

**In This Wonderfully Prosperous Farming State, The Cooperative Spirit is Much in Evidence—National Lecturer Completes Month's Work Averaging Almost Three Meetings Per Day**

The schedule next took me to Lexington, the seat of two great schools—the Virginia Military Institute and Washington and Lee University. Stonewall Jackson was buried under a splendid monument in the Lexington cemetery where in the Lexington Institute was a professor, in the Institute when the Civil War began and died. Robert E. Lee spent the closing years of his life as president of the Washington and Lee University. The farmers of the county, Rockbridge, are well organized and attended a morning meeting to the number of several hundred. The afternoon meeting that day was at Buchanan right up on the western slopes of the Blue Ridge.

There are five well defined sections of Virginia each with its own people, soil, climate and products. The Northern Shore across the Chesapeake Bay, which time did not permit me to visit, is devoted to truck farming and cow production. Two Virginia counties over there have shipped more than 500,000 cars of Irish potatoes in a single season. Tidewater, Virginia includes all the old counties that were first settled. This is the peanut and tobacco belt. Piedmont, Virginia, lies between the Tidewater and the

## Co-operatives To Use Influence on Congress For New Law

A black and white photograph showing a close-up of a dark, textured mechanical component. On the right side of the component, there is a prominent circular feature with a lighter, possibly metallic or plastic, inner ring or seal. The overall texture is grainy and industrial.

**The Annual Convention of the Cooperative Congress in Chicago in October Marked by Harmony—W. C. Lansdon, Vice President Kansas Farmers Union Elected a Director**

Experienced managers and and exchanged information on store management and other technical problems—how to meet competition, cooperative accounting, cooperative wholesale, the organization of district cooperative leagues, and a host of other problems.

There were reports on cooperative legislation, on the status of cooperatives under the Income Tax Law, and on how to organize an intercollegiate Co-operative study groups. The Congress

bird reduce the damage done by southern corn rootworm.

During the long days of summer good time to plan for enlarging poultry yard, if indeed this is to done. And it should in many cases. Dobbins' capacity of poultry production will not require a large of capital, but it would greatly increase the net revenues.











## Department of Practical Co-Operation

**FARMERS' UNION MEETINGS**  
State speakers will be present and address Farmers' Union meetings as indicated below. Requests for speakers within the date list should take into consideration the schedules already made.

**M. O. GLESSNER**  
December 1—Junction City.  
December 4—Vaubansee County.  
December 9—Erie.  
December 11—Anderson County.

**O. M. LIPPETT**  
December 4—Pottawatomie County for one week.

**C. E. BRASTED**  
December 9—Leavenworth.  
December 14—Vassar.

**JOHN TROMBLE**  
December 8th—Seneca.

**UNION MEETING NOTICES**  
Notices of Farmers' Union meetings will be printed under this head without charge. Secretaries should send in their copy at least two weeks before the date of the meeting.

**To Local Secretaries And The Membership In General**  
We have the State Constitutions for 1922, "containing the Amendments as adopted," ready for distribution at 5c per copy.  
C. E. Brasted, Secretary.

**CRAWFORD COUNTY MEETINGS**  
The regular meeting of the Crawford County Farmers' Union will be held on the last Tuesday of each month throughout the year except when this date falls on a Legal Holiday.  
A. C. BROWN, Co. Pres.

**AT OGDEN DECEMBER 9th**  
The annual meeting of Riley County Farmers Union No. 45 will be held at Ogden, Kan., Saturday, December 9, 1922, beginning at 10 o'clock a. m. Election of officers for 1923 and any other business which may come before the meeting. Every local in Riley County is requested to send a full delegation.  
John Toy, President.  
Gust Larson, Secretary.

