a telephone that serves faithfully and well, rain or shine.







### COOPERATIVE OIL NEWS

HOWARD A. COWDEN, President Union Oil Company

RURAL MAIL CARRIERS SAVE
MONEY BY COOP. BUYING ones, until the price of crude off has advanced to \$1.00 per barrel. It is a Muddled Situation indeed! the annual convention of the Missou-it Rural Letter Carriers' Association an investigation, three of them in have just completed a contract for fact, to determine whether or not the payments of Companies in United nave just completed a contract for fact, to determine whether or not the save just completed a contract for fact, to determine whether or not the collective purchasing of the members' lubricating oil and grease requirements. This Association has pooled the purchases of these compoled the purchase of t rai years. They believe that the carry out a threat of death for the rontract just completed is by far the most advantageous they have had. The Missouri Rural Letter Carriers are 90 per cent organized. In pther words, 90 per cent of the Rural pther words, 90 per cent of the Rural pther Carriers in the state are memof the Standard Oil Companies.

Letter Carriers in the state are mem
Letter Carriers in the st bers of their state organization.
This splendid membership would indicate that the Letter Carriers of the state realize the value of their vance in the prices of crude oil. Thus, and the state realize the value of their vance of the small wardware would be the state realize the value of their vance of the small wardware would be the state realize the value of the small wardware would be the small wardware would be the state realize the value of the small wardware would be the small wardware would be the state realize the value of the small wardware would be the small wardware would be the state realize the value of the small wardware would be the small wardware woul working together through one organ-lzaton to benefit the membership. | some of the small producers would be saved from ruin, but it will come izaton to benefit the membership. The fact that they are so well or- too late to save many small produc-

ganized enabled them to secure lowers. In the meantime, a great many or prices, and thus make greater of their wells have been taken over savings for their members. The contract they have just completed is with the Union Oil Company (Cooperative) North Kansas City, Missouri, which distributes Union Certified products to more than 100,000 consumers who are interested in the company.

company.

A leading member of the Letter erative? the purpose of which is not to crush but to help the consumer of the new arrangement, made the large scale until we have, through united action, built a "Major Coop-ficiar to crush but to help the consumer of the new arrangement, made the petroleum products. the new arrangement, made the statement, "I am very glad that we have an opportunity to purchase our LIFE INSURANCE requirements from a farmer owned concern, which means that we are working in close cooperation with those whom we serve daily. It was through organized agriculture that the act which provides for rural free de-livery was secured. The old Grange organization took the lead in securing this service for the rural population of our country. It makes me very happy that we in turn can reciprocate by pooling our require
ments of lubricating oils and greases
with this splendid bunch of farmers
who eve building their course. who are building their own cooperative institution.

#### OIL COOPERATION ABROAD

NORTH KANSAS CITY, Mo Aug. 1, 1931: Announcement has just been made by the Union Oil Company here that a cooperative oil association has been organized in Switzerland, patterned after the plan of organization of this complan of organization of this company. A letter received from the International Labor Bureau states that the property of their consumers after the control. Last year they received an average of 8 per cent on this investment, and saved for the

that of this company.

This announcement should stir the pride of every member who is helping to build this progressive copper.

The structure of this company.

Welcome. They keep more money at home and thus improve the communities in which they operate. The estimates of the company.

If men could only know today what ing to build this progressive cooperative. The fact that the fundamental principles of operation are being adopted not only on a wide scale in this country, but that they are reach-ing across the seas should be very gratifying. Plans are now in the hands of a committee for holding an international cooperative council. It would seem that the phase of cooperation which deals with the handling of petroleum products would be an interesting subject for discussion.

800,000.00.

ABOUT COOPERATORS

F. L. Kamp, manager of the Farm-

marketed under our own brand."

tive Assn, Brewster, Kansas.

of Far-Reaching Importance and Stockholders Meeting Dis-plays Much Enthusiasm

### COOPERATIVE JOINS OTHERS

JOHNSON, Kans., July 31, 1931-J. L. Webb several days ago mailed up to specifications—not down to a a contract to the Union Oil Company price. Each gallon of gasoline, kero-(Cooperative) North Kansas City, Missouri, covering the gasoline and kerosene requirements of the Johnson Cooperative Grain Company, which means that the flarmers in ber of other communities similar to our own. This will give the farmers in our territory the buying power of this large group of consumers.

