





## THE KANSAS UNION FARMER

Published every Thursday at Salina, Kansas, by THE KANSAS BRANCH OF THE FARMERS EDUCATIONAL & CO-OPERATIVE UNION, 119 South Seventh Street.

Entered as Second-Class Matter August 24, 1912 at Salina, Kansas. Under Act of March 3, 1879.

Acceptance for Mailing at Special Rate of Postage Provided for in Section 1103, Act of October 3, 1917. Authorized July 30, 1918.

A. M. Kinney.....Editor and Manager  
Mary Riley.....Assistant Editor  
Subscription Price, Per Year.....\$1.00

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.

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SALINA, KANSAS, THURSDAY, SEPTEMBER 17, 1931

## The President's Column

By OAL. A. WARD

### SCHILLING VISITS KANSAS

W. F. Schilling, Member Federal Farm Board, Spends Two Days in Kansas

The writer and W. F. Schilling, member Federal Farm Board, in company with E. P. Schiefelbusch, President Farmers Union Produce Association, and A. W. Seaman, Manager, drove more than 800 miles in making four meetings. Inasmuch as Mr. Schilling is the Dairy member of the Federal Farm Board, and because of the fact that the Farmers' Union Creamery of Kansas is contemplating a program of expansion in the establishment of smaller churning plants at strategic points, we visited some of the points in the state where such plants are contemplated.

It was Mr. Schilling's first trip in Kansas, and may I say that he was received very favorably at all of these meetings. In contrast to other Farm Board members, who have visited and spoken in Kansas, Mr. Schilling launched vigorously into his addresses, without referring to manuscript. The fact of his being a dirt farmer, owning and operating a dairy farm in Minnesota, added weight to his discussion as he addressed these audiences of farmers. He is very vigorous and positive in his presentation and discussion. It was evident to all that he is conscientiously and religiously sold on the cooperative idea. He believes that cooperative marketing is one of the main channels through which we may expect to find a solution of our problems. Having been President of the Twin Cities Whole Milk Producers' Association for some twelve years, from practical experience and observation he could easily impress any group of the benefits of cooperative marketing. His experience in this organization is very colorful, indeed. He was under indictment, with others, for some two years, way back fifteen years ago, for setting up this cooperative. They were charged with attempting to set up a monopoly, to starve the babies in town, of their milk. That, when they were selling 3.5 percent milk at five cents a hundred pounds, and their own farm babies were the ones which were starving.

Mr. Schilling in his discussion, told how the Land O' Lakes Creameries, of which he was a Director, this spring took eight and one half million pounds of surplus butter off of the glutted market. The price of butter fat since has risen about nine cents per pound. He also related how that a western turkey pool, which had borrowed one hundred thousand dollars from the Farm Board, bought the birds at five cents a pound more than private dealers would pay, shipped 219 carloads, paid back the loan, and had \$30,000 to distribute to its members.

Mr. Schilling pleaded for support of the Farm Board and the Marketing Act, by the farmers themselves. In his addresses, he referred to stabilization operations, stating that the Board was reluctant to enter into these operations, but because of insistent demands, especially from this section of the country, the Farm Board launched into two stabilization activities. And while it cost the government and taxpayers several millions of dollars, yet, compared to the results to the farmers themselves and business in general, this was insignificant.

Mr. Schilling referred to the rumor, which has been more or less widespread, that the Farmers' Union Terminal Associations of St. Paul had a million bushels of wheat in Elevator M, that was not up to the required grade. This report has been proven to be wholly and absolutely erroneous, according to Mr. Schilling. May I suggest, the fight has been hot in this section and the enemies of the Farmers' Union program in that section have "gone the limit" in attempting to defame our groups and their program.

Mr. Schilling stated that the Government had two inspectors and the State, three, going over the grain and the result is, a better grade than the government had bought. It will all grade No. 1, and the Government has grain worth \$200,000 more than they paid for it.

We feel that Mr. Schilling's visit to Kansas will bear fruit and that the cause of Cooperation and its benefits will be more indelibly fixed in our thinking and acting.

## NEIGHBORHOOD NOTES

### A LETTER FROM J. E. SHIPPS

Belleville, Kan., Sept. 11.

Dear Cooperators:

Again I come to you through our good paper to extend greetings to all Farmers' Union people, and earnestly plead with you; to do all within your power to assist in the greatest battle ever staged for the farmers of this great country of ours for justice and equality. It is a time calling for red-blooded public spirited effort. True cooperation offers the greatest avenue for lasting relief of anything I know of. What a great power we possess, when united solidly, you good men and women who toil and sweat, producing below cost of production, should not hesitate to shout from the house tops on the subject, and let the world know you mean business. Throughout the universe the best citizens are robbing themselves of their sleep, talking and shouting until their throats are raw, asking that those who are in dire circumstances be assisted, six million (6,000,000) unemployed in this land of plenty, cheap raw materials you slaved to produce, these good citizens, I say begging for all to do their part. Friends, let's be one group who will use the power we possess, let's back up one state of office, let's go into our state convention able to truthfully say that we did more in the last month and one-half more than we had done any time since our grand convention at McPherson last October. Let's show Cal Ward, A. M. Kinney and all the rest of our heads of state-wide activities we appreciate their efforts, and believe we they have all sweat blood during these trying times. Friends I am off these lines, but I am still on the firing line, and intend to be. Lend a hand!