**NEMAH COUNTY ANNUAL MEETING**  
The sixth annual meeting of the Nemaha County Farmers' Union will be held at Seneca, Kansas on December 8th, commencing at 10 a. m. sharp. This is the meeting to elect the officers for the ensuing year. Local secretaries are hereby requested to select their delegates for this meeting and send their credentials to me not later than December 6th. President John Tromble or National Lecturer W. C. Lansdon and Mrs. Alice M. Williams will be the principal speakers at this meeting. Arrangements have been made for a good program and all members are urged to attend.  
Joel Strahm, Co. Sec. Treas.  
Sabetha, Kansas.

**REPUBLIC COUNTY MEETING**  
December 6  
The fourth quarterly meeting of the Republic County Farmers Union will be held at Belleville, Wednesday, December 6th, commencing at 1 p. m. Besides the general order of business there will be the election of officers and a delegate to the State meeting. All locals should send a full delegation and all members should arrange to attend this meeting.  
G. R. BUNDY, Pres.  
CHARLES HANZLICK, Sec. Treas.

**POTTAWATOMIE COUNTY DECEMBER 4th to 9th**  
Mr. O. M. Lippert, member of the State Board will hold a series of meetings in Pottawatomie County commencing December 4th. A complete schedule of the dates and places of meeting follows:  
December 4—St. Marys.  
December 6—Louisville.  
December 6—Flush.  
December 7—Blaine.  
December 8—Oldsburg.  
December 9—Westmoreland.  
All of the above meetings will commence at 7:30 p. m. with the exception of the Westmoreland meeting on December 9th. This will be an all day affair and will be the regular quarterly meeting.

**OTTAWA COUNTY MEETING**  
DECEMBER 13th  
The regular meeting of the Ottawa County Farmers Union will be held at the Courthouse in Minneapolis on Wednesday, December 13th. Meeting will be called to order at 10 a. m. All locals are urged to have a full delegation present as we will elect officers for the ensuing year.  
A. D. RICE, Pres.  
DAVE KIRKLAND, Sec.

**MCPHERSON COUNTY MEETING**  
DECEMBER 4  
The regular meeting of the McPherson County Farmers Union will be held on Monday, December 4th in the P. A. Hall at McPherson. Election of officers and other business of importance will be transacted. All locals are urged to send a full quota of delegates.  
O. E. ROLANDER, Sec.

**DOUGLAS COUNTY MEETING**  
DECEMBER 21  
Douglas County Farmers Union will hold their fourth quarterly meeting on Tuesday, December 21st at Eureka. All locals are requested to send a full delegation of officers and other business of importance will be transacted. If you stay at home you may get an office, or some one may get in that does not suit you so be on hand early with a well filled basket and enjoy the day. All members welcome.  
G. W. HARDTARFER, Co. Pres.

**JEWELL COUNTY MEETING**  
DECEMBER 7th  
The Farmers Union of Jewell County will hold their next quarterly meeting in Manhattan on Thursday, December 7th. This will be the time to elect officers for the ensuing year also other business of importance to be transacted. Every Union member should be present.  
C. J. GREENBURG, res.  
G. M. SHOOK, Sec.

**AT PHILLIPSBURG, DECEMBER 7**  
The regular meeting of Fairview Local No. 827 will be held on Thursday, December 7. Election of officers and other business of importance will be transacted. All members are urged to be present. Lunch will be served.  
W. M. EVERHART, Sec.

**AT PAOLA, DECEMBER 9**  
The Miami County Farmers Union will hold their annual meeting in the Knights of Columbus hall in Paola, December 9, 1922, commencing at 10 a. m. Aside from the election of officers there will be other important business to transact. Let's have a big rally meeting.  
—W. E. HAYS, Pres.  
GEO. L. CHAPPELL, Sec.

**OSBORNE COUNTY MEETING**  
DECEMBER 6  
The regular monthly meeting of the Osborne County Farmers' Union will be held in Osborne, Wednesday, December 6, at 1:30 p. m. Annual election of officers and other important matters to be taken up. All locals are requested to have delegates present.  
J. H. PICKENS, Co. Sec.

