



THE KANSAS UNION FARMER

Organization

Education

Co-Operation

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FARMERS UNION HERALD ST. PAUL DISCUSSES THE McNARY-HAUGEN BILL AND THE FARMERS UNION PROGRAM

Let no reader of this paper think that we believe that the McNary-Haugen bill is a solution of the farm problem. We have never said so. On the contrary, we have pointed out a number of times that the McNary-Haugen bill is not a solution.

Why then do we advocate its passage, why work for it?

The answer is that we do so as a matter of policy and expediency. This nation is committed to the policy of a protective tariff. A tariff on imports to be effective must be high enough to exclude manufactured products which are made in this country. We have such a tariff made thoroughly effective because the president of the United States has the power without the sanction of the congress to raise the tariff rates 50 per cent above those permitted by law, whenever foreign made goods appear likely to get over the wall and undersell American goods. This president recently did in the case of pig iron.

Now the effect of a tariff is to permit those manufacturers who are protected by the tariff to raise the price of that part of their total product which is sold in the United States. And this they do with the result that we in the United States pay the highest prices in the world for iron ware, aluminum, pottery, lumber, glass, copper, lead, zinc, etc.

But there is a class of manufacturers in this country, and the largest class, who receive little or no protection from the tariff. This is the class engaged in manufacturing raw foods and other products, wheat, corn, rice, meat, cotton, tobacco, etc. There are about 60,000,000 such manufacturers. They live on farms and are called farmers.

The tariff system does not protect them because they cannot regulate their production as Ford does his automobile output and they raise a so-called surplus. This surplus finding its way into the markets of the world fixes the price level on the entire product.

As a result the American farmer pays the highest prices for the things he buys and the lowest prices for the things he sells. This is the worst of the world in other nations sell. Moreover, due to the fact that the American farmer lives in a land that is three thousand miles wide, and has been prevented from using the rivers as they might be used, he has to pay higher freight rates to get his product to market than the farmers of other countries as, for example, Canada. For we have our Esch-Cummings law that guarantees to railroads a high rate high enough to assure profits to the railroads, interest to their bondholders, high salaries to their officials, and good wages to their employees.

And here are our farmers plucked like geese of their feathers paying tribute to steel trusts, pottery trusts, aluminum trusts, lead trusts, zinc trusts, lumber trusts, railroads, bondholders, stockholders, professions and skilled labor.

The shifted taxes levied against industry and commerce are taken from the pockets of the farmers, so that the farmer bears the bulk of the tax burden of the nation.

The McNary-Haugen bill proposes to put stills under the farmer as stills have been put under the manufacturer, banks, railroads and organized labor. It proposes to make the tariff work for the farmer by removing its surplus from the American market and thus allow the domestic price of farm products to rise to the level of the tariff wall.

FUTURES DELIVERIES TOTAL ONE PER CENT

Remainder of Business on Chicago Exchange is Purely Speculative

Juggling on price-trends represents 99 per cent of the "business" transacted on the Chicago Board of Trade, and less than one per cent of the aggregate futures contracts are actually fulfilled by the delivery of grain, according to data presented recently by Dr. J. W. T. Duvel, chief of the Grain Futures Administration of the Department of Agriculture.

Over the country as a whole, Dr. Duvel declared that about 95 per cent of the transactions in grain futures on grain exchanges are of a speculative character. They are closed prior to or during the delivery period.

Unwarranted and erratic price fluctuations are caused by excessive speculation, he pointed out; but at the same time the speculative element is deemed necessary as long as hedging is a current and common practice in grain marketing. Hedging is adopted by dealers and millers as a means of self-protection when they are forced by the farmers to absorb an entire year's production in the course of a few short months.

Gives Rise to Abuse

This system, Doctor Duvel said, has occasionally given rise to abuses through excessive speculation on the part of individuals of large means and by the general public. He said that excessive speculation generally results in erratic and unwarranted price fluctuations. Steps have been taken under the United States Grain Futures Act, to correct these abuses, he said, and it is hoped in consequence that the futures markets may be made considerably more useful to producers and merchandisers of grain products.

The McNary-Haugen bill says in effect, if the farmer must pay an American price for a pitchfork, or a pair of shoes, then he shall have an American price for a bushel of wheat, or a hog regardless of what the world price may be.

If the bricklayer is to get \$14 per day for laying bricks, aided by an immigration law that keeps foreign bricklayers from coming into the country to compete with American bricklayers, then the farmer must be given the legal machinery whereby he can make the bricklayer pay an American price for his bread and butter.

"Why not knock down that tariff wall and let trade be free?" asks the innocent bystander. "Wouldn't that be a sounder solution than trying to put stills under every industry?"

It would, brother, but who is going to knock down that wall?

And what would be the effect of knocking down the wall?

Did you ever stop to think of that? And who would you have to convince that the wall ought to be knocked down? You would have to convince every manufacturer, every bondholder and stockholder, the trusts and industries, and you would have to convince organized labor. And to do that you would, in the words of my Irish friend, have a h—l of a job on your hands.

The McNary-Haugen advocates have taken the easier way, the way that the tariff beneficiaries may not consistently oppose. They have said to industry and to labor, "We let your tariff walls and your immigration walls which protect both industry and labor, stand, but you've got to put legal machinery by means of surplus control and equalization fees so that the farmer too may have protection. If you don't do this, then we are going to turn our guns on your tariff walls and never quit until we smash them or smash the politicians who stand in our way."

We farmers are not a majority of the voters, but we can become a powerful united minority, and we can make and unmake presidents, congressmen and senators. We can make life so miserable for the politicians that they'll be glad to do something to get peace."

That's what there is that is practical in the McNary-Haugen bill fight. And that's all there is. That's all we have ever claimed there is to it.

The farm problem, brother, can't be solved by politics alone. If the farm problem is ever to be solved it will be when the farmers are organized, own and regulate their own industry, including their own marketing machinery.

We are not excited about the political phase of our program.

We have supported the McNary-Haugen bill because it is an effective means of fighting a great injustice and because this bill, if united with farm organizations which previously were antagonistic to each other. It has greatly hastened the day when southern and western farmers will be united for common defense against a common enemy, for that day must come before we can have a nation for agriculture at Washington.

But we have never let our work for legislative relief interfere with our more important job which is economic organization. The enrollment of farmers in the Farmers Union and their training in work and act together is our important job.

Speculation and Hedging Related

He explained that it is necessary to bear in mind the relationship between speculative trading and hedging transactions, since it is recognized that hedging operations cannot be successfully conducted through trading in futures without some participation by persons who speculate in futures and thus assume a part of the risk in the hope of making a profit. A successful hedging market, Doctor Duvel said, must be a liquid market in which a sufficient number of buyers and sellers are operating to make possible the prompt execution of orders. In the ordinary course the miller or the exporter is not always ready to buy wheat at a price satisfactory to the producers or merchandising when they desire to sell.

OPINIONATED COMMENT

(By Allen Sandy)

Old-line speculators and market touts must have been considerably perked-up last week when Dr. J. W. T. Duvel of the Grain Futures Administration went to Canada and told the folks that futures trading serves a valuable purpose in marketing grain and is impossible without speculation.

What the doctor said, of course, does not fit into the category either of economic fact or theory. He was merely indulging, it appears, in what might be termed a fashion-forecast for grain traders.

Dr. Duvel said that trading in futures serves a useful purpose in grain marketing. He might have said, with equal truth, that fur collars serve a useful purpose for women's coats. The fact that they serve a useful purpose this season, however, is no guarantee that they will serve a useful purpose two years from now. It all depends on the fashions.

Under the old-fashion of grain mar-

:: Neighborhood Notes ::

STAFFORD COUNTY DOIN'S

(County Correspondent)
County meeting of Farmers Union was held Tuesday, Oct. 4, at the court house in St. John.

The meeting was in charge of our president, Ward J. Spencer.

Otto Weide gave a short report on the booth at the state fair sponsored by the Farmers Union. The county commissioners appropriated \$75.00 for expenses.

The booth took fourth place losing by one point to Kiowa county. Nevertheless a nice premium was realized. It was voted to have a booth next year and John Hatchman was appointed chairman of the committee and instructed to select his helpers.

Roy Waters was elected as county delegate to attend the state meeting at Ottawa.

The Stafford Poultry and Stock Show is in progress now. The several locals of the Union are competing on agricultural displays. Our annual booster meetings will be held the same as last year, meeting on Friday night, until all the locals are invited.

Livingston Local No. 1884 have held all their regular meetings with the principal topics of discussion being our county picnic which was put over in fine shape, our local taking part in nearly all events and having charge of the ice cream stand, also the Stafford county booth at the Hutchinson fair, which was certainly fine. One evening an aluminum demonstrator was present and prepared a regular feed for all present.

Other evenings a short program and lunch were served. Mr. Louis Abbott was elected to go to the state Farmers Union meeting at Ottawa. Roy Waters, alternate.

Union Local No. 2019 held their regular meetings in September. It being a very busy season a small crowd was present. The booth to be held at the Stock show was discussed and will be in charge of John Hatchman.

A SATISFIED CUSTOMER

Barnard, Mo., Oct. 13, 1927.

Mr. C. F. Emmert, Mgr.,
Farmers Union Live Stock Com. Co.,
St. Joseph, Mo.

Dear Mr. Emmert:
From day to day, the fact that a person never grows too old to learn presents itself. We go to a funeral and see gifts of flowers costing possibly hundreds of dollars, the gifts of relatives or friends wishing to show their love for the departed or their appreciation of some kind act. Why not speak in words to the living the appreciation of efforts shown? At any rate, I feel that this letter should be written you to express our thanks for the fine way you are handling our shipments of hogs.

The reason we know you are giving us good service is this: About the 20th or 21st of September, 1927, three carloads of hogs were shipped out of our immediate neighborhood to the St. Joseph market—all the hogs were about the same size and quality, and all were termed heavy hogs. The first load was shipped by a neighbor and was sold by an old-line firm at \$11.35; the next day in the face of a 25 to 40 lb. lower market, you sold our hogs at \$11.30, while the other neighbor's load was sold by an old-line firm at \$11.10—our load was sold over the scales before 9:30. We appreciate your efforts and want to thank you.

Yours respectfully,

COLE & PHELPS

(Signed) By Geo. W. Cole.

REMNANTS OF CAYOT STORE

Monday, the remnants of the once big W. L. Cayot store were moved away to Amsterdam, Mo. It's the passing of what was once the largest, most popular store in Anderson county.

W. L. Cayot, former owner, resides in From, Mo. from there operates a number of big stores from Newton east. He and his associates disposed of the store here, and from that day on, it became trading property, the stock dwindled, was not replenished,

and became, as stated above, trading property, and changed hands often. Today, this fine mercantile building, still the property of Mr. Cayot, stands empty.