I conduct an auction here tomorrow and intend to let the world know I am proud of our organization. Its principles are correct. The guy who fights it, fights me.

Sincerely,

J. E. SHIPPS.

### WASHINGTON CO. FARMERS UNION HAS QUARTERLY MEETING

Washington County Farmers' Union held their quarterly meeting at the Joshi's Hall near Hanover on August 28, with a group basket dinner at noon. The County Union furnished 10 gallons of ice cream as a treat which was enjoyed by the old folks as well as the children. After dinner a short business session was held.

Music and singing was furnished by Mrs. Holle, Miss Jasch and Mrs. Farrar, which always adds pep to any meeting.

Mr. Farrar, Senator George Gerhing and Congressman William Lamberton all made interesting talks.

Fred Steger was elected as delegate to the state convention at Beloit.

The following resolution was offered and adopted:

Resolved that our delegate to the state convention be instructed to work and vote for our next state convention to be held at Manhattan, Kan.

Resolved that the power to coin and regulate money be restored to congress.

Resolved that we favor an income tax law.

Resolved that we favor a law that only legal voters be counted in becoming the representation in congress.

J. T. POLAND, Sec.

### RILEY COUNTY MEETING WAS A SUCCESS

Waterville, Kans., Sept. 7, 1931.

Editor Kansas Union Farmer, Salina, Kansas:

A few notes along the way of our doings of the quarterly meeting at the Swede Creek camp grounds in Riley county September 5.

A short business meeting was held, and a delegate and alternate were elected to represent us at the state meeting at Beloit, Kansas, Oct. 28-29.

We had the pleasure of having with us National President John S. Simpson of Oklahoma and Hon. W. P. Lamberson as speakers on the afternoon program. On a general canvass it was found that six counties and two states were represented at the meeting of about 500 Farmers Union members present.

A fine basket dinner was served on the grounds free to all and other cool refreshments could be obtained on the grounds.

Congressman Lamberton was introduced and made a short speech, and as he said showed himself to the people.

Our best part was to listen to a characteristic and logical talk by our National President, Mr. Simpson. The speaker introduced himself as born in Nebraska, grew up in Kansas and now lives in Oklahoma. That is when he is not on the road traveling.

Mr. Simpson's high points in his speech were: A radical is a person who has a certain idea, and fights to put through and obtain the same, but a conservative is a dead radical. Class organization as a bankers' union to obtain control of the money and have the power to make the crop of money large or small. The Farm Bureau not a Farmers Organization as in it were members of the Board of Trade on the floor in Kansas City and Chicago.

If you had a friend you wanted for an office, it made little difference if he was a Democrat or a Republican. Four percent of the population of the U. S. control eighty percent of the money.

That in order to gain prosperity we must have consuming power as well as purchasing power, that is for our working classes of people to consume what the farm classes produce.

The big crops of wheat, cotton and oil in Oklahoma this year will not pay the taxes in the state.

Mr. Simpson spoke in a general line on the cause, and a remedy for the depression, the withdrawal of large amounts of money by the Federal Banks and Wall Street and taking out of circulation.

### Waste and corrupt use of the people's money, dishonest government officials, as allowing a bunch of Wall Street money men to dictate how much or how little money should be kept in circulation in the U. S.

To pass an income tax large enough on men with large fortunes, to bear the burden of taxes on tangible property, and less taxes on those having small incomes.

A better Farm Organization for buying and selling in the Farm Co-operating Marketing.

PETER ANKINSON, Center Hill Local Farmers Union.

### ANDERSON COUNTY F. U. MEETING

The regular monthly meeting of the Anderson County Farmers Union will be held on Saturday, Sept. 19, at the home of Mr. and Mrs. S. L. Jackson in Garnett. Mr. Howard Whitaker will be the speaker and Mr. Seaman, manager of the K. C. Creamery, has also promised to be present. This will be an all-day meeting, basket dinner at noon. Everyone invited.

C. A. WATKINSON, President.

### OUR LETTER BOX

Wetmore, Kans., Sept. 11, 1931

Mr. A. M. Kinney, Editor, Kansas Union Farmer, Salina, Kansas.

Dear Sir:

I have just read the September 10 issue of the Union Farmer "Benny Boy" by John Frost and thought it good.

