



# THE KANSAS UNION FARMER

Organization

Education

Co-operation



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## REPEAL THE ESCH--CUMMINS TRANSPORTATION ACT

### F. U. MUTUAL LIFE INSURANCE COMPANY FORGES AHEAD

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 Department.

Life Insurance is not the most pleasing topic, but it is better to discuss 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 our betterment or 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 disposition to believe that through government action there is some magic way by which all of our needs may be cared for without the necessity of us, as individuals, foregoing the enjoyment of current consumption in order to save. While this is a tribute to the 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, or for the old or infirm, is that the opportunity to profit seems to be necessary in order to make us work and devise new methods and products. What we need is not unemployment insurance, but better schooling in the necessity of saving and in methods of investment and care of funds.

In England this policy is weakening the character of the British people. A large part of the population is being supported in idleness. They produce nothing. They draw on those of the population who do produce. In any of us does not make a career of specialization, there is, of course, less of that product for our neighbors to enjoy. This means that someone goes without. Many will disagree with this line of argument citing the fact that we today seem to have too much wheat, too much sugar, too many used automobiles and too much of many other things. It is true that temporarily something is out of gear in our machinery of distribution and all products cannot be sold for their cost of 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 ache of the farmer who is losing his home through foreclosure. The despair of the wage earner who has dependants and is unable to find employment at present, but in spite of these facts, I know of no country which has furnished such a wonderful opportunity to the worker. The fact that we have had to raise repeatedly our barriers against immigration seems to me conclusive proof of this statement. As a matter of fact, the institution of American Life Insurance with its hundred billion of protection against death and old age is perhaps our most effective barrier against the evils of socialism and communism—a defense and justification of individual initiative which I at least believe to be the keystone of (continued on page 4)

### SPLENDID SERVICE

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 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 29 full settlement to the damage on the car had been made. The settlement was entirely satisfactory.

I ask our members to insure their automobiles through the Farmers' Union Insurance Company.

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 organized and operated for pecuniary profit will be affected by a law passed at the last session of the Legislature.

Laws of 1931, chapter 139, provides that such corporations shall make a report to the secretary of state on or before March 31 of the preceding year, giving name of the corporation, name and address of officers, time of annual meeting and other particulars. This report is to be accompanied by a filing fee of one dollar. The act took effect May 28, 1931, on publication in the official gazette, and will make necessary the filing of the report indicated for the year 1931 by such corporations, following the close of the year December 31, and before March 31, next following.

As many of these corporations have been in existence for 30, 40 and even 60 or more years without having been required to render any account of their corporate activities to the state, it is manifest that a very difficult task presents itself to the secretary of state, that of getting in touch with officers who are responsible for the conduct of the business affairs of these corporations. Many charters have been allowed to expire by lapse 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 the like may be dependent on the validity of these corporation charters or the acts of their corporate officers thereunder. All parties knowing themselves to be officers of such corporations should at once communicate with their associates and see that application is made to the secretary of state for blank forms and instructions to be sent to one of their officers at the proper time. Members should see that officers attend to this matter, as to law provides that in case of failure to report and pay filing fee within the time specified, such corporations are 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 membership 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 apparent.

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

CAL. A. WARD.

### 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' investment. 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 revenue 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 mortgage their capital, in order to meet the taxes and expenses.

The railroads, during this time, of which they complain, have been able to lay aside, over three billions of dollars, as a surplus. And, during this same time, they have been paying immense salaries to their officials, in some cases, as high as one hundred thousand dollars a year.

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 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 the railroad property had been deflated, in comparison with farm property, the present rates would certainly 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 consumer. 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 transportation cost.

The present export rate on wheat from Salina, Kansas, to the Atlantic seaboard is 34.8 cents per bushel. This fifteen per cent increase in freight rates, would add 5.22 cents per bushel, to transportation cost.

The present export rate on wheat from Salina, Kansas, to the Gulf ports, is 19 cents per bushel. A fifteen per cent 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 per cent increase would add 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 the increase on flour, bread, bran and shorts, which he uses, will also be charged to him, because the farmer is 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 twenty-two million dollars annually, to place their products on the market, in the proposed fifteen per cent 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 shipments to Atlantic seaboard points 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. During the period, from 1920 to June 30, 1931, according to the Census Bureau, farm values have been deflated more than twenty billions of dollars. This is equal to the entire valuation of the railroads, at the present time. This is more than three billions of dollars greater than the entire National Debt, at the present time. From 1910 until 1928, farm mortgages have increased from \$3,320,470,000 to \$9,468,526,000.