The Times man has some idea and some notions that we have expressed before, and we are always taken to task by a certain few when we do express them. We don't know what the plans are, if any, but we are free to say that Westphalia is in dire need of another good big general store, and the best thing that could happen for the community would happen if the Farmers' Union would lease this building for a term of years and put in a large stock of general merchandise. Of course, it would be up to them to secure an experienced merchant stock would be subscribed right here. Stores of this kind, contrary to the belief of our critics, do not do a cut-throat business. They sell at a legitimate profit, and dividends go to the stockholders on. This would be no way interfere with the big business done here by the Farmers' Union now, in the way of lumber, feed implements, eggs, poultry, etc.

The operation in these lines by the Farmers Union in Westphalia has not stifled business here, but on the contrary, has proven the very best thing off they will be. It has expanded our trade territory, and a big general store owned and managed by the Farmers' Union store will have more to do with restoring Westphalia as a trade center than anything else.

The writer has tried to carefully observe these conditions in the small towns, and nowhere have we found a wealthier community—find a wide-awake community—one, too, that all are getting their full share of business, and practically everyone at the top of the heap.

All the interests, practically, that we have are right here in Westphalia. And we hope we are broad enough and liberal enough to see that anything that helps Westphalia will help us. And if the attraction of more business helps one it will help all, even to the man or family who has the fewest dollars in his pocket.

From this we know now there has been too much knocking on the Farmers' Union. Instead, there should be a more hearty co-operation—not price-fixing—no. Less selfishness.

What the outcome, what the future, we don't know, but we have in the above only partly expressed our views, and they hold too until we are convinced differently.—Westphalia Times.

WHY IS A FARMERS UNION?
A quarter of a century ago the first group of Farmers Union members tried to offset the encroachment of outside capital in monopolistic control of marketing machinery by setting up units of their own. They were outlaws in a very real sense, and the law never recognized their right to so operate. In spite of bitter and often unprincipled opposition, and in spite of their own errors, their principles are vindicated. America must choose between the chain store, with corporate ownership, distant and only concerned with dividends, whose every cent of profit finds certain way to city centers, and the co-operative store, owned by the community, concerned to serve, whose profits remain where they originated. She must choose between mere corporate marketing organizations, designed to derive profit from handling farm products, and with no interest beyond, and a great co-operative enterprise, interested in efficient marketing in the best way, with the gains added to the income of producers. What is certain to befall the larger towns in their turn is the fate that is now overtaking the smaller ones. Here is an editorial from the Westphalia Times, whose editor, A. F. Hatten, has kindly made the situation in his own community. He is entirely right in his analysis and conclusion.

been able to discover the true essence of the opposition to some of these public improvements. Among these matters are the Boulder Dam and the Deep Waterways channel through the Great Lakes and St. Lawrence river to the sea. A commonsense adjustment of the Muscle Shoals tangle and flood control of the Mississippi are included in the pressing questions demanding legislation. It is easy enough to lay some of the opposition to the "power trust," and the railroads, and the big financial interests, but that does not get anybody anywhere. Politics seem to run through every one of these situations. Under such circumstances the remedy lies principally with the American public. Whenever this public "rises up on its hind legs" and gives unmistakable orders to congress the legislators promptly obey the public demands.

Congress has been fiddling with the Great Lakes country and the North-west for thirty years, and the administration will straighten out all the tangles regarding the Great Lakes proposition, and the steam shovels will go on to the job in a hurry. Flood control, the Boulder Dam, and Muscle Shoals, need the support of what Woodrow Wilson once described as "concerted public opinion."

WANTED—PUBLIC OPINION
The avowed opponent of Chairman Madden of the House Appropriations Committee, to the Boulder Dam, has served to stimulate the efforts of those who favor that gigantic improvement on the Colorado river. In the midst of many recriminations, Washington onlookers have hardly

SOME SNAP SHOTS BY STRATTON

One of the oddest specimens of logic is going around the state these days. The same apostle who declares the farmer is prosperous, is warning the city people that if an individual income tax is levied, the farmers won't have to pay much of it. If the farmer is prosperous, measured by city standards, it looks as if he would have to pay income taxes. All the humor isn't in the joke books.

The state board of regents raised the student fees at the state schools this year. The only one that seems hit so far is the agricultural college, where the enrollment dropped nearly 300 this fall compared to last. A few dollars a year makes more difference at Manhattan, probably, than at any of the state schools.

Incidentally, Kansas is going to face a showdown not far off on whether higher education is to be free, or not.

A decade ago the state paid practically all the costs of running the big state schools by direct taxation. Last year, before the student fees drew the big increase that is effective this year, both the University and the Agricultural college raised half as much revenue through fees of one kind and another as was appropriated directly from the state general revenue fund by the legislature.

Direct appropriations for the University for the past fiscal year were \$1,330,000. Fees added \$628,802.23 to its revenues.

Direct appropriations for the Agricultural college amounted to \$1,343,000. The college collected \$612,079.81 in fees.

At the Emporia Teachers college, \$243,560.64 was collected in fees; the direct appropriations were \$386,566. Where the Pittsburg Teachers college collected \$378,500 of direct appropriations from the state treasury, it collected \$214,449 in fees. Out at Hays the fee collection totaled \$103,985.64, compared to \$242,000 of direct appropriations.

It looks as if the good roads problem is to play a part in the next campaign. The highway commission has declared for a four-cent gasoline tax. Governor Pallen is on record against it. Seth Wells of Erie, one of the prospective candidates for the gubernatorial nomination, promptly declared for the four-cent tax. Seth Wells' friends in the Third district are indignant because John D. M. Hamilton of Topeka, another seeker after the nomination, went with Governor Pallen to Neodesha to dedicate a bridge. They blame Governor Pallen for the invitation, and regard it as an affront to Wells, whom they hold is the Third district candidate, and entitled to better treatment.—Cliff Stratton, in the Topeka Capital.

THE NATURAL HAZARDS OF FARMING

Average Losses in Some Crops Run as High as Thirty Per Cent Every Year.

How big are the risks in farming? As far as climatic conditions are concerned the Weather Bureau estimates that the average farmer loses from one-sixth to one-third of his crops every year as a result of drought, excessive moisture, hail, storms and the other comestures of bad weather.

The average wheat farmer, for example, has his average yield reduced 23 per cent by unfavorable weather. The barley grower faces the same, while the corn grower loses an average of 24 per cent each year. Flax and apple crops are cut down almost a third each year. Hay crops are reduced 17 per cent; cotton, 22 per cent; oats, 19 per cent; tobacco, 16 per cent; and rice, 15 per cent.

Drought Hits Corn

During the 17-year period from 1909 to 1925, adverse weather reduction to corn was more than 900,000 bushels annually, the report points out. In more than half the years the loss from drought alone exceeded 500,000 bushels. In 6 of the 17 years reduction by flood and excessive moisture exceeded 200,000 bushels, and in one year, 1915, nearly 600,000 bushels. In 1927 frost and freezing caused a reduction of more than 600,000 bushels; and 1915, nearly 300,000 bushels, and in 1924 more than 350,000 bushels. In 1918 a reduction of 250,000 bushels was occasioned by severe frosts, while in 1924 frost and freezes caused a reduction in three states alone—Illinois, Iowa and Nebraska—of about 140,000 bushels, and in 1917 nearly 300,000 bushels.

In the case of wheat there was an estimated reduction by drought in 1919 of over 250,000 bushels; through excessive moisture and floods in 1915 of more than 100,000 bushels; and in 1917 of more than 100,000 bushels; and by hail in 1922 of nearly 25,000 bushels. There was a reduction in the potato crop by drought, excessive moisture, frost, freezing, and hot winds of 165,000 bushels in 1911; 150,000 bushels in 1916; and about 140,000 bushels in 1925. In 1921 unfavorable conditions, principally frost and freezing, reduced a possible crop of 280,000 bushels of apples to 99,000 bushels, hail in other years, such as 1913 and 1919, heavy damage occurred which reduced the apple crop one-half or more.

Annual losses, such as indicated by these statistics, form the only proper basis for the comparison of the effects of weather upon crops and harvests.

"GLAD TO SEE YER BACK"

Washington is delighted to have the Coolidges back in the White House again. Ask any Washingtonian who knows and he will assure you that "Cal and Grace are good neighbors."

A good field of alfalfa does not just happen. It comes as the result of right preparation before seeding.

THE CONVENTION IS OVER "THE BEST WE EVER HAD" IS THE UNIVERSAL COMMENT

The twenty second annual session of the Kansas Farmers' Union Convention has passed into history. There was a very substantial increase in the number of delegates in attendance, and never before in the history of the Kansas Farmers' Union has a convention been so liberally patronized by the membership in the territory nearest the convention city. The auditorium was filled at several sessions, 1500 being estimated in attendance.

Interest in Election Keen

Rather unusual interest in the election in the state officers. A very spirited but good natured contest was staged in voting for vice-president, and for delegates to the national convention, to be held in Des Moines in November. E. L. Bullard won the vice presidency over W. P. Lambert, by a narrow margin. The results of the election were as follows:

President—C. E. Huff.
Vice-President—E. L. Bullard.
Secretary—C. E. Brasted.
Doorkeeper—M. V. Gates.
Conductor—Frosty Wells.

Delegates to the National Convention—C. E. Brasted, O. M. Lippert, E. L. Bullard, C. E. Huff.

Prominent Leaders Were Inspiration

National President Charles S. Barrett, of Union City, Georgia, was present from the first. He is a rare leader, combining courage and fighting instinct with charming friendliness and a fine sense of humor. Without doubt he is the most influential farm leader in America today. Milo Reno, president of the Iowa Farmers Union, John Simpson, Oklahoma's president, and H. G. Keeney, president of Nebraska, were in the convention, and each spoke with great effectiveness. Readers of the Kansas Union Farmer will have the privilege of hearing them through these columns, in the near future.

Clyde M. Reed, of Parsons, who has conducted so effectively for the farm organizations the fight for fairer transportation rates, delivered an address on Thursday evening which in a masterly way analyzed the farm situation and suggested relief for some phases of it. He paid sincere tribute to President Tamm, with whom he had been very closely associated in previous affairs and in the early days of this contest. The address was well received and favorably commented upon by W. C. Lansdon, whose heart and citizenship will always remain in Kansas, as to a member of the Board of Tax Appeals his home is in Washington, D. C., delighted the convention by attending for a day and a night. He had himself assigned to the October hearings in Kansas City in order that he might attend. His address was characteristic of Lansdon, full of vital facts, effectively presented. "Uncle Don" attended the entire convention, and in spite of his years spoke vigorously from the platform. Scores of delegates and visitors will carry delightful memories of meeting him. He is the last living member of the original group who started the Farmers Union.