The resolution presented by Andrew Shearer and adopted by the Executive Board of the Kansas Farm Bureau recognizes the true situation. Deflation by the national banks and Federal Reserve banks under the direction of the Federal Reserve Board is the cause of our troubles. I have read John A. Simpson's speech entitled "What's the Matter? What is the Cause and What is the Remedy?" I stand squarely behind Simpson in his demand for the repeal of the National Banking Act. Do not allow private interests to issue another dollar. Restore this power to the government alone. The government must issue its own money in such amount as is necessary to do the business of the country and stabilize the price level of commodities at some price like, say, three years ago. As we have an interstate commerce commission that stabilizes the income of the railroads so we might have a monetary commission which should be commanded by law to govern the issuing of money by the government so as to keep the average price of a large number of staple commodities always the same.

Let us repeal the National Banking Act, pass the income tax amendment to our constitution in Kansas so as to make incomes pay say one half of all our taxes. Let the tax on gasoline and automobiles pay for all of our buildings. This will give the farmer a chance.

I appreciate your articles on the front page. I understand the reason for the moratorium. Talk to them, Kinney, like you have and we will get the farmer to see the light.

Yours truly,

A. M. NISSEN.

Has the Government in Washington some money of yours that you have forgotten? There are many millions of dollars lying idle in the treasury at Washington, simply waiting for the call of the citizens to whom it belongs. To be exact, a survey by the Woman's Home Companion shows that there are more than \$71,000,000 in bonds and notes which have matured and on which the investors are losing about \$2,000,000 a year in interest.

### TO THE MEMBERSHIP

By John A. Simpson, President, National Farmers Union

Public Sentiment

"Public Sentiment" or what government officials believe to be "Public Sentiment" controls the world. "Public Sentiment" as I heard a great man say is just like soap—it is manufactured.

Our Farmers' Union must learn how to manufacture "Public Sentiment."

You do this in your meetings, picnics, your Union paper and the individual work of each member. Let members write letters to your papers discussing our program. Send in such letters to the big daily papers in your state.

Propaganda

"Public Sentiment" like soap is no good after it is manufactured unless you use it. The use of "Public Sentiment" is called "Propaganda."

"Propaganda" is the art of letting government officials know what "Public Sentiment" is. So the Farmers' Union must learn how to use "Propaganda."

You must bombard your government officials with letters, telegrams, petitions and committees that make personal contact. At times a "Petition in Boots" becomes necessary. I have seen as many as five hundred farmers visit a session of the Legislature to get what they wanted and I have never seen them fail.

Members

Commence now in every nook and corner of your state to manufacture "Public Sentiment" for your National Farmers' Union Program, which is the only real remedy offered. A little later become "Propagandists."

National Program

First—Set the seven million idle to work on public improvements.

Second—Pay them with money signed by the Government and legal tender for all debts public and private, instead of paying bankers interest to make the money.

Third—The Government guarantee to farmers cost of production for that part of their products needed for home consumption.

## FARMERS' EDUCATIONAL AND CO-OPERATIVE UNION OF AMERICA

(Continued from page 1)

the cost of production for all agricultural products which are consumed on the American market. We believe that the government should provide for maintaining a reasonable surplus of non-perishable agricultural products as a reserve in case of climatic reverses or other reverses.

5. We believe that work rather than charity should be provided for the nation's unemployed and that an immediate program of public works, such as roads, flood control, deep waterways, reforestation, etc., should be instituted by the state and federal governments to give employment at useful and productive labor to every American citizen and we demand that in the financing of these public works the evils of interest-bearing bonds be done away with. We have passed the state where we believe that loans at high rates or low rates of interest can solve our problems. Experience has taught the farmers of America that prosperity cannot be borrowed.

Therefore, we demand that the federal government issue a non-interest bearing legal tender "bond currency" for public improvements during this period of depression, said currency to be retired out of the profits of such improvements.

Such a legal tender currency would provide employment for all, a market for all farm products and benefit both producers and consumers instead of adding to the prosperity of the bondbrokers of Wall Street.

And, to the end that adequate provision be made for the carrying out of above program, we ask of Congress the coming session not only a re-instatement of the original income brackets but that they shall be increased substantially in the higher brackets so that the proposed public improvements can be taken care of by those best able to bear the burden.

We believe that such a program could quickly relieve agriculture, restore confidence, revive industry, promote industrial peace, and assure universal prosperity to all our people, and the Farmers Educational and Cooperative Union of America pledges its active support for such legislation and calls upon the farmers of the United States to make every effort a long this line.

As organized farmers, we extend the right hand of fellowship to our brothers working in other industries with a determination to cooperate with all useful groups for the purpose of putting all useless groups from off our backs.

Whereas, the constitution of the United States clothes Congress with the power to issue and regulate the supply of currency, and

Whereas, the Federal Reserve Act and amendments thereto takes this power away from Congress, and delegates to the Federal Reserve system and its subsidiaries, the power to issue, contract or expand the circulation of the currency of this nation at will, and thereby control the business activities and the price of the products of this nation.

Therefore be it resolved by the Farmers Educational and Cooperative Union of America in National Convention assembled at St. Paul, Minnesota on this 19th day of November 1930, that we demand that the banking laws of the United States be so amended that the exclusive right to issue and regulate circulation of the money of this nation will be restored to the United States Congress.