The Johnson Cooperative Grain Company is organized on a cooperative of the consumers of the company is organized on a cooperative of the c this territory are pooling their vol-ume with farmers in a large num-Company is organized on a coopera-

tive basis which returns their profits to the members.

By turning their volume through a channel which handles the petroleum requirements of many thousands of farmers the consumers in thi sterritory will also receive wholesale "rof-

its on the goods they purchase.
The officers of the Johnson Coop erative Grain Company are; Buell-Scott, President; J. L. Webb, Manager, and Howard Brehm, Sec'y.

### THRESHERS COOPERATE

The Consumers Oil Company, Marysville, Missouri, is supplying forty-five threshing crews in their territory. The company has made such a splendid record that all class-A vote of 82 per cent was cast in favor of dissolving the Missouri corporation of the Union Oil Comsuch a splendid record that all classes of business are attracted to their service and quality products. The company has sold 45 carloads of gasoline and kerosene during the first six months of the year.

"I am more than delighted with the Union Certified road maps. They are one of the finest pleces of cooperative advertising I have ever seen."

—John Van Housen, Manager Peetz Consumers Oil Co., Peetz, Colo.

A "MUDDLED" SITUATION

### A "MUDDLED" SITUATION

The producers of crude oil are in very much the same position as wheat producers. They have overproduced. As a result, the price of crude declined recently to the lowest level ever known in Kansas, Oklalevel ever known in

oil.

Governor Sterling of Texas has recently called a special session of the Legislature for the purpose of securing new laws to enable the state to force reduction of the state to force reduction of crude oil produced. Governor "Alfalfa Bill" Murray of Okernor "

(continued from page 1) our standard of living-the highest

the world has ever known. With the disheartening price farm products, the disturbing Banking conditions, the depression wearied American public looks with relief at the stability of Legal Reserve Life Insurance. An investment that does not fluctuate in value

Life Insurance has weathered the storm and has safely handled the bil-

lions entrusted to its care.

The volume of the vast sums led is almost unbelieveable. The total

The purchaser pays these installments to the Life Insurance Company, either annually during life, or for a definite number of years, each of the installment payments amounting usually to from one to three per cent of the principal, depending on the form gal Reserve Company, it has for its of Policy.

In return for these installment payments, called "Premiums" the Life Insurance Company guarantees to deiver the money thus purchased either to the purchaser himself if he lives for a certain specified time or to his wife or children or other named beneficiary if he dies previous to that

That is really all thefe is to it. Quite frequently a farmer tells me, "I don't need any Life Insurance." True, he may not need any Life Insurance as POLICIES MAILED he will need money and things money A large group of cooperative employees are receiving life insurance policies for \$500 each at no cost.

These policies have just been mailed These policies have just been mailed dies prematurely the man's family to them through the Employees Aswill need money and the things monsociation of the Union Oil Company ey will buy in order to keep them alive and in health, housed, fed, cloth-(Cooperative).. Membership in this Association is confined to employees ed and educated.

Since this is true the thing to dethe appreciation of the officers and directors of the company for loyal and efficient service. The fact that this is appreciated on the part of this is appreciated on the part of the sure to have the money when it this is appreciated on the part of is needed? The answer is-Legal Rethe members is shown by the receipt serve Life Insurance on the plan or of new applications for membership form of Policy that fits his circumstances and needs.

COOPERATIVE OIL COMPANIES KEEP MONEY AT HOME find for their sake! What gifts they of financial need. A recent survey shows that farmcultivate! How they hope to change for the better their destiny. Project them against the perils of Life and strife to saveguard their business in order that they may share in the good things of this world.

timated profits for these companies for last year alone amounted to \$7,would be made in their plans and with what decision would they take pains to safeguard their interests. Men journey forward, literally with Men journey forward, literally with the form of a patronage dividend.