More Talent Than Broadway

Not only was the program unusual for its scope of the addresses, but the features which interspersed it of a very high order. From the hundred piece orchestra, which rendered one of the best musical programs to which we had ever listened, to the two piece orchestra which Mr. and Mrs. M. O. Glessner carry with them, every number was of a high order. Probably the two features which will be longest remembered were the Kaysee Kazoo Band and the Glessners. The creamery bunch organized a clever band and furnished them with approved instruments. An egg case made a real violin, a cream sampler became a slide trombone, and others were equally good. The costumes were clever, and the crowd was convulsed with laughter for a half hour. The Glessner orchestra, of one string, anchored at one end to a cigar box and at the other to an empty coffee can, looked like an impossibility and sounded like a Stradivarius. The accompaniment was perfect, and they made a wonderful hit. The Harmony Hounds were in good mood and voice, and were greatly appreciated. Ralph Chapman led the group singing. It was a great convention and set the standard for a great year's work. Fuller mention will be made of the various features, most of the addresses will appear, in full or in part, in these columns. "The best convention we ever had," was the universal comment, as the great crowd left for their homes.

ROGER BABSON ANALYZES THE FARM PROBLEM

Tells Canadians Where Trouble Lies

Roger Babson, the internationally known business expert, writes in The Calgary Daily Herald on that old, old subject: the farm problem. He comments by admitting that there is only one problem and that is insufficient income, and then proceeds to give several reasons why he thinks this problem exists.

His article is too long to quote at length but here are the reasons which he gives—eight of them:

1st.—The farmers in too many sections of the country put emphasis on one leading crop and not enough on feed products. This means that the season is divided too sharply into cash periods and slack periods, making the labor and machinery situation very uneconomical.

2nd.—Too much poor and unproductive land is being cultivated. The yield per acre is one of the most important factors in cost of production and frequently a smaller but selected acreage yields the best profits.

3rd.—Too much man labor as compared with work stock and equipment. All other businesses have replaced man labor to the fullest extent by economical machinery.

4th.—Farming system is too frequently changed. Many farmers change their acreage according to prices and therefore always find themselves a year late in the procession as regards farm tendencies. Other businesses change their output very gradually in order to avoid this. Growing one thing one year and another the next is not real diversification.

5th.—Too little attention is paid to quality of production as compared with quantity. While inferior stuff may not show much difference when supplies are short the really good product is often the only sort that can be sold when the demand is light.

6th.—Credit is given by the banks on one crop as being the only profitable whereas they are slow to lend to producers of livestock, and miscellaneous produce. Also credit is still too costly although the farm loan banks have forced down the rate of interest somewhat.

7th.—There is too much inequality of taxation against the farmer.

The above seven reasons were meant to apply to the United States and must be adjusted to suit Canadian conditions. The eighth reason is one which we can heartily endorse, but it happens also to be the one above all others which Canadian farmers have already realized and gone far to remedy. Here it is:

"Finally let me say," says Mr. Babson, "that the farmer indulges himself in too much individualism and too little community effort. Every other business in this country has either a corporate or a syndicate organization. This tends to the distribution of successful methods for the entire group and puts the control of production in the hands of the producer. Only agriculture insists on practicing the theory of pure democracy in production and ends its ownership of the fruits of its labor at harvest. No other productive business allows the dealer or broker to fix the price of its products; only the farmer takes what is offered for his produce, profitable or not. Organized agriculture would not long submit to this system and yet less than 10 per cent of the farmers of this country are efficiently organized."

FLIGHT TRAGEDIES

Official Washington is opposed to further stunt flights, and any more candidates for the "higher glory" need not look up the executive officers of the United States government if they are looking for endorsements.

Notice To Members!

We have a number of copies of the CONVENTION ISSUE of the KANSAS UNION FARMER. We suggest that if you have a neighbor who is not a member of the Union, you might get him interested if you present to him one of these papers. We will send a few copies free of charge to any member who will write for them.

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C. E. HUFF, Editor and Manager

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

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

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

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



THURSDAY, OCTOBER 20, 1927

SHUT BOTH EYES, OR BLAME THE FARMER, OR—

Travel from city to city by night, advises John Fields, vice-president of the federal land bank at Wichita. You will see prosperity, and believe the super-salesmen in the Pullman smoking room who tell you that if the farmer is not prosperous it is because he is lazy and shiftless, and doesn't work hard enough.

"It is more comfortable, in many ways, to travel from prosperous city to prosperous city in a sleeper at night," says Fields. "And if the traveler is at all disposed to observe and reflect when awake, he escapes seeing many things, which would be discouraging if he traveled during the day."

Continue to Build More Largely

"The little villages generally are growing smaller but the towns and cities are scenes of much activity, tearing down and building greater."

"But on the way between the cities, the outlook is different."

"Evidence that the business of transportation is prosperous will be abundant. Business is certainly good with the transmission lines."

"But when the gaze of the traveler wanders beyond the neat fence along the right-of-way and the trim telegraph lines and across the paved highway, and he seeks to extend the pleasing prospect, a shock awaits him."

"He will see virtually nothing less than 10 years old beyond these borders where farmers and their families live and work."

Sure to See Something's Wrong.

"Conviction is sure to come upon him that the system of economics which appears to be working so pleasantly for most of those engaged in industrial pursuits is working in reverse for farmers and their families."

"Industry has learned that high wages are the basis of high purchasing power of industrial laborers and their families."

"March, 1927, New York factory wages were 134 per cent higher than the average for 1910 to 1914."

"Coincident with all of this, and essential to its development, merchandising sustained by most appealing advertising and stimulated by superior salesmanship developed amazingly. Workers in turn developed higher standards of living and, having obtained increased wages are enabled to mortgage their future earnings for the purchase, on the installment plan, of houses and automobiles and radios and jewelry and clothes."

"Agriculture and those engaged in it have been profoundly influenced by these developments. "Appealing advertising, stimulating the desire to possess, reaches every rural home."

Into Reverse With a Jar.

"But in increasing their production and in disposing of their output, farmers are entirely outside the charmed circle of urban business. The smoothly-working economic machine of modern manufacturing and merchandising goes into reverse with a jolt when agriculture is reached."

"Nothing has been done about it, largely because farmers have always heretofore had something to mortgage."

"If farmers had not been without something to mortgage, they too might have followed the examples of capital and labor and thus avoided being forced into the position of artificial economic disadvantage under which all in any way dependent upon agriculture are laboring."

"Labor is entitled to what it has because it went after it and got it."

"Agriculture will gain title to better things only as it goes after and gets them."

"So long as agriculture continues contributing to the maintenance of industrial prosperity by using a portion of its capital each year to cover excess of expenditure over the proceeds of production, the condition of farmers and their families will grow steadily worse."—Topeka Capital.

SOLVES HIS ROAD PROBLEM

Allen Baker, a farmer near Trimble, lives off the hard-surfaced road through that section of the state. Often the dirt road from his house to the slab was too muddy to be traveled. So Mr. Baker hired a dirt road, paying all of the cost himself. He now can get to the slab in any kind of weather. This might be an example in several communities not directly on a hard-surfaced road.—K. C. Star.

Comment: If that is not the final solution of the road problem it is surely very near it. Let us have a 4 cent gasoline tax, put the road program into the hands of a strong central organization buy few million dollars worth of cement and brick and build a few glorious roads across the state. Then if the farmers want to get to the highways let them build private roads from the farm. Probably the second farm back from the highway will

have to pay the first one something for the use of his road, since each one farther back increases the traffic and wear. A toll gate at each farm should be ideal. Perhaps rural carriers would pay a flat rate and carry a pass-key to all the toll-gates. It looks like a happy arrangement, and absolutely fair to all, including the cement and brick trusts.

FARM RELIEF STILL NEEDED, SAY SOLONS

Despite Expected Improvement, Farmers Require Laws That Give Them Even-Break.

Although the agricultural crisis is passing and better times are on their way, the need for permanent farm relief legislation is as urgent today as it has been in the past, according to Representative Cole of Iowa.

"Agriculture," declared Mr. Cole, "is still subject to violent fluctuations that used to affect other industries, but the other industries have in part been relieved; the banks through the Federal Reserve Board, the railroads through the Transportation Act of 1920 administered by the Interstate Commerce Commission. I would like to see something of the same sort of aid to agriculture as to these other industries."

Discusses Equalization Fee

"As to retaining the equalization fee, that is a matter to be determined at the coming session of congress. That fee has been viewed by the non-agriculturalists entirely differently from the viewpoint of the agriculturists themselves. So far as the farmers in the agricultural organizations are concerned, the equalization fee has been the expression of a desire to pay for whatever losses may be incurred through the operation of the laws."

"The farmers themselves are opposed to all government subsidies. They have never asked for subsidies and they are not asking for them now. They have the best of reasons for that attitude, for they know that, if they are granted subsidies, subsidies would also have to be granted to other

industries. That would open a floodgate of troubles to the country. Therefore the farmers, through their organizations, have said, 'Charge the losses, if any, to us, and compel us to provide a fund out of which these losses can be paid.' This fund was to be created by the so-called equalization fees. The farmers have not regarded that as a tax but as a price paid for services rendered them."

"I have not seen Representative Houghton, Chairman of the House Committee on Agriculture, but I understand that he, as chairman of that committee, will press for farm relief legislation again with such modifications as may be necessary to fix the changing conditions. Personally, I have not given enough attention to express an opinion as to what legislation the committee should report out to the House at the coming session."

Opposes Unfair Laws

Representative Harrison of Virginia said: "I do not know that anything has happened which would change my views regarding farm relief legislation. I always have believed that the farmers are entitled to relief from class legislation. I adhere to my opinion held when I voted for the McNary-Haugen bill that the real way of getting away from class legislation is to go as far as one can in meeting unfairness. I would make the other industries feel the same burdens as they have imposed on the farmers."

"If that policy is carried out, I am convinced that there will be relief in this country from unfair legislation. Unless that is done so as to relieve the farmers from their burdens because of expenses imposed on them by the other industries are being benefited."

"If something better than the McNary-Haugen bill is developed, I will vote for it. As long as we make the farmers pay two or three times the prices for what they buy they ought to have to pay, the farmer should get as good prices for what he sells at the expense of those who impose excessive price burdens on him."

GLIMPSES OF CO-OPERATION

LAND BANK AFFAIRS SHOW FARM DISTRESS

Farmers Gradually Getting Deeper in Debt According to Congressman's Data.

Additional evidence that "agriculture is being left out in the cold" has been presented by Representative Fulmer of South Carolina in a report covering the increase in unpaid loans and delinquent accounts shown by 14 Joint Stock Land banks controlling 50 per cent of land bank loans.

These 14 banks, according to Mr. Fulmer, show an increase of 32 per cent in delinquent accounts during the year ending May 31, 1927. This increase in delinquent accounts amounted to \$589,846. At the same time there was an increase of \$631,724 in sheriff's certificates, and an increase of \$3,695,462 in real estate taken over by the banks—a gain of more than 100 per cent.

Remedy Is Fair Prices

"The remedy," said Mr. Fulmer, "is not more indebtedness but fair prices for their products so that they may pay off their indebtedness and be able to carry on. Farmers are gradually and hopelessly getting deeper in debt. Thousands of them today can't even pay their taxes, let alone interest on land mortgages."