Whereas, the accumulated burden of taxes heaped upon agriculture presages the destruction of the American farm home, that unit of governmental strength that has made this the brightest star in the diadem of nations, we urgently recommend a graduated land tax, placing the burden on speculative lands rather than on the family home.

Whereas, because of the alarming increase of agricultural acreage in the hands of corporations and speculative agencies, and the corresponding elimination of title from the actual farmer, there has arisen an insidious wave of propaganda for the prevention of non-freeholding voting bond issues for school purposes of public welfare. We pledge our opposition to any attempt of curtailment of our franchise under any pretext whatsoever. Just so long as all American citizens retain their franchise unimpaired, just so long will our country remain the champion of the rights and liberty of humanity.

## PREAMBLE TO THE STATE CONSTITUTION, KANSAS DIVISION, FARMERS' EDUCATIONAL AND CO-OPERATIVE UNION OF AMERICA

The objects of the Kansas State Union of the Farmers' Educational and Co-operative Union of America shall be to organize the farmers of Kansas into local and county unions; to educate members of the organization in better business methods for farmers and in the principles and practice of cooperative business by the Rochdale system; to promote the voluntary organization of cooperative business associations to handle the purchases and sales of members; and to give every member a chance to exercise his natural right to control the production and the marketing of the products of his own labor. To accomplish these purposes there must be no conflict of interest among the members.

These objects must be sought:

(a) By the organization and support of grain elevators, mills, produce stations, wholesale and retail stores, warehouses and terminal exchanges.

(b) By dividing the gross profits arising from the operation of cooperative enterprises conducted under the Rochdale plan as follows:

A reasonable return for the use of capital shall be paid to the subscribers for the stock of such associations; an adequate reserve for each business shall be created by retaining a share of the profits in the treasury of each association; and the remainder of the profits shall be distributed among the share holders of such enterprises, each subscriber receiving a share in proportion to the amount of his transactions. In the division of cooperative profits the measuring unit of the product marketed should be made the basis for distribution and in purchases through such associations the volume of transactions in dollars should determine the members share of the patronage profits.

(c) By direct exchange of goods between the members and business organizations of the Farmers Union and the members and business organizations of the various trades or Labor Unions, and by the use in such transactions of the authorized Union Labels.

(d) By the cooperative purchases or sales of merchandise and farm products in quantity through the business agents of the local organizations of the Farmers' Union, and by other means duly authorized by the Board of Directors of the State Union.

## REPORT OF LEGISLATIVE COMMITTEE KANSAS FARMERS' UNION CONVENTION, McPHERSON, KANSAS, OCTOBER 31, 1930

### Income Tax

We commend Governor Reed and the Legislature for the submission to the voters of the graduated income tax amendment to the Constitution. We appeal to voters everywhere to ratify this amendment, that Kansas may, as 20 other states already have done, begin to substitute a graduated income tax for the outworn and outrageous property tax that is now levying on tangible property in Kansas practically all the taxes, and allowing intangible property and salaried income to largely escape taxation. A graduated income tax will bring our tax system into line with the principle of taxing in proportion to ability to pay. The income tax will end the injustice of taxing mortgaged property and debts. The income tax will solve the troublesome problem of the taxation of intangibles by requiring that all incomes, whether from tangibles or intangibles, be taxed on the same equal and fair basis of net income. The income tax will collect taxes from that vast untaxed wealth that now escapes taxation, and thus relieve real estate and all tangible property of the unjust tax burden it now bears.

We believe that a graduated income tax should be levied sufficient, at least, to pay the 8 million dollars revenue needed for State Government, and that if the income tax exceeds that sum, that it be applied as a state tax to aid elementary schools, or pro-rated back to the counties—in all cases to reduce the present property taxes and not make it an extra tax.

### Sales Tax

In the words of the National Farmers Union, "We are unalterably opposed to a sales tax," and we will not accept it in lieu of an income tax. The sales tax will give the mail order houses an advantage over our home merchants and will be especially severe on our merchants near the state's borders. Consecutive sales will pyramid the tax. The sales tax violates the fundamental principle of taxing in proportion to ability to pay—by taxing the poor man with a large family more on his food and clothing than the rich man with his small family, by taxing sales with small profits the same as sales with large profits, by taxing the business with many turnovers of capital many times the business with one turnover of capital, by taxing products that have many sales between the producer and the final consumer, such as the farmers grain and live stock, many times, while products sold direct to the final consumer are taxed but once.

### Assessment

We demand of County and State Boards of Equalization that city and county property be assessed at the same per cent of actual value, in order that all property shall pay its equal proportionate share of county and state tax.

### Deduction of Mortgage

Under our property tax system, we demand that all bona fide real estate mortgage indebtedness be subtracted from the assessment of property, as citizens should pay taxes on the property they own and not on the debts they owe.