**THE LOVE OF HUMAN KINDNESS**  
On Thursday, November 9, forty-five of the good folks of this neighborhood congregated at the home of Mrs. Pearl Black for the purpose of gathering her crop of corn, and by noon the total acreage was in a pile ready for the shelter.

Our regular meeting for the election of officers and an annual audit will be held on Thursday, December 14, at 8:30 p. m. The subject for the evening will be the text contained in Isaiah 1:18 "Come now and let us reason together." The ensuing year will be what we make it. Let us forget the past, let us go on and cannot be amended. The future is before us, let us all hoist for success.  
Under the efficient management of N. P. Horrell and his assistant, Mrs. N. P. Horrell, our store has made good. Our elevator under the management of W. E. Kinney, likewise has made good.  
—H. GRIFFITH, Woodruff, Kan.

**THINGS TO THINK ABOUT**  
How can we help and encourage political officers to do their duty; how we can put the fuel handy for the women and keep them from getting their feet wet; how we can keep the school children from catching cold; how we can keep dry straw for the pigs, calves and chickens; how we can economize; how we can balance rations for the livestock; how we can get up in the morning to husk that corn; how we can enjoy our locals better; how we may beat the middleman by selling, buying and borrowing among ourselves; how we can pay our taxes; how we can send a delegate to state meeting January 24, and instruct him possibly to use his influence to have the committees distributed better over the state and to let the dirt farmers push a little to one side, the politicians who have been so much in evidence, remembering that as the Union gets stronger the politicians will show more strength. We should think of whom to send and then give all the advice we can think of.—Lecturer, Claytonville, Local 1052.

**CREAM STATION MANAGERS' AND DIRECTORS' MEETING AT SUPERIOR, NEBR., NOV. 16, 1922**

After a fine dinner served by the Presbyterian ladies, the meeting was called to order by President Larson who turned the meeting over to the visitors. Mr. Fisher of Holstein was elected chairman for the day.  
The subject of the meeting, "Competition," was discussed. With a few exceptions all agreed that it is too dangerous to meet all kinds of competition, while in some cases it is necessary. No action was taken.

The question of how and to what extent should stations be responsible for shortage aroused considerable interest and was followed by a long discussion. It was finally decided by the directors of the creamery and the directors of the stations that where excessive shortage occurred to investigate the cause for same. Station shortage is one of the greatest evils of the creamery business, especially in co-operative business. It is had because the stations that are not short must necessarily pay for the shortage of the other stations.

A good many operators have had the habit of calling the creamery collect the telephone and in many cases when it is absolutely unnecessary. The directors of each station, present, agreed to instruct their operators not to telephone unless on urgent business. The meeting adjourned and everybody thought the day was well spent. It was suggested to have more meetings of the same nature to, if possible, get a closer relationship between the stations and the creamery.

**FRANKLIN LOCAL HOLDS INTERESTING SOCIAL SESSION**

Franklin Local No. 1, Ellsworth county, met on November 20, with about fifty in attendance. As it was our social evening, some not old enough to become members were included.

A short business session was held. A committee composed of B. W. Holmes, Dr. Neede and B. L. Turner, was appointed to draw up resolutions to send to Congressman White, urging him to use his influence against the passage of the ship subsidy bill.

The following officers were elected: O. W. Holmes, president; L. C. Helmschmidt, vice-president; Chester Turner, secretary-treasurer.  
This was followed by a banquet of roast chicken, dressing, hot rolls, coffee, cranberry jelly, pickles, pie and nuts. At the close of a social hour Melba Caldwell gave us a reading which was much enjoyed. Melba is a pupil of Mrs. Harrison of Geneseo. At a late hour all departed for their homes, satisfied that Mrs. B. L. Turner knows just how to carry out to the fullest extent everything which she undertakes.  
—MRS. O. W. HOLMES, Cor. Sec.