"In 1910 real estate mortgage indebtedness stood at \$3,320,470,000; in 1920 it had climbed to \$7,857,700,000; in 1926 it reached the enormous figure of \$12,500,000,000, which amount included indebtedness on personal property, cattle, mules, horses and so forth."

"In 1923 farmers' taxes amounted to \$624,000,000, or 9 per cent of their gross income. Direct taxes from farm property averaged \$891,000,000 in 1909-1914. In 1924-26, 236 per cent increase; in 1920-21 direct taxes on farm property soared from \$596,000,000 to \$848,000,000, or about 42 per cent, while at the same time the income of farmers dropped from \$16,621,000,000 to \$10,313,000,000, a decrease of 39 per cent."

"Agriculture has been left out in the cold, being the only industry functioning without special legislation and a Federal Board to represent its interests."

SUCCESS OF DANES LAID TO MARKETING

Dean Lange Explains Growth of Agricultural Independence in Denmark.

Direct marketing channels for standardized, high-quality agricultural products have been responsible for bettering Danish export-markets and increasing the prosperity of the Danish farmers, according to Dean Lange of the Shareholders Agricultural school of Fues, Denmark, in a recent address in Washington.

According to C. L. Christensen of the Division of Co-operative Marketing, Prof. Lange sketched the progress and change in Danish agriculture during the last century and a half.

"He began with the reform legislation of 1788 which freed the peasant, and also mentioned the Free Constitution and the establishment of the Folk High Schools in the middle of the Nineteenth Century. Up to that time Denmark had been a country of small landholders, who directed their energies toward the production of grain."

Now Importing Grain

"During the latter half of the century, however, it became evident that Denmark could not compete with the rich soil of the United States which, with cheapened transportation, permitted the importation of grain at prices destructive to local growers. As a result, Denmark, in 1880, changed from a surplus-grain exporting to a grain importing country. The cheap feed was utilized for producing butter, bacon and eggs. It was at this time that the basis for co-operative organizations was laid."

"Professor Lange pointed out," said Mr. Christensen, "that agricultural co-operation in Denmark has resulted in standardized, high-quality agricultural products with more direct marketing channels reducing costs to a minimum and a rational adjustment in farm production to meet better the consumers' demand in the modern markets. Better prices and in increasing export trade are the result of this movement whose foundation is the complete system of rural education which characterizes Danish agriculture."

MELON ASSOCIATION TO JUDGE ITS DISLOYAL MEMBERS

A final distribution, has just been made by the Sovega Melon Growers' Association, Adel, Ga., equal to 8 per cent of the total amount already paid to each member. At time of former settlement the association deducted 10 per cent of net receipts for an operating fund, but by careful economy was able to return to growers the greater part of the fund.

For the first time in its history the association has given each member a complete statement of his shipments, showing the number of melons in each shipment, the initial and number of the car in which they were loaded, and the amount of the check paid therefor.

The board of directors is planning to sit in judgment on disloyal members at an early date, as charges of violating their agreements have been preferred against a number of members. The liquidated damages clause of the agreement was done away with some time ago, and the association placed on an honor basis, therefore, no suits will be brought against offenders but cases will be handled by the board of directors, with expulsion from the association as the extreme penalty for flagrant and willful violation. An earnest effort will be made to render fair and honest judgment and any accused member will have a chance to defend himself. A letter has been sent to all against whom charges were preferred asking them if the charges are untrue to write the office stating the facts in the case. A number of replies have been received indicating that the writers in most cases had a reasonable defense.

A list of expelled members will be kept and if at some future time any of these persons should apply for membership the board of directors will be required to state the terms, if any, under which they can again be admitted to membership.

FARM RELIEF WILL RECOGNIZE CO-OPERATIVES

Co-operative Associations to be Instruments for Any New Laws, Authority Says.

Whatever form of farm relief is devised at the next session of Congress co-operative marketing organizations will be chosen as the instruments for carrying out the plan, it is prophesied this week by Ernst & Ernst, national accountants, in their financial bulletin to clients.

"At the risk of seeming obvious," these authorities declare, "it should be stated that whatever farm aid measure is to be adopted, it will be aimed at giving definite assistance to co-operative marketing associations. The government's definite policy, evident in many ways, is to build up these associations to the point where they can ultimately control both the market and the production schedules of their crops. The degree of control is a matter to which the government is giving little attention; if abuses develop, they will be dealt with in due order."

"One of the principal, though unspectacular, sources of government aid for co-operatives is the co-operative marketing division of the bureau of Agricultural Economics, which is helping the co-ops improve their internal organization, and showing them how to analyze their markets. It is commonly said that the co-operative spirit is passing from the stage of farmer zeal, in which many failed, to the stage of hardheaded business conduct."

MILK GROWS IN FAVOR

Almost 55 gallons of milk was your quota of lacteal fluid during the year 1925, according to Department of Agriculture figures showing the per capita growth of milk consumption during the eight-year period from 1917.

In 1917 the per capita consumption was 42.2 gallons; in 1925, 54.8 gallons.

During the same period ice cream production increased over 50 per cent. Only 3.8 per cent of the milk was used for ice cream; more than half of it going for household use.

The farmer is bringing his latent business talents into action. There are now over 600,000 farmers in the Central West marketing grain co-operatively through 3,300 elevators with a total annual volume of business amounting to \$750,000,000.

REFLECTIONS

FARMER DEWFUNNY SAYS:

AS HOW there's only one thing that keeps the unorganized farmer from always getting good prices, and that's the fellow he sells his stuff to.

AS HOW one good thing about farming nowadays is that the young fellows who try it usually go broke before it gets to be a habit.

AS HOW they're going to erect a monument to Jesse James, and if Jesse James deserves a monument think of all the statutory they ought to put up for the grain gamblers!

AS HOW fall is the time of year when Slim Outters brings back the haybuck and borrows the cider-press.

AS HOW the farm is ruining many a man—but on the other hand, many a man is ruining his farm.

AS HOW hard work is not only a good way to get rich—sometimes it is a good way to stay poor.

IS THERE A SECOND TO THE MOTION

Mr. E. M. Smith of Interset, Iowa, raises a question and makes a suggestion involving Farm Bureau policy. What do you think of Mr. Smith's idea?

"The Bureau Farmer: As a charter member of the Bureau in Madison County, permit me to make a suggestion for discussion through your Reader's Page."

"I would abolish the state aid, charge annual dues of not less than \$10.00 and confine the direct benefits of the Bureau to its members. 'It is an almost universal rule that people fail to appreciate that which costs them little or nothing and so long as we serve members and non-members alike, the organization will not gain the prestige and respect it deserves.'"

"I have always regarded the acceptance of either state or federal aid as an unfortunate policy. To a large extent, it destroys the independence of an organization. It is resented by other farm organizations, and it is resented by the public. I see little hope of merging farm organizations in Iowa so long as this policy is continued."

"It will take courage and it will not be easy to rebuild the organization, but it is a necessary step. It can be done, in my opinion, and it will win in the long run."—From the Bureau Farmer.

AN AMBASSADOR'S "INDISCRETION"

Some months before the outbreak of the first world war, at a time when the clouds were beginning to gather but before the Serbian episode, Sir Edward (now Earl) Grey took an English audience into his confidence and confessed that statesmanship alone was incapable of preventing an international catastrophe; that nothing but the action of the great masses of the working people, their refusal to engage in fratricidal strife,

could save Europe. When the time came, of course, statesmanship and the common people alike failed.

Within the past few weeks the courageous and exceptional Ambassador of the United States to Great Britain, Alan Houghton, in a speech before the Alumni Association of Harvard University, uttered a warning closely paralleling that aboriginal appeal of the British Foreign Minister more than thirteen years ago. The Ambassador's speech was apparently regarded as an "indiscretion," like his speech of last year frankly discussing conditions in Europe; for it was boycotted by almost all the leading United States newspapers and apparently also by the great press associations. Consequently, it did not reach the Canadian newspapers. If Mr. Houghton had merely spoken platitudes, his words would doubtless have been blazoned forth on the front page of newspapers throughout the continent for the Ambassador to Great Britain is the most important of United States foreign representatives. Mr. Houghton expressed the opinion, and supported his opinion by arguments drawn from long experience, that the power to declare war is the one power that the people should deny to governments.

REFLECTION

I think I shall decide to stay Here in a field with a fence around, Sowing some oats and making some hay And learning the ways of a piece of ground.

There will be time to watch the birds Perch on the sky, a wavering shelf, While I am thinking important words To say to men who are like myself.

I shall have this to recall when green Seasons are gray and days are thin: The infinite wonders that I have seen, And the curious person I have been —James Hurst, Iowa farm boy.

He absolutely refused to accept the theory that war is inevitable because of human nature is what it is, and insisted that there is no reason for the belief that if the power of peace or war were in the hands of the population, they would choose to fight.

In the face of the apparent failure of the first parties conference of admirals and statesmen at Geneva, to provide any assurance that the mad race in armaments will be checked, these pronouncements by two of the world's most eminent statesmen, attain a high significance. Neither in land nor in sea armaments, not in the air, nor in the development of the art of mass poisoning, is there any sign of slackening competition. The competition is not between any two groups of powers but between several, and future alignments are uncertain. What is certain, however, is that the economic and political policy which culminated in the last war is being resumed, and that there is apparently no organized force in the world today

powerful enough to check it. Can the power to which Grey appealed more than thirteen years ago, and to which Houghton would appeal today, be effectively mobilized?—The Western Producer, Saskatoon, Sask.

CORN BORERS STILL MULTIPLY

Last year's average of eight corn-borers per 100 stalks in the infested areas has today increased to an average of 13 borers per 100 stalks, according to a recent census taken during the past month in Michigan, Ohio, New York and Pennsylvania.

While this increase might at first sight be taken as an indication of the failure of the \$10,000,000 anti-borer campaign, it is pointed out that the rate of increase in 1927 over last year was only 50 per cent. There has been no campaign in 1927, it is considered likely that instead of 13 borers per 100 stalks, there might today have been 32 borers per 100 stalks.

And if those we now have are worth as much apiece as it cost us to kill the ones that are missing we've got a valuable crop left. "Experts" sure know their stuff.

WHERE LARGE FORTUNES CAME FROM

Waldemar Kaempfert in New York Times

Unequal inheritance is the cause of unequal distribution of wealth. How does it compare with other factors, such as differences in ability, industry and thrift? Jonas Wedgwood tried to find the answer to this question, bound to have influence on the social policy of the future, by tracing fortunes of more than \$1,000,000 inherited in the first nine months of 1924 and 1925.

In sixty-seven out of eighty-seven cases Mr. Wedgwood was able to obtain the facts. Successors dying in 1924 left an aggregate of \$155,000,000, while their predecessors had left \$115,500,000. In forty-two out of the eighty-seven cases predecessors' estates were more than \$500,000, and in fifty cases more than \$250,000. Of eighty persons leaving over \$1,000,000, it was certain that not more than 10 were 14 per cent inherited from parents with less than \$25,000. Only three came from the working class.