### Equalizing Intangible Assessment

We commend Governor Reed and the Legislature for the repeal of the Intangible Tax Law. To be fair to intangible property which now is under legal obligations to pay the full property tax rate that other property bears, the Legislature should provide that State and County Boards of Equalization be given authority, so long as we have the property tax, to equalize the assessment of intangible property at the same per cent of actual value as tangible property is assessed. Otherwise intangible property that gets on the tax rolls will be assessed 100 per cent of actual value and tangible property at something like 60 per cent of actual value.

6. The taxes paid by railroads, telephones, telegraph companies, power and light corporations, and other public utilities should be distributed over the whole area served by these utilities.

(Continued on page 4)



## FARMERS UNION JOBBING ASSOCIATION

The Farmers' Union Jobbing Association was organized in 1914 to serve the members of the Farmers' Union in Kansas in the handling of merchandising grain.

We are stockholders of the Farmers National Grain Corporation and have access to their six million bushels storage in Kansas City. Our 1931



H. E. WITHAM,  
General Manager.

business has been three times as large as any previous year. This applies to not only grain, but hay, flour and feed, coal and cottonseed.

The Farmers' Union Jobbing Association operates branch offices at St. Joseph, Mo., with Mr. Charles S. Neely in charge, and one at Salina, Kan., with Mr. A. T. Riley in charge.

The influence of this and other co-operative agencies upon market prices and practices is vital to producers.

The Farmers' Union Jobbing Association will get as much for your grain and hay as any firm can get. We exist only to serve you. We will save you money, and by cooperation agriculture itself will be saved.

## SUCCESS MILLS CORPORATION

Formerly United Bi-Products Co. The Farmers' Union Jobbing Association has had a contract with Success Mills for the past eight years. We have handled their feeds continuously during this period, which has been very satisfactory to ourselves and Farmers' Union members.

Our first satisfactory contract for feeds was made with this company. Complaints have been reduced to a minimum. The Success people are very dependable and their policy of high quality has won them many friends.

## WASHBURN CROSBY MILLING COMPANY

Gold Medal Flour and Feeds. The Jobbing Association, for the past five years, has had a contract with this company, being jobbers of their flour and feeds. Their products are of high quality and are giving universal satisfaction through the state. At all times they have been ready and willing to cooperate in the building of business. Throughout the state many of our Farmers' Union Associations are satisfactorily handling this high quality line of products.

Our capital and surplus now is over \$225,000. We hope to merit the patronage of every member and association.

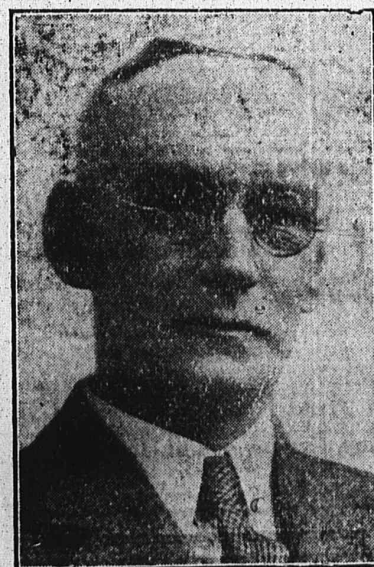
Head office, 1147 Board of Trade Bldg., Kansas City, Mo.

## KANSAS FARMERS UNION AUDITING ASSOCIATION

Audits, Investigations, Income Tax Service, Bonds, Public Accounting

### OUR AIMS

Simplify—In many offices there are too many books, in other too few. It is one of the duties of our auditors to examine carefully and advise the handling of the business with as few books as possible, but with as many as necessary. This work is done with a feeling of a kind spirit of helpfulness.



T. B. DUNN,  
Secretary-Manager.

Unify—It will afford the cooperative movement a large step forward in the unification of the methods of handling the business of the different companies. In general way the fundamentals can be worked out so that a change in management may be wrought with much less friction and the expense of auditing much reduced. Our association can do much in this direction.

Rectify—A busy manager can scarcely do more than give his work "the once over," and with the most honest, intelligent effort possible he is liable to overlook errors, even when a trial balance is maintained. It is our policy to make corrections, with a minimum amount of ado about it. We aim to preserve harmony between

manager and company, and at the same time make correct reports.

Rectify—Even though a report by a manager is absolutely correct in every detail and all are satisfied with it, yet it affords a strengthened confidence which will be more enduring if it has the ratification of our expert service.

It strengthens the confidence of the manager, the board and the stockholders, if the services of such expert accountants as we have to do the work are obtained.

We can reduce the cost of auditing from year to year as cooperation in this field increases. Our service is dependable.

FARMERS UNION AUDITING ASSN.  
Salina, Kansas

## CREAMERY SHOWS WHAT CAN BE ACCOMPLISHED THROUGH CO-OPERATION

The growth and development of the Farmers Union Co-operative Creamery Assn. from the inception of the organization up to the present is but an additional incident revealing what can be accomplished through co-operative effort.