The price of wheat is 70 per cent below pre-war level, and the railroads are asking for rates 69 per cent above the pre-war level. The colossal nerve of them! Don't they know that they are adding fuel to the flame of unrest which is sweeping over this country today?

"Take care. Don't crowd too hard for after all we're only men, And even wolves will turn when goaded to their den, And show a fighting courage, born of dark despair."

France had its revolution, Russia has its Bolsheviks, and the Industrial and political leaders of this country may well profit by their example.

A. M. KINNEY.

### 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 said to be true.

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 this:

That largest pile goes to the International Harvester company, the next pile to 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 declared.

### MONEY POWER FORGES CHAINS FOR AMERICAN LABOR

Years 1866-1777 Reveal an Astonishing Exploitation of Money in U. S. Conspiracy to Control and Monopolize.

"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 greenbacks.

On December 4, 1866, E. G. Spaulding, a Buffalo, New York banker, a member of Congress, wrote to Secretary McCullough 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 moderate will, so as to preserve a tolerable easy money market. There may be an occasional spasm of tightness for money, but generally I shall look for plenty of money, for at least one year to come."

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 of but \$17,625,000.

Labor was well paid and fully employed.

1867 This year the work of contraction was vigorously pushed and there were 2386 failures, with a total loss of \$86,218,000.

1868 During this year \$473,000,000 of money was destroyed, and failures increased to 2608, with a loss to creditors of \$53,774,000. Money began to be tight and financial "spasms" of frequent occurrence.

1869 During this year over \$500,000,000 of money passed into the crematorium, providing 2779 business failures, and a loss of \$75,054,000. Money growing tighter and wages lower.

1870 This year \$67,000,000 of money was destroyed, and 3551 failures took place involving a loss of \$88,242,000. Money very scarce and wages of labor were reduced all over the country.

1871 Thirty five millions of money this year is retired with 2915 failures, and a loss of \$85,250,000. More men out of employment, and wages cut down.

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

### FARM PRICE INDEX DECLINES SLIGHTLY

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 1 year ago. The grains index declined 10 points during the month, as a result of a further sharp decline in wheat and of lesser recessions in oats and barley. Corn and rye just about held to the level of a month ago, showing a slight tendency upward.

The fruits and vegetables index declined 4 points largely the result of lower apple prices; and dairy and poultry products and the unclassified group declined one point each. Minimizing the effect of these declines on the all-commodity index was a 6-point rise in the price index of cotton and cottonseed, and a rise of one point in the meat animal group which reflects an advance in hog prices.

Receipts of hogs were light the first half of July and there was a 9 per cent increase in the farm prices reported by farmers on the 15th of the month. The increase brought hog prices up close to the May level, but they still are 26 per cent lower than July a year ago. Cattle and calf prices declined slightly, and lambs dropped from \$8.42 per hundred pounds to \$8.60 per hundred pounds on the average. Butter and butterfat prices gained slightly.

### 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 happened to the farmers.

"Wheat in 1920 was \$2.87 per bushel, now 50 cents.  
"Rye in 1920 was \$1.90 per 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 let me remind you of the 6,000,000 unemployed who are without money to provide food and clothing for themselves and their families.

#### A Deadly Comparison

"Then let me remind you of the 504 super-millionaires who paid income 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 employees engaged in the train and engine service and of the transportation industry earned last year.

"It is more than the selling price of all the wheat and all the cotton produced in the United States last year.

"To whom else do I refer? I mean those who keep the rates for electricity, gas and telephone service so high that 25 of these public utility corporations last year made \$27,000,000 more profits than in the boom 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 \$2,000,000,000 for the six years from 1923 to 1929 and only increased the wages of their employees 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 prosperity 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 large meeting, with business men of communities nearby, participating. Tuesday, August 4, President Ward will attend an all-day picnic at Ottawa sponsored by the farm groups of Kansas. Senator Arthur Capper, Congressman U. S. Guyer, and Ralph Snyder, President of the Kansas Farm Bureau will also attend this picnic.

Wednesday he will go to Lyndon, where he will attend a Farmers' Union 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 present at the celebration of Eastern Kansas Farm Products Utilization Day. This will be one of the most important meetings of farmers and industrialists in the history of the state. A trialists of between 10,000 and 50,000 people is expected. Congressman Lambertson will attend this meeting with President Ward, also. President Ward is a member of the executive committee in charge of this meeting and is also Chairman of the Program Committee for the day.

Friday, President Ward, together with Secretary A. M. Kinney, will speak at the Woodson County Farmers' Union picnic at Neosho Falls.