At the Directors meeting last week eyes that are blind, feeling their way ers Cooperative Business Association, ers Cooperative Business Association, Grainfield, Kansas, recently made the statement that their oil department made \$6,300.00 the first six months they operated it. He added, "Each month this year shows a continuous continuous their oil department made \$6,300.00 the first six months they operated it. He added, "Tomorrow." "Tomorrow we shall do this, and "Tomorrow" we shall do this, and "Tomor "Each month this year shows a constant increase over last year. This is shall provide in better measure for largely due to the fact that we are the needs of our loved ones. But for handling quality products—Union Certified. These products are built up to specifications—not down to a

past six months. A very substantial ers. This is possible because of the ad increase was shown in both volume and profits, over the same period people who are preferred risks. sene, and oil we have handled has come from our own company and is last year. The volume for June ex-"We have had a fine month's bus-iness in July and Union Certified of stockholders sat in the board meet-

tor oils, after thorough considera-

On the basis of present prices an 8,000-gallon car of gasoline amounts to approximately \$250.00. The freight rate from the refinery to Scranton, North Dakota, is approximately \$527.00—yet the railroads are asking for a 15 per cent increase. President Cowden pointed out the possibilities for expansion during the next few months, and submitted plans may not be completed, but if he a plan which, after careful consider- ation by the board, was approved by them, and which provides for doubling the manufacture of the control ling the present membership of the company. This campaign will be started in September and will continue throughout the fall and win-SEMI-ANNUAL MEETING SHOWS MUCH PROGRESS Union Oil Board Considers Matters

ity of acquiring a modern refinery to supply the gasoline requirements

of the members.

Plans were made to hold another series of directors and managers meetings in September, the exact dates and places of which will be announced at a later date.

At the close of the afternoon session, the directors and employees of the company enjoyed an evening meal together. At this time, group life insurance policies were presented to members of the Employees

Association who were present.

Much enthusiasm was evident at both the stockholders and directors meetings. It is a significant fact that all actions of the board of dir-

F. U. MUTUAL LIFE INSURANCE never comes. Man's duties in life lie in the "Today." The uniqueness of man is summed up in one word, "duty."

Every man who has in his hear naturally and rightfully, asks, "what are the best means by which I am truly to fulfill my responsibilities?" Man is the only animal that can pity and organize his sympathies and feelings into service for his loved ones. How happy and rich in satisfaction that man, who having protected the future of his loved ones wisely and well, may turn and say "Tomorrow do thy worst." turn and say "Tomorrow do thy wors for I have wrought well Today.

The greatest thing in the world is man and the greatest task in the task in task in the task in task in the task

ance Company that your Company is not waiting for the tide. It is rapidly forging ahead. Organized nearly nine

Organized under the laws of Iowa n October, 1922, as a strictly mutual, participating level Premium, Lebject three great ideas.

First. To save the farmers money on their Life Insurance Statistics show prevent farmers from organizing. that farmers are preferred risks for Life Insurance. It is therefore to the farmers' advantage to insure in a Company whose policyholders are "preferred risks" because they are rural citizens. The vital statistics favor such a Company.

Second, To conserve the Insurance dollars of the farmers for the use of A farmers. Railroads, public utilities loans and in fact all great commercial ensuch, but there is not any doubt, that terprises for years have been financed 000,000 in working capital. by the big Eastern Insurance Companies. The Farmers Union Mutual Insurance Company proposes to be the financial aid to the farmer that Eastern Companies have been to the commercial interests. In fact the basic idea back of the organization is to build up a farmers' credit structure. Third, To promote the entire farm-

ers Union program. By insuring in their own Company, farmers are naturally brought together in a bond' of common interest and protective fellowship. The absolute knowledge that the premiums they pay to protect their families against the hazards of life and the uncertainty of ag-Men, live, labor, and sacrifice, for ricultural returns, is building for them a credit structure invested in friendtheir loved ones, what dreams their a credit structure invested in friend-lives nourish! What enterprises they ly hands where they can turn in time