The history of the organization which is a farmer owned and farmer controlled enterprise dates back to the Kansas Farmers Union State Convention held at Emporia, Kansas in 1924 when delegates present expressed a desire to have established a department or agency within the Farmers Union that would specialize in handling and marketing co-operative dairy and poultry products.

By authority of this convention a committee was appointed and charged with the responsibility of studying the dairy and poultry products marketing problems and assigned the task of outlining a plan for the establishment of a department to market cooperatively these products.

The activities of this committee resulted in the establishment of the Farmers Union Co-operative Creamery which since the beginning of its operations in September, 1925 has churned over 16,000,000 million pounds of butter and packed in excess of 11,000,000 dozen of eggs, all of which have been marketed co-operatively and at a substantial savings to its member producers.

In 1930 a second modernly equipped plant was erected at Wakeeney, Kansas. The building of this second plant has been a manifestation of the purpose of the organization to expand its business in the interest of those farm-



A. W. SEAMANS,  
General Manager.

ers for and by whom the business was established.

The two plants, one at Kansas City handling cream and eggs, and the other at Wakeeney, Kansas handling cream, eggs and poultry, served by over 100 local cream and Produce Receiving stations, provides a co-operative marketing service to over 12,000 Kansas dairy and poultry producers.

The Farmers Union Co-operative Creamery is not only co-operative on the receiving end of the line but on the selling end as well. The association is a member of the Dairy and Poultry co-operatives, Inc., Chicago.

This is one of the regional co-operative sales agencies sponsored by the Federal Farm Board and composed of dairy and poultry co-operative associations from some fifteen middle western states. This agency with headquarters in Chicago and a branch sales office in New York City provides a sales service second to none and because of the large volume of business which it is handling, is effecting an attractive savings in sales costs to its member associations.

Co-operative marketing is making rapid strides forward and particularly since the enactment of the Agriculture Marketing Act by Congress. It is helping the farmer to help himself.

Organized marketing of farmers' products yields greater returns to producers and thereby increases his buying power which in turn benefits business in commercial fields. The principles on which co-operative marketing are founded are sound and should receive the support of both Farmers and Business Men.

NEWSPAPER MEN PREDICT BIG STATE FAIR  
Hutchinson, Kansas—The newspapers of the State, after all the pulse of public, are predicting a big attendance at the Kansas State Fair which will be held at Hutchinson, September 19-25. Among the many letters received from newspaper publishers over the State, the following from R. C. Noyes, publisher of the Hudson, Kansas Herald is typical. Mr. Noyes letter is as follows: "I believe many people will attend the State Fair from this community this year, as many did not attend last year. Although prices are down considerable in the farmer's line, he feels that attending the State Fair is a good investment and I believe you will have many more in attendance this year than you did last year."

Another example of the way the people feel regarding the State Fair this year is typified by a letter received from Mr. E. D. Headley, editor of the Haven, Kansas Journal who says his readers tell him that they are going to combine their vacation with a trip to the State Fair this year.

# THE KANSAS FARMERS UNION

A Militant Farm Organization

Self Supporting. No Financial Assistance from State or National Agencies



CAL A. WARD,  
President.

A Fraternal  
Class Organization

Promoting a Program of

EDUCATION

CO-OPERATION

MARKETING

LEGISLATION



A. M. KINNEY,  
Secretary.

## KANSAS FARMERS UNION

is a branch of National Farmers Union, organized in twenty-eight states for Self Preservation and Agricultural Equality

ORGANIZED BY FARMERS

BUILT BY FARMERS

OPERATED BY FARMERS

CONTROLLED BY FARMERS

NON-POLITICAL — NON-SECTARIAN

Home Office—Salina, Kansas  
Phone 974

## UNION OIL COMPANY "CO-OPERATIVE"

The Union Oil Company (Co-operative) North Kansas City, Missouri, is a centralized purchasing and manufacturing agency owned, controlled, and operated by members of local cooperative oil companies in seven middle-western states. It is a medium through which more than 100,000 farmer consumers pool their buying power, and thus save money on the petroleum products they use. The Union Oil Company is incorporated under the cooperative law of Kansas. Each member has but one vote. The stock dividend is limited to 8 per cent per annum, and the balance of the profits, after reserve is set aside by the stockholders, are paid to the member companies on a patronage basis. 1929 was the first year the company operated, and they paid a patronage dividend of 15 per cent of the profits for the first twelve months. The patronage dividends paid last year, 1930, was 20 per cent.

The company is managed by a board of thirteen directors who are elected by the stockholders at the annual meetings. These directors are the direct representatives of the member companies in seven states served by the company. During the little more than two and one-half years since the company has operated a very substantial growth has been made. That you may have a clear idea of how this growth has been made possible, it is well that we say something of general conditions which have existed as related to cooperative oil companies. The first local cooperative oil company was organized just ten years ago. It was a saving apparatus for the farmer, and the movement has spread gradually into hundreds of other communities. The growth was slow at first, and at the close of the first five years there were probably not more than two dozen such companies in operation. During the last five years, the movement has spread rapidly all over the wheat and corn belt of the Central West, and today, according to a recent survey made by the Union Oil Company, there are 847 cooperative oil companies operating successfully in this territory.