**CO-OPERATIVE SELLING**  
Announcement of the sale of two wheat loads of wheat to a foreign country by the Oklahoma Wheat Growers' association will be of interest to farmers of the state. Co-operative selling, enabling the farmer to take advantage of the bulges in the market, gives promise of being more advantageous to the farmer than the first attempts at co-operative buying and the establishment of co-operative stores.

The co-operative selling idea has been given great impetus during the past two years. While slow to reach the stage of perfection where the associations can be of great service to the farmers they eventually will handle practically every product that come from the farms of the state.  
Lack of organization in such associations has worked to the disadvantage of the men who till the soil. Wheat and cotton growers in Oklahoma would do well to join in with the farmers of the state in the marketing of their wheat and cotton—Lawton Constitution.

**FROM WHEAT TO COWS**  
Kansas farmers would do well to take a lesson from the following article, and get away from the one-crop idea:

North and South Dakota are stabilizing agriculture by dairying development. Agricultural stations at Brookings, S. D., estimates the state's 1921 returns from all dairy products at \$30,000,000.

South Dakota had 369,000 dairy cows in 1910, and 406,000 by 1919, a 10 per cent gain. The 1920 census found 539,000, an increase of 45 per cent over 1910. In 1910 milk and butter fat brought \$6,000,000; in 1919, \$16,000,000. Not numerical increase alone, but greater unit production through pure bred stock makes the difference. In Iowa, the number of cows increased from 1910 to 1919 by 10 per cent, but

milk production gained 37 per cent.

North Dakota has probably 18,000 more dairy cows now than a year ago, but is low in unit production, averaging less than 200 pounds of butter fat a year a cow. A recently organized pure bred bull association, in Stark and Hettinger counties, pledged its members to purchase bulls from dams that have produced 600 pounds of butter fat a year. So far this year, eighty-five pure bred Holstein, Guernsey or Jersey bulls have been shipped into the state.

Cow testing associations are springing up. From a country of great wheat farms, the Dakotas are rapidly changing, and the change makes for better living, steadier and surer farm income, and better general credit.

**LOP-SIDED PROSPERITY**  
It is very evident that a certain co-terie are firm in their contention that the prosperity which has just been "around" the corner is so many months, according to highly colored posters we have read, has arrived.  
It is also very evident to the vast number of farmers and wage workers that this much-heralded prosperity has not affected them as yet and there is a general fear that those who are plotting its tour are not anxious to have them meet this distinguished caller.

The prosperity spoken of, which has followed an unprecedented deflation of wages and prices of farm products, has evidenced itself in increased dividends to Big Business, and B. H. goes on the theory that when it is prosperous, the people should be happy.  
This is a "lop-sided" prosperity and one that if continued over any extended period would only result in further hardship for those who produce the necessities of life as well as those whose skill and labor operates its industries.

In order for a nation to be really prosperous it is essential that there be a widespread distribution of that prosperity. Section men employed at 23 cents an hour, or even at 35 cents an hour cannot be numbered among those who are prosperous—nor even

able to enjoy the very ordinary comforts of human existence.

Nor can the farmer, who has hopelessly struggled to raise his head above the flood waters of his obligations and is fast weakening in that struggle, be accused of being favored by prosperity. There will be no prosperity; there can be none, until its benefits lighten the burdens of the farmers and brighten the lives of the wage workers generally.—Colorado Union Farmer.

**BOOKS AND THE FARMER**  
At certain times of the year, the farmer has leisure in which to read. He uses that leisure for reading. He reads newspapers, farm journals, books.

Unfortunately he finds few books especially adapted to his interests and needs. Not that farmers need a library wholly different from the library that appeals to city people. Good fiction, good poetry, are for country and city alike.

There is, however, the field of so-called serious literature, the demand for which is constantly growing. In this field, where interests are likely to be somewhat highly specialized, farmers find relatively little for them. There are books on crops, on soils, on livestock—some of them adapted to the needs and tastes of the practical farmer, some of them not.