Mr. Wedgwood traced his own family history back ten generations and showed that in spite of the fact that its most illustrious member, the Duke of Devonshire, had acquired a large fortune by his own ability, the luck of inheritance and marriage was chiefly responsible for whatever wealth Mr. Wedgwood possessed. Mr. Wedgwood provisionally concludes that large fortunes of one generation are left by those whose parents possessed large fortunes in the previous generation; that rich men who spring from poor parents are a minority in their class and that unequal bank accounts, acquired by saving, are closely related to unequal inheritance.

The mistake so many of us have made, then, is in our unfortunate choice of ancestors.

RIDING A TIGER VERY DANGEROUS

Emil Becker, in the Nebraska Union Farmer, recites a tale and draws a moral:

On September 3, I met with the board of directors of the Grand Island Farmers Union Gas and Oil Company. I told them of the merits of our Farmers Union gasoline, and the advantages of building up our own brand and the danger of building up brands for refiners who refuse to sell through our own agency.

The members of the board seemed to be anxious to use our Farmers Union brand; but they feared that the action would not meet with the approval of the patrons, and for that reason decided to defer the matter until the next annual meeting and let the shareholders decide on whether to make the change. I suggested that they give our gasoline an equal chance by trying it before the annual meeting. Then the patrons could decide between our gasoline and the gasoline they have been using, on their merits.

Helping Trust Inconsistent

I am very much surprised at this particular association, which is a strictly Farmers Union association. They require that their shareholders be members of the Farmers Union and pay the dues of \$2.60 annually, which fund is used to discourage the formation of trusts and to encourage state-wide as well as local co-operation, and honest competition.

In view of the fact that the patrons are not going to have a chance to compare Farmers Union gasoline with what they are using, yet are going to be given an opportunity at their annual meeting to express a preference, I beg the Grand Island patrons to refer back to the preceding issue of the Nebraska Union Farmer and read the article entitled "Why Help to Build Oil Trust?" together with this concluding argument, and then stop and reason on the soundness of the arguments.

Remember Cream Injustice

Two years ago last March I met with you people near Abbott. At that meeting, I disclosed to you the fact that the co-operative creamery at Palmer, after paying the same price for butterfat that you were getting from your old-line creamery in Grand Island, had paid back to its patrons 3 cents a pound, net.

I also disclosed the fact that the old-line creamery in Grand Island met this patronage dividend at Palmer, 14 miles north of Grand Island, by issuing a bonus of 3 cents a pound. I asked you how this appealed to you who lived at the very doorstep of the old-line creamery in Grand Island, to be discriminated against in favor of those who lived near a Farmers Union creamery and had made this co-operative competition.

Brother Fred Hargre immediately proposed that you take this into your local and discuss it for six weeks and after six weeks meet at Sand Krog for the purpose of organizing a Farmers Union cream and produce association. I do not have to tell you

what the result was. This discriminatory virus inoculated the largest co-operative cream producing territory in the state for the Farmers Union.

Strength in Co-Op Spirit

With that virus in your systems, you started your oil company and safeguarded it by providing that the shareholders must be members of the Farmers Union. Unfortunately at that time we did not have a state-wide oil association. I ask you in all fairness, what was it that made you as strong as you are—the brand of gas you got, or the spirit of co-operation, together with the cream of discrimination sting that you got from the old-line creamery?

The record shows that no local co-operative creamery ever endured the concentrated fire of the old-line creameries until we built state-wide supported co-operative creameries. Have we failed to give enough loyal supporters for our state-wide creameries to give us the necessary volume, then the Palmer creamery could not have existed, and you would still be supporting 24 cream stations in Grand Island, instead of turning the profit back to yourselves by the co-operative route.

The same conditions exist now in the oil situation. If the nationally advertised refiners can stick their brand on Farmers Union associations without recognizing our state-wide association, which is the connecting link between the consumers and the independent producers, the independent refiners will eventually be eliminated and all competition removed, because we allowed them to commercialize our co-operative associations.

Keep on Outside of Tiger

We shall then be in the same plight as the lady who smiled when she went for a ride on a tiger. When they came back from the ride, the lady was inside, and the smile was on the face of the tiger.

Consider the fact that it was through a state-wide cream program that it was possible for you to save yourselves from being devoured by the tiger in the creamery industry. And through your loyal cream support we shall finally build our co-operative creamery system to the perfection they have attained in Minnesota and Wisconsin, which will mean 10 cents a pound more for cream producers.

Consider also that the members of your association are paying from a thousand to fifteen hundred dollars annually in dues to support the up-building of our state activities. To continue patronizing old-line institutions is like riding the tiger and paying local organization \$2.60 each per year to assure you against being devoured by the tiger. Can it be done?

BRIDGES

When America's new people usually cross streams over logs that they used to span the waters. They swam their horses. If the stream was too wide they often built rafts which were propelled with long poles. Some of the old ferries are

still in operation. At White's Ferry on the Potomac, the ferry followed a heavy rope tied across the stream and got its power principally from the current of the river. Now the same old ferry that was useful in the battles around Leesburg in the Civil War is propelled by the engine of an old Ford car, carried in a rowboat alongside the ferry. This method has been adopted on many wide streams.

Another early method of bridge building was to place logs endways across the stream and then cover them crossways with other logs. The old corduroy roads were made in the same way.

Perhaps the most unique of all forms of bridge building was the covered bridge. The theory of covering bridges was to give them protection against the weather and also to keep out the rain and snow. One by one these bridges are being replaced by steel and concrete structures. These picturesque old bridges have grown into a class with such other antiquities as covered wagons, hitching posts and scores of other interesting relics of bygone days. The dynamic specialists are having big "parties" in carrying out the orders of state and local officials in removing the abutments and frames of the old covered bridges. One of the famous bridges of the south was the old covered bridge across the Chattahoochee river at Port Gaines, Georgia. Two hundred pounds of dynamite swept its five piers clear of the stream. The interesting thing about blasting is that the skilled engineers in explosives know just how to place it so that the wreckage will land in any exact spot that they pick out for it. This prevents filling up the streams with debris.

There are great things doing in this world—and one wonders how many years it will be before the present day marvels in steel and concrete will become old-fashioned, and blown back of the streams. Perhaps they, too, will follow in the wake of other engineering enterprises that have gone the same way as the dodo birds.

"Universal suffrage has

Women's Auxiliary

I BECAME A COUNTRY WOMAN

Forsaking Park Avenue for My Own Acres

By Corinne Roosevelt Alsop

It is a rare thing to choose, at any time in life, the place in which to live, for parents first have a way of bringing the child unwittingly into the world of a farm, a suburb, Park Avenue or a tenement, etc., and the first environment is made. Then reaching the age of what is called discretion, most men, and some women, must live in the place where they work, and with the other women, the married women, the large majority still—their destiny is linked with that of another individual and their environment and their whole lives may be changed in the twinkling of an eye.

A farm near the small New England village of Avon, Connecticut, was not, to put it mildly, the place where I should have thought I wanted to live when I was twenty-two years old, if I had been given a choice irrespective of the individual I had chosen to marry. I had been one of a large family and had always lived on a country place in summer and in New York in winter with a world of light and sound and laughter and people and intellectual parasite enjoying everything of amusement and interest that was handed to me, and it was, figuratively speaking, handed to me on a silver platter. I knew nothing of the solitude. A farm was a mystery and not a mystery that I wished to unravel. It meant cows with their silent stare that I had always secretly feared, and weeding, which my mother had forced me unwillingly to do as a child in a little garden that I had not wanted, and wide fields and barns with a sentinel weather cock turning to face the wind. It spelled only the things that farmers undergo—drouth and cyclones, and poverty and loneliness, and drudgery for farmers' wives. However, I took none of these things into consideration and I blithely arrived in Avon on the 19th of a dreary November, eighteen years ago, and found myself in an old New England farm house about a mile from the little village and nine miles over an almost impassable road from the city of Hartford, a road closed by snow and ice in winter and by mud in the spring. This was our outlet except the train, and I wish I could give an idea of the train, for it had such an individuality of its own. This train had a patient but tired quality. It progressed wearily, and whistling its own peculiar, rather pathetic whistle, it stopped in an irrelevant fashion whenever it happened to reach one of the small stations up and down the valley. It was, however, our only definite connection with the world and we were grateful for it. I had no motor of my own for three years and to get to Hartford, nine miles away as the crow flies, I used to take this train and meander a short distance and then get out, and after a long wait in a small, frequently unheated station, I would board, if it arrived, what was known as the "dinky" and finally, after about two hours in all, reach my destination, this great distance from Avon to Hartford.

My first experience in the village of Avon came shortly after I had arrived and my husband and I walked over one late November evening to the Town Hall where a Ladies Aid fair and supper was being held, a supper fit for the gods, and all for the munificent sum of 35 cents, eighteen years ago. I remember that evening waiting for supper, standing nervously in the middle of the Town Hall floor, with a pot of geraniums I had feverishly bought, in one arm and some aprons and fancy work in the other, and having those people who have now become real friends, watch me with a good deal of suspicion as having come from New York. My husband, seeing my dilemma, brought some of my future friends to meet me and among them was one of the finest old men that I have known, and as he was introduced to me he said slowly in that inimitable Yankee fashion: "If I guess it's all for you to come to Avon after living in New York, but," he added, looking at me with kind and quizzical eye, "if you will remember that folks are folks no matter where you go, you'll be handy." It was good advice and with that as a guide, and for many other reasons, I have been very happy.

I am convinced that you can have fulfillment in any environment, but my point is that if poor it is better to be poor in the country, and, if rich, there is a greater chance for happiness. To be without any capital, without any automobile, without a telephone, without neighbors, without schools for children, are problems that I have not had to face except in part, but these are getting more infrequent for everyone all over this country.

I remember the first meeting of the Grange, when after a supper at home we went to the meeting and at the witching hour of 9:30 sat down to a second supper which included baked beans and cold meat, salads of many varieties, quantities of delectable cakes, numberless pies and dead and delicious coffee. It was only with the thought of the nightmares that might follow that I resisted two varieties of pie having already been helped generously by one of my neighbors to three different kinds of cakes and having indulged in everything else that had been offered to me. French cooking has a great fame but it is only renowned with those who have never lived to taste a Grange supper or a chicken pie dinner in a New England village.

I have other delightful memories of cold winter afternoons when I would walk to Avon and stop in at the combination post office and store where everything from rubber boots and licorice and pots and pans and peas could be bought, and I would put my feet on the stove and make friends with the old men who were frequent visitors gathered there. They were witty philosophers and I am grateful for having known them.

There was a great deal to learn about a farm and I asked numerous foolish questions of a patient farmer husband. A look of silent pain at my ignorance came over his face when I asked what a certain vegetable was that I saw gathered in a pile and which happened to be turnips—and why I had never seen large squabs, and very embarrassing questions about hens and roosters and eggs, and their unfathomable ways.