To give an idea of the successful record of operation of these companies we quote the following figures. They are serving approximately 400,000 farmers and other consumers. They have a paid in capital of \$5,922,000.00, and a total net worth of \$14,932,610.00. It is gratifying to note that as a general policy these companies have set aside substantial reserves. Many of them started operating with as low as \$2,000 capital. On an average, the reserve today equals two and one-half times the outstanding capital. The average paid in capital is \$6,990.55, and the average net worth is \$17,630.47. The average company is serving 478 consumers. These 847 companies, according to the survey of the Union Oil Company, handled during 1930 244 1-3 millions of gallons of gasoline, 634 millions of gallons of kerosene, and 25 1/2 millions of gallons of distillate. Their total gallonage of lubricating oil was 6,489,000 gallons, and their volume of grease was 4,711,000 pounds. This is an enormous business. It is larger, perhaps, than that of any single Old Line Company which has operated not more than ten years.

The average percent of refund for the 847 companies for 1930 was 14.9 per cent. This record of successful operation shows that the reasoning of the pioneers of the movement that they could save money for themselves by working together in large numbers was correct. The total savings of the companies for last year was \$7,800,318.40, or an average of \$9,208,000.35. In other words, the cost of producing farm products in these communities where 847 companies were operating was reduced almost \$8,000,000.00. In fact, the savings of the companies were made, farmers who patronized cooperative oil companies were assured of quality products, a thing of which

they were not certain when the movement originated, ten years ago.

In these days of centralized buying and selling it is quite natural that these hundreds of local groups should begin to seek to work together in larger numbers. In the first place, farmers began to organize their local companies because they felt that they were paying too high a price for a commodity, the cost of which entered largely into the production of farm products. With this in mind, if local companies could operate successfully, certainly they could make further savings by working together in larger numbers. Beginning about four years ago, after the movement had spread in a number of states, centralized organizations for the purchase of petroleum products began to be organized. The pioneers of the Union Oil Company realized that there was much to be gained, by setting up a national cooperative purchasing agency whose purpose would be to serve smaller groups. They reasoned that by turning a tremendous volume through one channel it would save the consumers money, and it was thus the Union Oil Company (Co-operative) was brought into being. The company started in a small way with five definite objects



HOWARD COWDEN,  
President.

in mind: (1) The development of a cooperative brand. (2) Building a service organization to serve its members. (3) To act as an agency for pooling the purchasing power of the member companies. (4) The Cooperative manufacture of products. (5) Cooperative purchasing of equipment.

The members of the Union Oil Company have adopted the trade name, "Union Certified." It is the cooperative's own brand. A consistent advertising campaign has been carried on for two years, which has resulted in a large and increasing public acceptance of the cooperative brand. This advertising has included regular radio broadcasts, advertising and publicity in farm papers. All station advertising is done in the colors of the Union Oil Company, orange and blue. Their motto, "Our Profits are your Dividends" is used by the company, and by practically all of the local member companies. The Union Oil Company has more than one hundred tank cars for service, one-third of which are painted in the orange and blue colors and carry the Union Certified trade mark in the form of a seal. Other advertising mediums furnished the member companies are road maps, literature, leaflets, etc., for distribution among their members. A field service department is maintained which constantly helps in the organization of new companies, and with intricate problems confronting local companies.

For some time after the company was organized they did not handle equipment. A survey made of the sales cost on equipment showed that the manufacturers added from 20 to 40 per cent to cover sales expense. They made contracts with various manufacturers including all types and kinds of equipment. Some of this they purchase outright for re-sale, and the balance they handle on a commission basis. Their commissions and profits on equipment some months have been practically enough to pay all operating expenses of the company. By pooling equipment purchases they are therefore making additional savings for their members. By pooling their buying power they have been able to effect a saving in the purchase of gasoline, kerosene, oil and grease. At first the saving was small. As their volume has increased, the saving per gallon has increased, until today their large buying power makes it possible to save large sums for their members. At first, their lubricating oils were manufactured for them. This was not satisfactory. They found they could not depend upon other manufacturers to maintain their quality, and besides they were paying them a manufacturing profit. Consequently, in May 1929, they purchased property and began the development of their cooperative compounding plant, the first in the United States. Today, they have developed one of the most modern compounding plants in the country. It has been their policy from the very beginning to manufacture oils of the very highest possible quality. The best of raw materials are, therefore, being bought. Their own chemist, a well-equipped laboratory, controls the quality of every barrel of oil manufactured in the plant. From Pennsylvania and from Oklahoma comes the raw materials which in this cooperative compounding plant are manufactured into Union Certified and Penn Certified motor and tractor oils, and which in turn are distributed through a large number of cooperative bulk plants, farmers' elevators, exchanges and stores, in the several states served.