Saturday, August 8, Congressman Lambertson and President Ward will speak at the Chase County Farmers' Union picnic, near Lone Elm.

In addition to the places mentioned above, Congressman Lambertson, and Secretary Kinney plan to attend an all-day Farmers Union picnic at Seneca on Tuesday, August 4. Mr. Lambertson will also speak at a picnic of the Farmers' Union of Marshall County, at Beattie, on Friday, August 7.

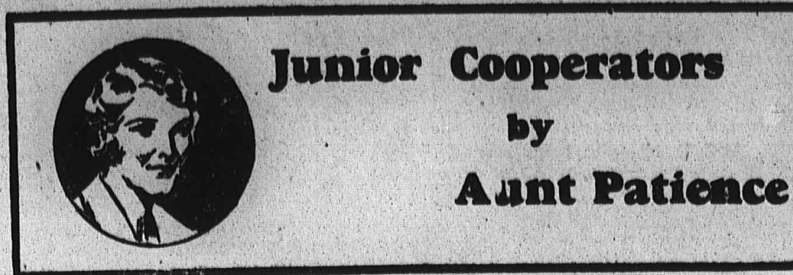
### F. U. ROYALTY OIL HAS CHARGE OF WEEKLY F. U. HOUR

SALINA, Kans., August 3—G. E. Creitz, State Manager of the F. U. Royalty Oil Company, will have charge of this week's Farmers' Union hour, which will be broadcast over station WIBW, Topeka, on Friday night August 7, at eight o'clock.









## Junior Cooperators by Aunt Patience

### HOW TO BECOME A MEMBER OF THIS DEPARTMENT.

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

Grainfield, Kans.  
June 11, 1931

Dear Aunt Patience:  
How are you? 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 you a book and pin at once. Watch carefully for your birthday twin. In the meantime, why don't you write to Seraphine Pfister, Grainfield, her birthday is February 17. —Aunt Patience.

Winfield, Kans.  
June 15, 1931

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 pin soon.  
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.

Healy, Kans.  
June 11, 1931

Dear Aunt Patience:  
I would like to become a member of the Junior Cooperators. I am 10 years old and in the fifth grade. My teacher's name is Estelene Freusch. Please send my book and pin.  
My father is a member of the Farmers' Union.  
Sincerely your niece,  
Jean Strobel

Care B. Strobel.  
P. S.—I will study my lesson.  
Dear Jean: I'm glad that you're going to be a Junior Cooperator. I know you will study the lessons. We're going to have another lesson very soon, now, and I'll send your book and pin right away. Let me know when you find your birthday twin. I'll send you book and pin this week.—Aunt Patience.

Alma, Kansas  
July 30, 1931

Dear Aunt Patience:  
I would like to become a member of the club.  
My father is a member of the Farmers' Union. I am 10 years old and will be in the fifth grade this year. My birthday is August 25. I have a brother and no sisters. We live on a farm a mile south of Alma. I take music lessons. I will describe myself. I have light brown hair and brown eyes. I hope I can find a twin.  
With love,  
Hermagne Palenske  
R. F. D. 4

Dear Hermagne: 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 pin this week.—Aunt Patience.

Clifton, Kans.  
July 30, 1931

Kansas Farmers' Union,  
Salina, Kansas,  
Dear Sir:  
I want to be a member of your club. Please send me your pin and book.  
Sincerely yours,  
Jessie Danielson,  
Route 3.

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 easy. When are we going to have another? I hope soon. Why don't we have one 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 often and send in my lessons regularly.  
I have to close. With best regards to you and the rest of the cooperators.  
Sincerely yours,  
Amelia Miller.

P. S. Will you send out writing paper to the Juniors to answer their lessons on? Would you please print the Juniors' 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 continue your education, just because you're not going to High School. If you will read good books and magazines, you will get a liberal education, without going to school, although it's better to go to school, of course, if 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.

Morrill, Kans.  
May 19, 1931

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 eleven years old. When is the next lesson?

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 piano lessons. You should 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.

Park, Kans.  
June 10, 1931  
How are you? I am fine. C. R. school is out now. I will be in the eighth grade in the next school term. I am thirteen years old. My birthday is March 10th. My sister Maggie joins your club, so please give me a star. Please change my address from Grainfield to Park. Put my name in the Park list.  
Sincerely yours,  
Ida Heier.

Dear Ida: Congratulations upon earning a star for asking Maggie to join. And I'll change your address as you ask. What are you doing this vacation? Have you and your twin? Write us again.—Aunt Patience.