Then came babies, four of them in a row, and we had six busy years when there seemed to be innumerable small people that couldn't walk by themselves, or eat by themselves, and couldn't say in the English language what they wanted but showed it clearly in their own way, and I began then forcibly to realize the joys of country life and how enchanting a family could be even with stomach-aches, and whooping cough, and mysterious rashes, and the swallowing of buttons and terrible tempers, and how much happier it was to have them here with a place in the sun to tether them, than somewhere in an apartment. For I hear that Nature and the need of the State are forgotten in an apartment and that nobody ever wants children.

There are endless difficulties on a farm. It isn't all a rosy dream. Cows die or have tuberculosis and have to be shot, and rain comes when it shouldn't and never comes when it should, and winds blow down vital things, and fire burns the only thing that you haven't got insured, and it is inevitable and yearly that if only something hadn't happened you would have had a good crop. There is a helpless, dependent feeling about farming that is hard to express—a feeling of the unrelenting and uncompromising elements. But with all this, life holds a great adventure, it eliminates all elements of the parasite and is creative. There is a close touch with those that live near, and life seems warm and human and vital.

I saw the other day a motto printed on a bulletin board of one of our Hartford churches which read: "While earning a living remember to live a life." On a farm a fortune is rarely made, and when there is no capital to put into a farm (as it would be in any other business), a living is barely made, and then follows frequently the tragedy of drudgery. But if a living is made and there can be some margin for rest and recreation, a life can be lived that holds the secret of happiness. I know, for I have tried it.

(Comment: A charming story, well told. We need to remind ourselves constantly of the abiding values in



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KANSAS UNION FARMER WEEKLY EXCHANGE

If members of the Union have anything to Sell or Exchange, they should advertise it in this department. Rate: 3 cents a word per issue. Count words in heading, as "For Sale," or "Wanted to Buy," and each initial or figure in the address. Compound words count as two words. CASH MUST ACCOMPANY ORDER—TRY THIS DEPARTMENT—IT WILL PAY YOU.

CLASSIFIED ADVERTISING

REGISTERED CATTLE

FOR SALE—My herd Registered and grade Holsteins. Cheap for the bunch. MIMI divide. Federal Accredited. R. 22, Hopkins, Derby, Mo. B 125.

DOGS

FOR SALE—My Bluetick Coon and Opossum hound. Can't be beat. Ship on trial. Satisfaction guaranteed. Coy Hicks, Sedalia, Mo. B 125.

LIVESTOCK

FOR SALE—One coon and possum hound, female. Extra good, \$42. White Runner. Jackson Silver Laced Wyandotte cockerels \$2.50. Frank West, Prescott, Kansas.

SEEDS FOR SALE

ALFALFA \$6.00, Sudan \$2.00, Clover \$3.50, Millet \$1.50, wholesale or retail. Meier Grain Co., Salina, Kansas.

FOR THE TABLE

SPANISH Peanuts, shelled raw, 1927 crop, 100 pounds \$11.00, Freight prepaid. Jackson Silver Co., Woodward, Okla.

FOR SALE—Choice extracted White Sweet Clover Honey. From the Pleasant Height Apiary 4-5 lb. Pails \$2.80, 60 lb. can \$6.80. Two for \$12.50. F. O. B. Bern, Kansas, Albert Strahm.

TOBACCO

GUARANTEED HEMPSPUN TOBACCO. 100 lbs. \$1.00, 10, \$1.75; smoking, 10, \$1.80; PIPE FIBRE. Pay when received. UNITED FARMERS, Hardwell, Kentucky.

PUBLIC SALE

Will sell October 25, 1927, 11½ miles north and 2 miles east of Hays, Kansas, all of my Registered Herefords, 43 cars, 13 yearling heifers, 13 yearling bulls, 24 calves. F. A. Meier.

A network of telephone lines that will open up the isolated mountain district of North Carolina is now being constructed.

More than 300,000 outward and inward Long Distance telephone calls are handled in the city of Nashville each month.

During the past ten years there has been a gain of 45 per cent in the number of telephones in the state of West Virginia. During the same period the increase in population in the state has been only about 17 per cent.

Helps for the Handy Man

Useful things that can be made at home

An Attractive, Easy-to-Make End Table

An Inexpensive and Convenient Addition to the Home

attractive grain is selected for use here.

Woods such as clear white pine, poplar, or bass may be used. Or, if desired, the table may be made of such wood as walnut, mahogany or oak.

Any one of several finishes may be used. A penetrating oil or stain will make an attractive finish. Put on enough coats to get the shade desired to match the other furniture in the room. This table will be very attractive with the popular lacquer finish. Stencil designs may be used.

If you wish large detailed working drawings of this end table, together with

complete instructions for making it, send the coupon below to our Handy Man Service.

Coupon for ordering large drawings and instructions

Handy Man Service, Inc., 41

Please send large working drawings, list of material needed, and complete instructions for building the Handy Man projects I have checked below.

Enclose 50 cents, or a total of.....

☐ End Table (described above)

☐ Work Bench

☐ Smoking Cabinet

☐ Sewing Cabinet (described in previous issues)

Name.....

Street.....

City and State.....

Please PRINT name and address plainly.

The drawing specifies ¾-inch material for the end pieces or legs and the book trough. Either solid or plywood may be used for these parts. If a table with heavy, more substantial lines will be more in keeping with the room in which it is to be used, ¾-inch material may be substituted for these parts and will give the effect desired.

Of course, the important piece in any table is the top. This design provides a roomy top. Beautiful effects may be produced if a sound piece of wood with an

graceful, decorative addition to the furnishings of any room. Even more important to the Handy Man, it is easy to make. In fact, only nine pieces of wood are required. They are easily cut and there are no complicated measurements or difficult joints.

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FARMERS' UNION DIRECTORY

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406-8-10 Live Stock Bldg., Wichita, Kan.

Farmers' Union Mutual Insurance Co.

Salina, Kansas

Farmers' Union Manpower Association

A. M. Kinney, President, Huron, Minn.
Jack Stevens, Secretary, Kansas City, Mo.

Farmers' Union State Bank

Huron, Min

INDUSTRIES PAY HIGHER INTEREST RATES

When a corporation engaged in manufacturing wishes to borrow money for a period of several years it arranges to issue and sell its bonds. Preliminary to the issue of bonds, independent auditors prepare statements which reveal the condition of the corporation's business, its assets and liabilities, and its record of net profits for a period of years. Trained investigators dig into the company's affairs and the character and ability of those who are managing the business. All of this information is assembled and studied by investment bankers who, if everything is satisfactory, undertake the sale of the issue of bonds of the corporation, secured by first mortgage on its property.

And such a corporation considers itself fortunate if it does not have to pay more than 6 per cent interest on its bonds.

The Federal Land Bank of Wichita makes loans, secured by first mortgages on good farms, at 5 per cent interest. It makes such loans in any amount up to \$25,000, interest and principal payable at the rate of 3 per cent every six months, which fully discharges the debt at the end of 36 years.

Since farmers may borrow on their land at a rate of interest fully one percent less than industries must pay on what they borrow, farmers should expect the Bank, before approving the loan, to endeavor to make such the security is adequate and the applicant is solvent.

All questions on the application blank should be answered fully and frankly. The statement of the applicant's financial condition should reveal all of the facts. The record of production of the land offered as security should be complete and correct.

Supplying this information in advance will shorten the period of time required for completing the loan. The loan will not be approved until the proposition has been investigated in the same manner that investment bankers follow when considering the purchase of bonds of an industrial corporation.

It will be helpful if applicants for loans will not proceed on the assumption that they are "entitled" to loans. All land-owning farmers applying for loans from The Federal Land Bank of Wichita should be given the closest scrutiny and careful consideration, and that is all any of them are entitled to.

If the security offered for the loan is adequate and the applicant is solvent, the Bank will of course approve the loan and close it as speedily as possible. But if inadequate security is offered by an involuntary applicant, no amount of protesting that he is "entitled" to a loan will cause Bank to make the loan.

The Federal Land Bank of Wichita endeavors to make only good loans, on which amortization installments will be paid promptly, secured by farm lands on which taxes will not be permitted to become delinquent.

Lending money to farmers as it does at a rate of interest 1 per cent less than corporations pay on their borrowings, the Bank must exercise at least as much care in selecting its investments as investment bankers exercise when buying bonds of industrial corporations.

FACING FACTS MAY PREVENT DISASTER

Studies of causes of business failures show that many of them result from complete lack of information as to fundamental facts concerning the direction in which the business is going. The owners are harassed but hopeful, industrious but ignorant as to the true condition of the business.

Farming is a business, subject to all the vicissitudes of commercial enterprises and to difficulties of production unknown to manufacturing. Added to this is the handicap of that "something, somehow, legislation and organization will make all things well."

Legislation and organization have done a lot of things to farming, and may, sometime, do some effective things for it.

But in the meantime, farmers should seek to uncover and assemble and assimilate the facts about their individual businesses. And they may do this without diminishing their enthusiasm for legislation and organization. Facing the facts will quite likely have the opposite effect.

It is helpful for each individual, periodically and quite frequently, to list his assets and his liabilities and to determine his true net worth. Comparisons with previous statements of the same kind reveal the direction in which he is going, and he may know, other way by which he may know, if the figure shows that he is slipping financially, waiting for Congress to pass another law is not the remedy which must be applied.

Exact records are as useful in farming as in any other business. After keeping careful records, it is the general custom among corporations to employ outside auditors to determine the true condition of the business at least once a year.

Farmers of course do not need to do this. But all them should make themselves at least once a year.

The start may be made at any time and comparisons may be made thereafter at any time.

All that is needed is a correct list of what is owned and their true value, and another list of the exact amounts of what is owed. The difference between the totals of the two lists is the important things in individual and business life.

Obtaining and facing these facts is vital to the life and success of any business. And farming is a business as well as a mode of life.

THE DEADLY GLARE

While the great United States Bureau of Standards is using every effort to correct the flow of time, the inventor of the automobile keeps right on bringing out improvements. Many drivers have been using the pyralin eye shades which have been the vogue among young

people for the past two years. With the new-fangled head piece as a starting point the inventors have branched out. A warning against the deadly glare is issued by the national headquarters of the American Automobile Association is significant. The statement stresses the importance of the same attention to a car's headlights as is given to the gasoline tank and the oil in the crank case.

One recent device invented is attached to the windshield by a vacuum process. Another manufacturer of very clever "look under the glare-stop."

"Ever since the stone age, men have found that they could look against the bright lights by throwing a shadow across the eyes. It is a principle that is as old as the hills," says the pyralin device you do not look through it, because looking through anything that cuts down light would necessarily at the same time cut down vision. By looking "under" the road vision, is clear and the dazzling headlights or glare of the sun, is absorbed in the pyralin shield.

GRASSHOPPER PEST

A grasshopper is only a grasshopper, but when he sees something to eat, he can do a lot of hopping.

That is what E. G. Kelly, extension entomologist of the Kansas State Agricultural college, has to say about grasshopper infestation throughout Kansas as a result of an inspection trip through grass lands and newly sown wheat fields recently.