Their own Company, the Farmers Union Mutual Life Insurance Company, belongs to its members. They elect its officers annually, every policyholder having one vote, regardless ternational Labor Bureau states that a group of their consumers after reading about the operations of the Union Oil Company, and their plan of Organzaton, perfected a cooperative organizaton, perfected a cooperative association for the handling of petroleum products on a plan similar to leum pro penses are kept at a minimum. It lays aside each year a goodly surplus, besides the legal reserve deposited with If men could only know today what the State increasing thereby its finans going to take place tomorrow, or cial stability. This surplus belongs to even a year hence, what changes the members. All money above actual

it was voted to increase the dividend

ern Companies are reducing their dividend schedules, our increase at this time is remarkable, and is proof of the fact that the Farmers Union can furnish low cost protection to farmb-Our ratio of actual to expected

death claims for nine years has only been 23.8 per cent. An outstanding record.

We read in the daily papers of turmoil, unrest, moratoriums, increased freight rates, surplus commodities, ruinous farm prices, foreclosures and even hunger. Many a Kansas farmer is looking into the next twelve months with apprehension. He pictures his loved ones facing the hazard alone. He realizes that life is uncertain, that his which he is confronted.

The Farmers Union Mutual Life In surance Company has a form of polter months.

The board instructed the executive committee to make an investigation of refining costs, and the possibility of accordance to make an investigation of refining costs, and the possibility of accordance to the committee of the contract of the

The Life Insurance program is un-iting the members of the Farmers Union in a closer community of interests and only through united, harmonious co-operative effort, all along the line can the farmers ever achieve the economic independence to which he is entitled.

Any one of our representatives will consider it a pleasure to serve you. A letter to my office in The Farmers Union Building, Salina, Kansas, will bring you the story of Hope, Comfort and Good Cheer.

Rex Lear.

## **SERVES ITS SECOND**

Stone Announces That Organization of Coo-operatives Will Be One of Major Policies.

WASHINGTON, July 15-The farm board completed its second year today with its policies the center of growng controversies, While Chairman Stone was point-

These have revolved around the purdeclining markets, loans to co-operayears ago for a specific purpose today tives, competition with private trade that purpose is being realized.

> bership despite what he termed a con-certed effort on the part of traders to certificates of indebtedness, which homes and firesides, and thus conlies in more orderly marketing, greater money returns and better quality of crops.

During the two years of its existence, the board has invested millions in buying more than 200,000,000 bushels of wheat and 1,000000 bales of cotton, other millions have been large percentage of these have been repaid. July 1 the board had more than \$200,-

Break With Board In the present controversy over wheat, administration congressional leaders have broken with the board. Chief among them, Vice President Curtis, and Senator Capper, both of Kansas, have unsuccessfully appealed to the board to keep its wheat holdings off the market until the price

reaches 85 cents or \$1. The board has agreed to limit sales to 60,000,000 bushels this year exclusive of sales to foreign governments now under consideration.

> Kansas City's Largest Most Popular

Hotel Baltimore **CHOICE ROOMS** \$2.00 to \$3.50

It's the most convenient too. Close to everything down town good rooms, good food, good service, and a friendly atmos-

### SAMPLE ROOMS

Commercial travelers can save too, more large well lighted sample rooms than all other Kansas City hotels combined—now \$3.50 to \$6.00.

Write or Wire for Reservations





Bidwell-Johnston clear, pasteurized Anti-Hog Cholera Serum is easier to use—requires 20% less serum—is more quickly absorbed—is safer and purer—gives maximum—protection. Made and tested under Government supervision Guaranteed fresh, pure and potent This type serum has highest endorsement of Government experts.

While vaccinating against cholera immunize at same time against Swine Plaque Aggressin. Price Only 10¢ per dose.

We pay express or postags. Sent C.O. D. if you prefer. Serum comes in 125, 250 and 500 c. c. bottles only. Virus in 15, 30 and 60 c. c. bottles only virus in 15, 30 and 60 c. c. bottles. Pull particulars and complete price list on Vaccines and Serums FREE. BIDWELL & JOHNSTON SERUM CO 305 Live Stock Exchange Bidg., Kansas City, Mo.