Ransom, Kans.  
June 14, 1931

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 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. Since my letter is getting long, I will close.  
Yours truly,  
Anna Lutters

Dear Anna: I'm glad you are. Keep watching for your twin and write me when you find each other. 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, 3 kittens, 2 puppies. My letter is getting long. I will close.  
Yours truly,  
Elfrida Lutters

Dear Elfrida: My, you have a great many pets, don't you? I'd like to see them—especially the kittens and puppies. Have you named them all? I'll send you a book and pin right away. 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. They are Elvora Louise 11; Irene Verene, 7; Milo Thomas 4; Albert Junior 2. It has been too long, hasn't it? Please send our papers to Bucyrus, Kansas instead of Spring Hill. We have changed our mail route. When are we going to have our membership roll again. I have never heard from my essay. I am sending in my lesson. Will I get to know my grade on this lesson. My letter is getting long, so I will close.  
Yours truly,  
Alberta Meredith

P. S.—I haven't found my twin yet. My birthday is March 22. I am 14 years old.  
Dear Alberta: Indeed it has been a long time since you've written. My goodness, didn't you know you won first prize in the essay 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 change your mailing list. Yes, our Junior Instructor will give us grades on the lessons at the close of 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  
Dorothy Hibbs  
Edith Zeigenhirt  
Committee.

Grainfield, Kans.  
June 22, 1931  
Dear Aunt Patience:  
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 brothers and three sisters; their names 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 long, so goodbye.  
Your niece  
Irene Engel  
Care of John Engel, Route 2.

Dear Irene: I'm very well, thanks—but it's been dreadfully hot here. I'm awfully glad you liked your pin and book—I think the pin is pretty, too. Congratulations on finding your twin—and write me again soon.—Aunt Patience.

Park, Kans.  
June 19, 1931  
Dear Aunt Patience:  
I am 8 1/2 years old and I am in the second grade. My birthday is September 27. My sister, Ida, asked me to join the Club. My father is a member of the Farmers' Union. Please send me a book and pin. I will try to get my lessons in.  
Your niece,  
Maggie Heier.  
My address is Maggie Heier, Rt. 1, Park, Kansas. Care John Heier.

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'll send you a book and pin soon.—Aunt Patience.

La Cygne, Kans.  
June 18, 1931

Dear Aunt Patience:  
I have read many letters in the Farmers' Union paper 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 have 14 little baby chickens. It is getting late, I had better close.  
Your friend,  
Opal D. Bray.

P. S. Please send me a book and pin. I will try to get my lessons.  
Dear Opal: Another new member! You are very

Send 12c in silver or stamps for our UP-TO-DATE BOOK ON FASHIONS—FALL 1931.

6692 Ladies' Morning Frock  
Designed in Sizes: 35, 40, 42, 44, 46, 48, 50 and 52 inches bust measure. A 46 inch size requires 3 1/2 yards of 36 inch material. To make belt and pockets of contrasting material requires 1/4 yard 36 inches wide. The width of the dress at the lower edge with plait fullness extended is 2 1/2 yards. Price 15c.

7268 Girls' Dress  
Designed in Sizes: 6 months, 1 year, 2, 3 and 4 years. A 3 year size requires 1 1/4 yard of 36 inch material. Two yards of lace edging and 3/4 yard of bias binding 1 1/2 inch wide will be required to finish as illustrated. Price 15c.

6692 Ladies' Morning Frock  
Designed in Sizes: 35, 40, 42, 44, 46, 48, 50 and 52 inches bust measure. A 46 inch size requires 3 1/2 yards of 36 inch material. To make belt and pockets of contrasting material requires 1/4 yard 36 inches wide. The width of the dress at the lower edge with plait fullness extended is 2 1/2 yards. Price 15c.

Send 12c in silver or stamps for our UP-TO-DATE BOOK ON FASHIONS—FALL 1931.

### 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 "washed out," pale, red beets entirely lacking 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, dissolves 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 retain color better. The fact that sour beets lose more color than others prepared in the same way is due to the nature of the anthocyanin developed in 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 in jars, marmalades, preserves and jellies is frequently due to caramelization which has taken place during the long cooking of concentrated sugar solutions. Apple sauce which has been cooked a long time becomes brown because the tannic acid in the apples combines with the oxygen in the air.

Speaking of the excellent crop conditions in western Kansas, Mr. Seamans said: "With flourishing crops all over the state, and with pastures and everything that the farmer raises showing its worth to the section of the state, and affording the western Kansas farmer an opportunity to market his dairy and poultry products cooperatively."