But in any event it is not in these subjects that the farmer particularly wants information; he already knows much of what appears in books. He does want more information on matters connected with economics, sociology and politics as applied to agriculture and rural life. Generally speaking, he cannot find them. The books on such subjects are for the most part college textbooks, intended for classroom use. They are not adapted to the farmer.

An opportunity would seem to be open to some publishing house with sufficient vision to undertake this largely untouched field. It would probably not result in any best sellers, but it would produce works for which

there would be a steady demand. Moreover, it would be performing a distinct service to agriculture and rural life.—Kansas Industrialist.

**CO-OPERATIVE CREAMERY**  
**PRODUCES ICE CREAM**  
The Farmers' Co-operative creamery recently organized at Fairhope, Ala., by the dairymen of the surrounding territory with the aid of the consumers, is not only getting the people purer and higher test milk than that required by the health department of any large city in the country, but has now entered the ice cream field to

use the farmers surplus cream for making a delectable dessert at cost. The most modern machinery has been installed, and the co-operative creamery will henceforth regularly handle ice cream in addition to milk, butter, cheese and other dairy products.

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## TO FARMERS

**WILL YOU HAVE TO RENEW A FARM DURING THE NEXT YEAR?**

If so, then it will pay you to get in touch with us right away and give us a chance to show you what we can do for you when the time comes. We will loan 50 per cent of the fair value of your farm land and also allow you an additional 20 per cent on the value of your farm buildings. Thus if you own a 160-acre farm conservatively worth \$80 per acre or a total of \$12,800—we will loan you \$6,400 on the land; and if your house, barn and other buildings are worth \$3,000 we will loan you an additional \$2,000 on these—or a total of \$7,000.

**Why Pay Bonuses and Commissions?**

Why should you pay a bonus or commission to some private loan agency when you can get as much money from us as any responsible concern will loan at a straight 6 per cent? Why should you go through the tortures of renewing your loan every few years and paying more bonuses and commission, when with us you can have 33 years time if you so desire? On this plan the farmer pays \$35 semi-annually for every \$1,000 he has borrowed—and this automatically pays the annual interest and wipes out the loan at the end of 33 years. In other words, on this basis if you carried a \$10,000 loan with us, a semi-annual payment of \$350 would wipe out both loan and interest at the end of 33 years—and isn't this an infinitely better proposition than having to pay a heavy bonus or commission to begin with and \$600 or \$700 in annual interest, while the principal remains the same.

However, the borrower has the right to pay off his loan at the end of any five-year period and in this case he receives full credit for the amount which he has already paid on the principal. Should the borrower elect to pay off his loan before a five-year period has run, then he will be required to pay a slight extra premium—this because when we sell the bonds which supply the funds for your loan, such bonds are sold on a five-year basis.

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We are operating a Joint Stock Land Bank authorized by Congress under the Federal Farm Loan Act and thus we operate directly under Government supervision—and when you obtain a loan from us you are not only assured of a low interest rate, but you can have 33 years to retire your loan, should you desire it—and this not only gives you plenty of "elbow room" in planning your farming operations but you don't have to stay awake at night, wondering what you will do when renewal time comes. No man knows what kind of conditions the farmer will have to face during the next 10 or 15 years and the wise farmer will, therefore, get his loan in such shape that he can rest in peace!

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We are in position to give immediate consideration to loans running from \$500 to \$50,000. In order to enable us to tell what total volume of loans will be required by FARMERS during the next year. Please fill out the blank below and return to us immediately—and remember this does not obligate you in any way, should you finally conclude not to borrow through us!

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I own ..... acres of land which I value at \$..... Value of farm buildings \$..... What is total amount of loan now carried on this property?..... When will you be required to renew loan?..... What interest are you paying?..... How much bonus or commission did you pay to procure loan? \$..... Do you prefer a loan from us?..... How much do you want to borrow on above property? \$..... How far is your farm distant from nearest market town ..... miles. Dated ..... 1922.  
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