#### FARMERS ARE INTERESTED IN LIFE INSURANCE AS NEVER BEFORE

The fact that Life Insurance is the only guaranteed collateral one can buy has been indelibly impressed upon practically everyone's mind. Farmers are now securing life insurance for its investment value as well as protection. The Agent who is equipped to present modern policies, combining investment for the future with protection against physical and economic death, is assured of success.

The Farmers Union Mutual Life Agent's "Kit" provides just such a program. A few full-time men are wanted.

REX LEAR, State Manager, Salina, Kansas

MONEY POWER FORCES CHAINS F AMERICAN LABOR

(cc nued from page 1) try for the past five years that this proved the "last straw" to 4,069 business firms, involving a loss of \$121,-058,000. More cutting of wages and strikes talked of.

This year the storm reached grain be continued to hold attention.

The agricultural marketing act, creating the board, was adopted June 15, ating the board, was adopted June climax. Business had hoped that with thousand men were thrown out of \$606,000,000. all over the country, and strikes are of frequent occurence

> revent farmers from organizing. had been made legal tender money, trolling their life, liberty, and per-045, legal tenders, \$3,000,000, fractional currency, and \$1,000,000 bank notes, producing 5832 failures, and a loss of \$155,239,000, to creditors.

A million idle men began to tramp in search of work. Wages still decline, and strikes more numerous.

The volume of currency, this year was contracted \$40,817,418, and the failures reach 7740, with a loss to creditors of \$201,061,000. Two million of laborers out of work. Famine and hunger begin to stare the in the face, and tramping becomes a pro-

According to the most reliable es- ground floor, and I'd clean forgotten timates the contraction of the cur- we'd moved.

President Hoover last week charged rency this year in the destruction the greenback, and the withdrawal bank currency amounted to about the sole purpose of driving prices bank currency amounted to about the sole purpose of driving prices bank currency amounted to about the sole purpose of driving prices bank currency amounted to about the sole purpose of driving prices bank currency amounted to about the sole purpose of driving prices bank currency amounted to about the sole purpose of driving prices bank currency amounted to about the sole purpose of driving prices bank currency amounted to about the sole purpose of driving prices bank currency amounted to about the sole purpose of driving prices bank currency amounted to about the sole purpose of driving prices bank currency amounted to about the sole purpose of driving prices bank currency amounted to about the sole purpose of driving prices bank currency amounted to about the sole purpose of driving prices bank currency amounted to about the sole purpose of driving prices bank currency amounted to about the sole purpose of driving prices bank currency amounted to about the sole purpose of driving prices bank currency amounted to about the sole purpose of driving prices bank currency amounted to about the sole purpose of driving prices bank currency amounted to about the sole purpose of driving prices because the sole purpose of driving prices bank currency amounted the sole purpose and the sole purpose are sole purpose and the sole pur bank currency amounted to about \$ 5,000,000 with 9,092 failures and for the sole purpose of driving prices downward and robbing the farmer.

The board was organized with Alexander Legge as chairman. He resigned last March to resume the presidency of the International Harvester idency of the International Harvester | \$5,000,000 with 9,092 failures | \$191,000,000 loss, during the first quarter of the year. The aggregate losses for the year were not less than \$300,000,000. This does not include losses to stockholders by foreclosure and sale of Railroads.

and sale of Railroads. What a record for ten years! Who wonders times were hard and men idle. Still with all this array of wreck and ruin, with the fingerboard of contraction at the close of each year, pointing to the cause, the peo-ple were asleep, or on their knees praying for some interposition of Pro-vidence in their behalf, while John Sherman went marching on with the torch of death, to burn the remaining

The red torch of the vandal lighted up the country from Pittsburg to Chicago. These are the footprints of the Increased assistance in forming cooperatives will be the principal aim of
the board during the coming year.
Stone predicted a large gain in memStone predic wages through the control and mo-

nopoly of money.

These are God's truths which the people can heed and be saved, or heed not and be destroyed.

-SELDOM (To be Continued)

ABSENT-MINDED SMITH

Smith was standing before the udge for having injured his wife.

Judge—You maintain that y threw your wife out of the secondwindow through forgetfulstory

Smith-Yes, we used to live on the

# Receivers Shippers

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