Mr. Seamans, however, has a faculty for seeing the brighter side of things, and he went on to point out the fact that low prices of dairy and poultry products have had a tendency to increase consumption, and that the production and sale of butter substitutes is declining and will continue to decline while butter is bringing such low prices. He made the statement, too, that with the present low price of grain and other products, and with a good prospect for improved prices in dairy and poultry products, the Farmers Union Cooperative Creamery and Produce Association is looking forward to good business for the rest of the year.—Co-Operator.

COOL FOODS ON HOT DAYS  
This is the time to replace the hot substantial food by something equally substantial but cool in effect and easy to prepare. The housewife who tries to supply tempting foods to her family may reap her own reward in lessening her kitchen duties.

Since appetites normally sane and sensible become capricious in hot weather, the customary satisfactory meal no longer appeals. How fortunate it is that the most tempting foods are the most easily prepared! Dr. Martha Pittman, department of food economics and nutrition, Kansas State college, suggests the following cool foods for hot days:

Cold breakfast foods or boiled rice may 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 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 their prime. What a pleasure it is to learn watermelon contains valuable vitamins!

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 provided for those who like a touch of piquancy.

When 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 in 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

Everything in the way of crops and production in the Wakeeney territory looks very good, according to the report of A. W. Seamans, manager of the Farmers Union Cooperative Creamery and Produce Association, who recently returned from a trip through the territory, accompanied by E. Schiefelbusch, president of the creamery board, and N. A. Ormsby, superintendent of the Egg and poultry department of the Association.

These three men spent several days last week in the Wakeeney territory in the interests of the Farmers Union Cooperative Creamery and Produce Association. They report a consistent increase of business being handled by the Wakeeney plant of the Association. Week after week, the new plant is proving its worth to the section of the state, and affording the western Kansas farmer an opportunity to market his dairy and poultry products cooperatively.

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"FARMER INSURANCE AT FARMER COST!"

That is the motto of this farmer-owned and farmer-controlled Life Company, whose insurance is sold only to farmers and whose resources are dedicated to the financial betterment of farmer policy holders.

Why not become a practical co-operator 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

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 co-operative 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.



### STATE FAIR DISPLAYS LARGER EXHIBITS

HUTCHINSON, Kans.—There is an increased demand for exhibit space at the Kansas State Fair, according to word just received from R. L. Throckmorton, Agronomist of the State Agricultural College, who is Superintendent of the Department of Agriculture of the State Fair which will be held at Hutchinson, 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 allotment of space. This is the first time such has been the case since the construction of the fine modern

WE MANUFACTURE—  
Farmers Union  
Standardized Accounting  
Forms

Approved by Farmers Union  
Auditing Association  
Grain Checks, Scale Tickets, Stationery, Office Equipment  
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Salina Kansas City St. Joseph, Mo.

Farmers Union Own Brand

UNION GOLD

Delicious California  
CANNED PEACHES

Order from your nearest FARMERS UNION STORE OR ELEVATOR  
—Distributed by the—  
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Protect Your Home and Other Property

Against All Hazards

CALL THE NEAREST AGENT of the

Farmers Union Mutual Insurance Companies

Of Kansas

Fire SALINA, KANSAS Wind  
Lightning Automobile Mercantile Hall

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  
Local Sec'y Receipt Books 25c  
Secretary's Minute Books 50c  
Farmers Union Buttons 25c

Farmers Union Song Leaflets, per dozen .10c  
Business Manuals, now used instead of Ritual, each .50c  
Farmers Union Watch .50c  
Fobs .50c  
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 through

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.

G. W. Hobbs, Mgr. Kansas City, Mo.

Stock Yards

866

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

666 Salve for Baby's Cold

PILES  
Cured Without the Knife  
WHY SUFFER LONGER?  
My Ambulant Method  
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 treat all other rectal diseases, except cancer. Consultation and examination free and without obligation. I have just installed the latest type equipment for Colon therapy or colonic drainage. Send for My New Booklet  
DR. J. M. GAUME  
Rectal Specialist  
124 North Eighth Phone 3886





## COOPERATIVE OIL NEWS

HOWARD A. COWDEN,  
President Union Oil Company

## RURAL MAIL CARRIERS SAVE MONEY BY COOP. BUYING

A special committee appointed at the annual convention of the Missouri Rural Letter Carriers' Association have just completed a contract for the collective purchasing of the members' lubricating oil and grease requirements. This Association has pooled the purchases of these commodities for their members for several years. They believe that the contract just completed is by far the most advantageous they have had. The Missouri Rural Letter Carriers are 90 per cent organized. Rural letter carriers in the state are members of their state organization. This splendid membership would indicate that the Letter Carriers of the state realize the value of their working together through one organization to benefit the membership.