In the grass lands and some corn fields where weeds are allowed to grow, great hordes of grasshoppers are to be seen. They are now in the "line of march" from the weedy areas to the edges of new wheat fields. Here they are doing their best to act as "profit knockers" for the 1928 wheat crop.

"It will be a good plan for every farmer who has wheat adjoining grass land or other land where the hoppers have been feeding to take a good long look along the edge of the field to see if hoppers have started to come into the wheat," says the grasshopper specialist in the way of cautioning farmers to be on the look-out for the pest. "The poison bran mash is the best medicine for grasshopper infestation. This should be applied early in the morning and will stop their progress."

To help the wheat growers put up a barrier against the onslaught of grasshoppers, use 2 pounds of ground arsenic or one pound of Paris green; mix these two materials in a wash tub, while dry. After this has been done, make a lemonade out of three and one-half gallons of water, three lemons or oranges, and one-half gallon of syrup. Then, mix the last three mentioned materials well and pour into the wash tub. Mix the bran and lemonade well and scatter it broadcast along the edges of the fields just in front of the grasshopper infestation.

Kelly offers the bran mash medicine formula for the grasshoppers to assist wheat growers in the infested territory of Kansas to combat the invading army of grasshoppers.

FORECLOSED FARMS ARE BEING SOLD

In the ten years that it has been making farm loans The Federal Land Bank of Wichita has acquired through foreclosure 1.2 per cent of the farms on which it had made loans. That, of course, is too many. But it's not so bad when compared with the fact that 2 per cent of all farms in the Ninth Federal Land Bank District changed hands as the result of forced sales during the 12 months ended March 15, 1926.

From the time of organization until June 30, 1927, the Bank sold 262 farms acquired through foreclosure. Gains made on 134 farms. Losses were incurred on 62 farms. There was neither gain nor loss on six farms.

The net gain on 80 farms in Kansas was \$42,639.07, and on 45 farms in New Mexico, \$6,979.77.

The net loss on 90 farms in Colorado was \$685.36 and on 47 farms in Oklahoma, \$67.81.

The net gain on the 262 farms sold was \$48,865.67.

At the end of June, 1927, out of 34,989 farms on which it had made loans in 10 years, The Federal Land Bank of Wichita had 222 farms.

Of these, 94 are in Colorado, 50 are in New Mexico, 50 are in Oklahoma, and 28 are in Kansas. None of these farms is carried as an asset in the bank's statement.

Several of these have since been sold and the others are for sale to the first farmers who make acceptable offers for them.

MIGRATORY BIRDS INCREASE

A statement by Deputy Chief United States Game Warden Talbot Denmead says that many migratory birds are increasing as the result of protective legislation by the Federal Government and by the states. A few years ago the great feeding grounds occupied by ducks, geese, and other migratory birds, were greatly depleted. Then came "Federal interference."

This "interference" was backed up by all of the good sportsmen of the country as well as by manufacturers of guns and ammunition. It was not long before results began to manifest themselves with the improvement referred to in Warden Denmead's statement. That official urges better enforcement of the existing laws; curbing of the "bootlegging" of ducks killed unlawfully; further provisions for wildlife refuges; discouragement of drainage projects where the gain to agriculture will not offset to public welfare the loss of the birds and other wild life; better protection of the natural food supply for birds; studies of bird losses from sickness caused by too great concentration, by alkaline poisoning, and all pollution and scientific investigation of bird life as a basis for improved legislation. The game birds listed as on the increase in recent years, are wild geese, canvasbacks, mallard, redhead, woad, and black ducks, whistling swans, pintails, and coots.

FARMERS NOW OWN THE BIGGEST FARM LOAN BUSINESS

The Federal Farm Loan Act put the farmers of the United States into the farm loan business, on their own account and for their own profit.

Starting in 1917, during the little more than 10 years ended June 30, 1927, 440,293 farmers, through the National Farm Loan Associations which they formed and own, have borrowed \$1,386,822,314 from the 12 Federal Land Banks which were organized under this Act.

These National Farm Loan Associations had \$59,060,420 invested in stock of the 12 Federal Land Banks on June 30, 1927. The total net earnings of the Banks to that date were \$48,684,283.70, of which \$10,614,598.87 as dividends were paid to the stockholders. Reserves and undivided profits, which belong to the stockholders, amounted to \$13,342,757.14. Real estate which was \$14,004,738.44, though not carried as an asset in the statements of the Banks, also belongs to the stockholders.

The net effect of the operations of National Farm Loan Associations and of The Federal Land Banks has been materially to reduce the rate of interest on farm loans, at the same time making profits for the farmers distributed as dividends to the stockholders of borrowers which are stockholders of the Banks.

Land-owning farmers in Colorado, Kansas, New Mexico, and Oklahoma own all of the capital stock in 457 corporations engaged in the business of making farm loans. The Ninth Federal Land Bank District. These corporations are National Farm Loan Associations, which own all of the capital stock of The Federal Land Bank of Wichita. They have in force loans, which they negotiated for their 23,749 members, for a total amount, including loans of Joint Stock Land Banks purchased, of \$95,346,950.

The average capital investment in each of these corporations is \$9,906, which is within less than \$100 of the customary minimum requirement for a state bank. Thirty-two of these corporations have a capital stock of more than \$25,000 each, which is the minimum required capital for a national bank. The largest of these corporations has \$79,645 capital stock. The average investment of each member corporation of three or more is \$10,000. All of the capital stock of each of these corporations is invested in the capital stock of The Federal Land Bank of Wichita.

The total of the investments made by land-owning farmers in capital stock of National Farm Loan Associations, and through them, in the capital stock of The Federal Land Bank of Wichita was \$4,527,030 on June 30, 1927.

Having made such a large investment, it is natural and proper that those who have made it should have a lively interest in the business. And since it is farmers who have made this investment, it is inevitable that some who have been making large personal profits out of the farm loan business as formerly conducted should have been ousted. And this is the outcome, and be quite fearful that these farmers may lose what they have invested.

If these 29,749 farmers were to lose all they invested in capital stock of National Farm Loan Associations, they would still have lost more than the amount of their investment through reduction in the amounts which they would otherwise have paid for interest and commissions on their farm loans. And if all were required to pay full double the interest on their loans, the loss of the interest-savings on the farm loans they now have at low rates of interest would soon wipe out that loss.

But no farmer in the Ninth Federal Land Bank District has lost a cent of his investment in stock of National Farm Loan Associations. And no stockholder in any such Association has ever been subjected to any assessment on his stock.

Instead of having losses, The Federal Land Bank of Wichita, prior to June 30, 1927, declared over \$1,000,000 in dividends to its stockholders. And no stockholder in any such Association has ever been subjected to any assessment on his stock.

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Farmers' capital invested through National Farm Loan Association in stock of The Federal Land Bank of Wichita has paid more than double the rate of return earned on capital invested in agriculture. The Bank has been paying dividends at the rate of 8 per cent a year since 1921 and paid a 3 per cent cumulative dividend in 1922. According to the most recent report of the United States Department of Agriculture, the average rate earned on all capital invested in agriculture during the same period was 3.6 per cent. Farmers of the United States paid an average rate of interest of 6.6 per cent. The average rate of interest paid to The Federal Land Bank of Wichita is less than 5.6 percent. The average rate of interest paid to The Federal Land Bank of Wichita is less than 5.6 percent.

Farmers have been doing very well in the farm loan business. The Federal Farm Loan Act provided the machinery by which farmers of the United States are using it for their own benefit and profit. In the Ninth Federal Land Bank, farmers have managed their own farm loan business so that the rate of return on capital invested has been more than double the rate of return obtained from farming.

How many colds are you going to "catch" this winter? And after you have caught one, how generous are you going to be in passing it on to others? These are current questions at this season of the year.

The answers may be found to a large extent, declares Dr. W. W. Pot, internationally known health educator, in the careful observance and neglect of proper sanitary and clean-

STOCK MARKET

FARMERS UNION LIVE STOCK COMMISSION

Kansas City, Mo., Oct. 13, 1927.

NEW CATTLE TOPS
A short load, 16 steers, sold at \$16.25 yesterday, the new top for all time, excepting during the war.

STEERS—Receipts heaviest of the year, quality generally plain. Good killers scarce and market strong. Heavy steers sold up to 16.00, a new top while yearlings reached 13.25. Bulk of killers brought 9.50@14.00. Plain steers to packers show decline of 25 to 35 cents for the week. WE SOLD two loads short two yesterday, weighing 870 lbs. at 15.10. Good quality heavy grassers 15 to 25 where for the week, selling at 11.00@12.50 for the well wintered kinds, while straight grassers brought up to 10 cents for the best and down as low as 7.50 for the commoner grades. WE SOLD 408 steers this week for Monday, Tuesday, Wednesday, Thursday, and Friday nights of each month. Mrs. Chas. L. Stewart, Sec'y.

STOCKERS AND FEEDERS—Market steady on desirable kinds, 15 to 25 lower on others. Good whiteface stockers 9.50@10.50, demand best on lightweights. Fair to good on red stockers 50@75 under white faces. Choice heavy feeders 11.25@11.75, fair to good 9.00@10.00, plain 8.25@8.75.

COWS, HEIFERS, MIXED YEARLINGS & BULLS—Good to choice butchers cows and heifers, canners and cutters steady for the week. Fair to good cows 15@25 lower; grass heifers, unless carrying lots of flesh, big 50 under last week. Fed cows and heifers steady. Choice heavy hotel cows 8.25@8.75, good 7.00@7.50; good lightweights cows 6.00@6.50. Cows grass heifers 8.75@9.25, good 8.00@8.50. Fair fleshed heifers that have been going to packers around 8 cents now selling to stocker men at 6.75@7.25. Bulk fed mixed yearlings 11.00@12.50, choice up to 14.00. Whiteface stock heifers 6.50@7.50; reds 6.25@6.75; bulls 25 higher, good heavy bullocks up to 7.00, lighter weights 5.75@6.25.

CALVES—Veals closing 50 higher for the week, top 14.00. Medium weight and heavy killers steady; good to choice 14.00@15.00. Choice stock heifers steady, planer grades 25 to 50 lower; good to choice steers 9.50@10.50, planer kinds 8 to 9 cents; reds 1.00@1.50 under whitefaces.

HOGS—Higher markets, 4.50 on sale today, market active. Choice stock hogs 14.00@17.00, 10.00@10.75, 18.00 up 10.65@11.60. Stock pigs 9.75@10.50. Packing sows 9.50@10.00. Stags 8.75@9.75.

SHEEP & LAMBS—Killers steady today, top western lambs 13.50, good 13.35 to 13.40. Native lambs, good to choice steady, planer grades 12.25 to 12.50. Range ewes 5.75@5.75.

FARMERS UNION LIVE STOCK COMMISSION
line standards. Dr. Peter, who is well known for his graphic presentation of health problems, issues a warning against the "walking transmitters" who broadcast this common infection in a recent bulletin published by the Cleanliness Institute.