The fact that they are so well organized enabled them to secure lower prices, and thus make greater savings for their members. The contract they have just completed 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.

## 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 company. A letter received from the International Labor Bureau states that a group of these consumers after reading about the operations of the Union Oil Company, and their plan of organization, perfected a cooperative association for the handling of petroleum products on a plan similar to that of this company.

This announcement should stir the pride of every member who is helping 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 reaching 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.

## COOPERATIVE JOINS OTHERS

JOHNSON, Kans., July 31, 1931—J. L. Webb several days ago mailed a contract to the Union Oil Company (Cooperative) North Kansas City, Missouri, covering the gasoline and kerosene requirements of the Johnson Cooperative Grain Company, which means that the farmers in this territory are pooling their volume with farmers in a large number 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 basis which returns their profits to the members.

By turning the volume through a channel which handles the petroleum requirements of many thousands of farmers the consumers in this territory will also receive wholesale profits on the goods they purchase.

The officers of the Johnson Cooperative 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 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 pieces of cooperative advertising I have ever seen," John Van Housen, Manager Peetz Consumers Oil Co., Peetz, Colo.

## 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, Oklahoma, and Texas. According to reports, in some places a barrel of water costs more than a barrel of crude oil.

Oklahoma, excepting the various small ones, until the price of crude oil has advanced to \$1.00 per barrel. It is a Muddled Situation indeed!

The Texas Legislature has started an investigation, three of them in fact, to determine whether or not the drop in crude oil prices was brought about by the Major Oil Companies. Some leading Independent Oil operators have charged the Major operators with "a designed scheme to carry out a threat of death for the Independent Oil operators of America."

This "scheme" has been laid at the door of the president of Royal Dutch Shell and the president of one of the Standard Oil Companies.

It is expected that the move on the part of the Governors of Texas and Oklahoma, together with market advances in the prices of crude oil. Thus, some of the small producers would be saved from ruin, but it will come too late to save many small producers. In the meantime, a great many of their wells have been taken over by the large operators.

## LIFE INSURANCE POLICIES MAILED

A large group of cooperative employees are receiving life insurance policies for \$500 each at no cost. These policies have just been mailed to them through the Employees Association of the Union Oil Company (Cooperative). Membership in this Association is confined to employees of Union-Certified distributors. The Association expresses in a very fine way the appreciation of the officers and directors of the company for loyal and efficient service. The fact that this is appreciated on the part of the members is shown by the receipt of new applications for membership almost daily.

## COOPERATIVE OIL COMPANIES KEEP MONEY AT HOME

A recent survey shows that farmers have almost \$8,000,000,000 invested in cooperative oil companies which they control. Last year they received an average of 8 per cent on this investment, and saved for the consumers of these companies 15 per cent of the purchase price of gasoline, kerosene, oil and grease. Cooperative oil companies are the kind of progressive institutions which consumers in every rural community welcome. They keep more money at home and thus improve the communities in which they operate. The estimated profits for these companies for last year alone amounted to \$7,800,000,000.

## ABOUT COOPERATORS

P. L. Kamp, manager of the Farmers Cooperative Business Association, Grainfield, Kansas, recently made the statement that their oil department made \$630,000 the first six months they operated it. He added, "Each month this year shows a constant increase over last year. This is largely due to the fact that we are handling quality products—Union-Certified. These products are built up to specifications—not down to a price. Each gallon of gasoline, kerosene, and oil we have handled has come from our own company and is marketed under our own brand."

"We have had a fine month's business in July and Union-Certified products are giving real satisfaction under all conditions. We feel we are gradually building a business that will be very beneficial to our stockholders in the years to come," Clifford Miller, Mgr. Farmers Cooperative Assn., Brewster, Kansas.

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 Seranton, North Dakota, is approximately \$27.00—yet the railroads are asking for a 15 per cent increase.

## SEMI-ANNUAL MEETING SHOWS MUCH PROGRESS

Union Oil Board Considers Matters of Far-Reaching Importance and Stockholders Meeting Displays Much Enthusiasm

A vote of 82 per cent was cast in favor of dissolving the Missouri corporation of the Union Oil Company (Cooperative) by the stockholders at a special meeting held at the offices of the company, July 27. Not a single vote was cast against the resolution which dissolved the old corporation. The company has been incorporated under the state cooperative law of Kansas. The Kansas cooperative law provides only one vote for each stockholder regardless of the amount of stock owned, whereas the Missouri law gives each shareholder a vote for each share of stock owned, in the election of directors.