"What is a cold?" he asks. "The very word is a misnomer. We use it because it was handed down to us, and not because it is caused by cold temperature, just as coughing and sneezing may have led the Chinese to say they have 'caught a wind'."

Colds are communicable from person to person, just as are typhoid fever, diphtheria, and a host of other diseases. Most persons indulge in from one to three colds a year. The number of victims totals ten to fifteen per cent of the general population at one time."

One of the first rules of cold prevention, Dr. Peter points out, is to avoid infection, through the most scrupulous cleanliness. If you must shake hands with those suffering from colds, be sure to wash your hands afterwards. Keep away from common drinking cups, dirty dishes, roller towels, pipes, pencils, and other objects contaminated with fresh secretions. Maintain as high an immunity as possible against infection by agents of resistance against infection by agents of cleanliness, exercise, rest and diet.

But if you do get a cold, despite all precautions, don't become a walking transmitter of disease germs by mingling in crowds or overeating, public places, but get away from the infection, Dr. Peter warns. Be your own policeman.

SETTLING STRIKES
"Potpourri" is the title of a voluminous report made by the Russell Sage Foundation. The conclusion is that the prohibition of strikes or lock-outs by legislation is a futile means of attempting to avert industrial disturbances, but getting into labor dispute together for discussion and conciliation is shown to have been an effective means of governmental intervention in many serious industrial controversies.

The report indicates that any policy of coercion by a government body is likely to intensify opposition and prevent the settlement of strikes. On the other hand the government has made a success of standing ready to act as arbitrator when requested to do so. Let's see, now, didn't someone say that you couldn't make him drink?

MINERAL PRODUCTION SHOWS INCREASE
In 1926, the industries producing minerals in the United States and preparing or reducing them for use were, as a whole, maintained at a higher level of production than during 1925, a year of marked prosperity and high records in output, declares Frank J. Katz, chief engineer of the United States Bureau of Mines, Department of Commerce, in a review just made public.

Man has never seen more than 59 per cent of the moon's surface. The reason is that it revolves so that the same side is always toward the earth.

Department of Practical Co-Operation

We are changing the policy of this department, beginning the first of the year. The Meeting Notices that have appeared here to fore were 100% locals for 1926. At this time we are showing only those that are 100% for 1927. All 100% locals for 1927 that wish their meeting notice to be published will receive this service free of charge. Locals that are not paid up in full but want their meeting notice published can have space in this department for One Cent per word per week.

ALLEN COUNTY
GOLDEN VALLEY LOCAL NO. 2157
Meets the first and third Wednesday of each month. H. V. Adams, Sec.

LIBERTY LOCAL NO. 2144
Meets the second and fourth Friday of the month. Ray Wilson, Sec.

SILVER LEAF LOCAL NO. 2156
Meets the 2nd and 4th Wednesday of each month. Mrs. M. A. Pender, Sec.

DIAMOND LOCAL NO. 2081
Meets the second and fourth Friday of each month. Mrs. R. C. Parish, Sec.

ALLEN CENTER LOCAL NO. 2155
Meets the first and third Tuesday of each month. Mrs. Jno. Fago, Sec'y.

FAIRVIEW LOCAL NO. 2154
Meets the first and third Wednesday of each month. Mrs. Chas. L. Stewart, Sec'y.

CHARGE COUNTY
COTTONWOOD VALLEY LOCAL NO. 1832
Meets the 2nd and 4th Wednesday of each month. L. K. Graham, Sec.

CHESTER COUNTY
NEBRASKA LOCAL NO. 2108
Meets the first Tuesday of each month. C. A. Atkinson, Secretary.

CLAY COUNTY
FOUR MILE LOCAL NO. 1133
Meets the first and third Tuesday of each month. G. W. Tomlinson, Sec'y.

COFFEY COUNTY
SUNNYSIDE LOCAL NO. 2144
Meets the first and third Tuesday of each month. Mrs. H. B. Lusk, Sec.

DOUGLAS COUNTY
CARLEY LOCAL NO. 2136
Meets the 1st and 3rd Thursday of each month. R. E. Titcher, Sec.

THE EARNING POWER OF SAID LAND
The Federal Farm Loan Act limits the considerations which Federal land appraisers may take into account when making appraisals of land offered as security for loans from The Federal Land Bank of Wichita, as follows, "In making said appraisal the value of the land for agricultural purposes shall be the basis of appraisal and the earning power of said land shall be a principal factor."

The earning power of land is the net amount which the owner would receive from rents on the customary basis after paying taxes and making sufficient deductions for insurance and depreciation of improvements.

The record of production of a farm for the past 10 years is a fair indication of what may be expected during the next 10 years.

The Federal Land Bank of Wichita makes farm loans for the purpose of stimulating speculation in land should apply elsewhere.

The bank fixes the low rate of 5 per cent interest on new farm loans, with which other lending agencies strive to secure a return on which they do not offer. Since the Bank lends at the lowest rate, it must have the best security. Often other agencies will lend more than The Federal Land Bank of Wichita will lend, but they will charge higher rates of interest because of the greater risk.

Based on the earning power of the land, a farm is worth the amount upon which the net rents, less taxes, insurance, and depreciation of improvements, would be a fair rate of interest.

If the average gross receipts on a rental basis from a farm for 10 years have been \$500, and taxes are \$100 a year and the farm has improvements on it worth \$2,000, the net return from rent will be \$300, after allowing 5 per cent for insurance and depreciation of improvements. That leaves the security for a loan from The Federal Land Bank of Wichita, will be worth \$3,750 if the current rate of interest in the locality where the farm is situated is 8 per cent. If interest rates in the locality are 6 per cent, the farm will be worth \$5,000.

The basis determined on this basis are sound. Loans made on such a basis will be safe loans secured by lands with sufficient earning power to take care of fixed charges against the land and to pay interest on the farm's full value.

Such loans will not make trouble for National Farm Loan Associations because of delinquencies which delay the payment of dividends.

WHEN FARMERS SELL OIL ROYALTIES
Farmers who dispose of their title to oil, gas, and other minerals under their lands greatly diminish, if they do not destroy, the value of their farms as security for farm loans.

The commissioners of the land office of Oklahoma, who invest the state's permanent school funds in farm loans, will not make loans "on lands where more than half of the oil, gas, and mineral rights has been conveyed."

Those who have obtained loans through their Associations from The Federal Land Bank of Wichita gave as their security for their loans mortgages on the surface of the land and on oil, gas, and other minerals under the surface.

These borrowers gave complete security for their loans and, since they own all of the stock of the National Farm Loan Associations which own all of the capital stock of the Bank, justice requires that others who borrow security as these borrowers gave.

The Federal Land Bank of Wichita does not make loans on lands to which the owner does not have title to oil, gas, and other minerals as well as to the surface. In many cases, owners never acquired title to oil, gas, and other minerals. In an increasing number of cases, owners have disposed of their oil royalties. The result in each case is the same. Rights to the surface only are not adequate security for farm loans.

The usual lease under which the owner is to receive an eighth or some other adequate share of production does not impair the value of the land

FRANKLIN LOCAL NO. 1522
Meets the first Friday of each month. Mrs. Frank Topping, Sec.

ELLISWORTH COUNTY
ADVANCE LOCAL NO. 1839
Meets on the first Monday of each month. E. P. Svoboda, Sec'y.

LIBERTY LOCAL NO. 925
Meets every first and third Monday of each month. Ed Mos, Sec'y.

TRIVOLI LOCAL NO. 1001
Meets the first Monday evening in each month. W. H. Fleming, Sec'y.

ELLIS COUNTY
HAYS LOCAL NO. 864
Meets the first Friday in each month, alternating Pleasant Hill 7:30 in the evening with Hays Court House at 2:00 in the afternoon. Frank B. Pfeiffer, Sec'y.

EXCELSIOR LOCAL NO. 606
Meets the first and third Monday of each month. J. W. Johnson, Sec'y.

PLEASANT VALLEY LOCAL NO. 1804
Meets the first and third Monday of each month. F. H. Peterson, Sec'y.

GREENWOOD COUNTY
NEAL LOCAL NO. 1111
Meets the second and fourth Friday of each month. J. C. Graves, Sec.

JOHNSON COUNTY
SHARON LOCAL NO. 1744
Meets the last Friday evening in each month. Mrs. Gustaf H. DeVault, Sec'y.

LINN COUNTY
BUCKEYE LOCAL NO. 2078
Meets the first and third Tuesday of each month. Roy Edmonds, Sec.

JEWELL COUNTY
PLEASANT VALLEY LOCAL NO. 1804
Meets the first and third Wednesday of each month. Wm. J. L. Sec.

SHARON LOCAL NO. 1744
Meets the last Friday evening in each month. Mrs. Gustaf H. DeVault, Sec'y.

EFFECT OF SUCCULENT FEEDS ON FLAVOR AND ODOR OF MILK
To determine whether dried beef pulp, green oats and peas, pumpkins, carrots, sugar beets, rape, soybeans, and kale when fed to dairy cows in part or in whole, would affect the flavor of the milk, the United States Department of Agriculture has conducted feeding tests at its experiment farm at Beltsville, Md.

The cows selected for the investigations were giving milk relatively free from abnormal flavors and odors when fed a basic hay and grain ration, and varied in stage of lactation from those fresh to those nearing end of lactation period.

Besides the succulent feed the animals received, in proportion to milk produced, varying quantities of the following grain mixture: 100 pounds of milk, 100 pounds of alfalfa hay and 50 pounds of soybean meal and linseed oil meal. In addition they were given all the alfalfa hay they would readily consume. The cows were divided into groups of four each, and interchanged at intervals of four days.

Dried beef pulp soaked and fed wet one hour before milking in quantities up to 30 pounds produced but a slightly abnormal flavor and odor in the milk. The same ration immediately after milking had no effect on the flavor or odor. Similar results followed the feeding of like quantity of green oats and peas one hour before and after milking. Both kale and rape fed in similar quantities one hour prior to milking produced a decidedly abnormal flavor and odor in the milk, but had a negligible effect when fed afterward. Soybeans fed one hour before milking tended to improve the flavor and odor of the milk.

Further details of the experiments are given in Technical Bulletin No. 217, "Effect of Some Succulent Feeds on the Flavor and Odor of Milk," a copy of which may be obtained free upon request to the Department of Agriculture, Washington, D. C.

INVESTMENT OF ASSOCIATION RESERVES
The Federal Farm Loan Act provides:

"That every National Farm Loan Association shall, out of its net earnings, semi-annually carry to reserve account a sum not less than 10 per centum of such net earnings until said reserve account shall show a credit balance equal to 20 percentum of the outstanding capital stock of said Association."

"Whenever said credit balance of 20 percentum shall be fully restored before any dividends are paid. After said reserve has reached said sum of 20 percentum, 2 percentum of the net earnings shall be annually added thereto."

This reserve constitutes insurance of all stockholders against assessments on