Much interest was shown by the stockholders, in the rapid development of the company. Those present represented cooperative oil companies from six states. Each one was called upon to state briefly conditions in his territory, and all the reports of the progress of the various cooperative oil companies represented were very favorable.

## IMPORTANT DIRECTORS MEETING

An important directors meeting was held in the afternoon. The semi-annual audit report was read and thoroughly discussed. It reflected very successful operations for the year.

## F. U. MUTUAL LIFE INSURANCE COMPANY FORGES AHEAD

(continued from page 1)

our standard of living—the highest the world has ever known. With the disheartening price of farm products, the depressing 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 billions entrusted to its care.

The volume of the vast sums handled is almost unbelievable. The total payments of Companies in United States and Canada last year to Beneficiaries and policy holders was over two Billion 642 million dollars. Just in Kansas alone policy holders and Beneficiaries received \$25,800,000.00 1930.

Life Insurance reduced to its simplest form, is a financial plan which permits a man to purchase money for future delivery. The money is bought on the installment plan like so many other things of the present day.

The purchaser pays these installments to the Life Insurance Company, or 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 of Policy.

In return for these installment payments, called "Premiums," the Life Insurance Company guarantees to deliver 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 time.

That is really all there 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 such, but there is not any doubt, that he will need money and things money will buy if he is totally disabled or if he lives to old age, when he can no longer earn it. Furthermore, if he dies prematurely the money and things money will buy in order to keep them alive and in health, housed, fed, clothed and educated.

Since this is the thing to decide, is, what is the best plan to adopt so that he and his family will be sure to have the money when it is needed? The answer is—Legal Reserve Life Insurance on the plan or form of Policy that fits his circumstances and needs.

Men, live, labor, and sacrifice, for their loved ones, what dreams their lives nourish! What enterprises they find for their sake! What gifts they cultivate! How they hope to change for the better their destiny. Project their plans against the perils of Life and strife to safeguard their business in order that they may share in the good things of this world.

And yet, overhanging all this, is always the uncertainty of tomorrow. It stretches as a massive curtain before man's eyes, and no man is tall enough to reach and pull it aside to see what he has to do to ward off the dangers of "tomorrow."

If men could only know today what is going to take place tomorrow, or even a year hence, what changes would be made in their plans and with what decision would they take pains to safeguard their interests. Men journey forward, literally with eyes that are blind, feeling their way upon unknown paths, not knowing what the day or hour will bring. In spite of all this, how many of us live in the "tomorrow." "Tomorrow we shall do this, and "Tomorrow we shall provide in better measure for the needs of our loved ones. But for many—alas too many—"Tomorrow"

past six months. A very substantial increase was shown in both volume and profits, over the same period last year. The volume for June exceeded all previous months, with a like increase in profits. A number of stockholders sat in the board meeting and they, as well as the directors were gratified with the progress being made, and the splendid results as shown by the auditor's report.

The board reduced the prices of all Union-Certified motor and tractor oils, after thorough consideration. President Cowden pointed out the possibilities for expansion during the next few months, and submitting a plan which, after careful consideration by the board, was approved by them, and which provides for doubling the present membership of the company. This campaign will be started in September and will continue throughout the fall and winter months.

The board instructed the executive committee to make an investigation of refining costs, and the possibility 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 place 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 directors were by unanimous vote and some of them were of far reaching importance. The Union Oil Company has been called a "Melting Pot," because of the fact that a number of farm organizations are represented on its board of directors.

It is a splendid example of cooperation among the various farm organizations. Judging from the sincerity and ability with which the directors are attacking the problems which confront the company, we predict the Union Oil Company will continue to serve an increasingly large number of farmers from year to year.

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 heart the responsibilities of his parenthood, 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, for I have wrought well Today."

The greatest thing in the world is man and the greatest task in the world is the making of men. And, in this task, Life Insurance is ever ready to supplement his dreams and plans in the home.

Ships that go places do not wait for the tide. I am glad to announce to the many Kansas policy holders of the Farmers Union Mutual Life Insurance Company that your Company is not waiting for the tide. It is rapidly forging ahead. Organized nearly nine years ago for a specific purpose today that purpose is being realized.

Organized under the laws of Iowa in October, 1922, as a strictly mutual, participating, fraternal, Life Reserve Company, it has for its object three great ideas.

First, To save the farmers money, the Farmers Union Mutual Life Insurance Company, 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 farmers. Railroads, public utilities and in fact all great commercial enterprises for years have been financed by the big Eastern Insurance Companies. The Farmers Union Mutual Life Insurance Company proposes to be the financial aid to the farmer that Eastern Companies have been to the commercial world. In fact the basic mercantile back of the organization is to build up a farmers' credit structure.

Third, To promote the entire farmers Union program. By insuring in their own Company, farmers are naturally brought together in a bond of common interest and co-operation. The absolute knowledge that the premiums they pay to protect their families against the hazards of life and the uncertainty of agricultural returns, is building for them a credit structure invested in friendly hands where they can turn in time of financial need.

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 of the size of his policy. It is a non-stock company, non-profit company, furnishing farmers insurance at farmers' costs. It has no dividends to pay on Capital stock. Its operating expenses are kept at a minimum. It lays aside each year a goodly surplus, besides the legal reserve deposited with the State increasing thereby its financial stability. This surplus belongs to the members. All money above actual operating expenses and yearly surplus is returned to the policyholder in the form of a patronage dividend.

At the Directors meeting last week it was voted to increase the dividend payment. The new dividend schedule will go into effect October 31, this year.

In view of the fact that many eastern Companies are making 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 farmers. This is possible because of the advantage we have by taking only rural people who are preferred risks. Our rate of actual loss 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, but if he is wise he will use a Modern Life Insurance policy to build a bulwark against the worries and hazards with which he is confronted.

The Farmers Union Mutual Life Insurance Company has a form of policy that will fit your circumstances. The ownership of such a policy will bring you peace of mind, confidence, and courage.

The Life Insurance program is uniting 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 a story of Hope, Comfort and Good Cheer.

I Thank You,

Rex Lear.

## 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 Agency's "Kit" provides just such a program. A few full-time men are wanted.

REX LEAR, State Manager, Salina, Kansas

## FARM BOARD OB SERVES ITS SECOND BIRTHDAY

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

WASHINGTON, July 15—The farm board completed its second year today with its policies the center of growing controversies.

While Chairman Stone was pointing to the growth of co-operatives as the board's outstanding achievement, the low price of wheat in the Midwest grain be continued to hold attention. The agricultural marketing act, enacted by the board, was adopted June 15, 1929. A month later the board was called together and since has been the center of numerous sharp disputes.

Bought Wheat and Cotton These have revolved around the purchase of wheat and cotton to steady prices, competition with private trade and now over the disposition of surplus wheat.

Increased assistance in forming co-operatives will be the principal aim of the board during the coming year. Stone predicted a large gain in membership despite what he termed a concerted effort on the part of traders to prevent farmers from organizing.

He said the success of co-operatives lies 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 1,000,000 bales of cotton, other millions have been of loans have been repaid. On July 1 the board had more than \$200,000,000 in working capital.

## 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.

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President Hoover last week charged speculators with selling wheat short 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 Co.

## MONEY POWER FORGES CHAINS

F. AMERICAN L' TOR

(continued 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.

1873  
This year the storm reached its climax. Business had hoped that this every returning season, prospects would brighten and money would become plenty. Instead of this, however, notwithstanding, but \$1,609,000 were destroyed, the people became panic-stricken, and 5,153 business firms were precipitated with a loss of \$228,409,000. Five hundred thousand men were thrown out of employment, wages were cut down all over the country, and strikes are of frequent occurrence.

1874  
Notwithstanding the terrible results of the last year, the wine-press of contraction still creaks on its hinges of death, as round and round it sweeps out of circulation \$75,484,000 certificates of indebtedness, which had been made legal tender money, \$85,700,000 Treasury notes, \$2,335,045 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.

1875  
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 them in the face, and tramping becomes a profession.

1876  
According to the most reliable estimates the contraction of the currency this year in the destruction of the greenback, and the withdrawal of bank currency amounted to about \$5,000,000 with 9,082 failures and \$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.

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 people were asleep, or on their knees praying for some interposition of Providence in their behalf, while John Sherman went marching on with the torch of death, to burn the remaining \$300,000,000 of the people's money.

Three million men out of employment, bankruptcies multiplying with great rapidity. The tramp nuisance culminates, wages are cut down to starvation prices; strikes, riots and general consternation seize the people and the circulation is cut down to \$606,000,000.

## SELDOM

(To Be Continued)

## ABSENT-MINDED SMITH

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

Judge—You maintain that you threw your wife out of the second-story window through forgetfulness?

Smith—Yes, we used to live on the ground floor, and I'd lean forgotten we'd moved.

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