In order to give the best of service, the establishment of warehouses strategically located has begun. One of these warehouses was established at Aberdeen, South Dakota, last spring, and serves a large number of companies in North and South Dakota. Another has been opened at Sioux Falls, and others will be established soon.

Following a policy of service to members, the manufacture of stock dips, fly sprays, and insecticides has begun several months ago.

That the Union Oil Company is serving a useful purpose is indicated by the fact that their volume for 1930 showed an increase of 261 per cent over 1929, and the volume for 1931 is showing a big increase over last year. The profits showed an increase of 414 per cent for 1930, over 1929. Refunds were made to the members at the end of 1930, after setting aside good reserves. The refunds made to members the first two years amount to four times the amount of capital originally invested in the company. One local company last year received a refund of \$1,137.58.

In addition to the refunds, the member companies have developed an organization worth many times the total capital stock. The net worth of the company is worth many times the capital stock, due to the fact that there has developed a large demand for the cooperative brand of products, and the manufacturing facilities are worth far more than the value at which they are carried on the books.

Outstanding among the factors in the development of the past year has been the large number of cooperative companies which in the past have been handling the brand of the major oil companies, but which now have become members of the Union Oil Company. They are today marketing their own cooperative brand, and helping in the development of their own organization.

## THE FARMERS UNION LIVE STOCK COMMISSION CO.

The Farmers' Union Live Stock Commission Company is the farmer's own answer to the perplexing marketing and agricultural questions of today, as far as marketing of live stock is concerned. This company was organized and started doing business in 1919, at Kansas City. When the advantages of cooperative marketing were proved and established through the success of the Kansas City house, a demand developed for a branch house on the Wichita market. The Wichita branch was established in answer to this demand in 1923.

The early fight for existence on the part of the Farmers' Union firm on the Kansas City market is history which is well known to all the friends of cooperative marketing in Kansas and surrounding territory. The ultimate success of the firm, and its victory over well organized opposition, is also well known history now. The farmer has established his own live stock marketing agency at Kansas City and at Wichita. He has a firm handling his live stock marketing on a cooperative basis, which is among the largest firms on either market. He has a firm which is giving him the best service possible, which is paying him cash patronage dividends annually, and which is faithfully representing him on the terminal market.

The purpose of this farmer-owned, farmer-controlled cooperative marketing organization is to allow the farmer to market his live stock to his own best advantage, considering marketing expense, service, price and care of his live stock. Thousands of farmers in Kansas and surrounding states own stock in the firm and, as



GEORGE HOBBS,  
General Manager.

stockholder customers, receive patronage dividends based on the amount of business they have paid in to the firm. Capital stock costs one dollar per share, and the ownership of one share entitles the farmer to the same patronage dividend he would receive if he had five or ten, or any other number of shares. In addition to that, the stock certificates draw interest dividends at the rate of eight per cent per annum on their face value.

Early in 1931 the patronage dividend on 1930 business was declared. Twenty cents on the dollar was paid back to the stockholder customers. In other words, the farmer who marketed cooperatively through the Farmers' Union firm paid 80 cents for marketing when his neighbor who did not take advantage of cooperative marketing paid one dollar. In addition, the patronage dividend paid back by this firm during the last 10 years amount to close to \$200,000.

The management of the cooperative firm realizes that the farmer cooperator deserves the best service; and with that idea in mind, the best salesmen obtainable are employed to sell the live stock. That insures the farmer of the full market value of his live stock. All other employees are selected carefully, in order that the Farmers' Union brand of service shall be kept up to its high standard. Yard men are employed who understand how to take care of live stock, how to feed them and get the least shrink possible when they go to the scales. The office employees are folks who are in sympathy with cooperative marketing, and who do their best to get the return back to the farmer as promptly as possible, and to give the proper information to shippers.

On the first four days of each week, the Farmers' Union Live Stock Commission Co., of Kansas City, broadcasts a brief market review or report at 11:45 a. m. and at 12:25 p. m., over WIBW, the Capper Publications radio station of Topeka, Kansas. Every reader of this paper is invited to tune in on these market flashes. All are invited and urged to write to the firm at any time, for any information relating to marketing of live stock.

As has been stated, the firm has a branch office on the Wichita, Kansas, market, and this branch is a leader in business handled on that market. George W. Hobbs is general manager of the Farmers' Union Live Stock Commission Co., and L. J. Alkire is manager of the Wichita branch.

## THE FARMERS UNION MUTUAL INSURANCE COMPANIES OF KANSAS

The Farmers' Union Mutual Insurance Company of Salina, Kansas, and the Farmers' Union Mutual Insurance Company of Salina, Kansas, are allied companies and are operated by the same officers and employees.

The Farmers' Union Mutual Insurance Company insures farm property, churches, school, town dwellings and public buildings, and now has over seventy million dollars of insurance in force. Its insurance rates compare very favorably with those of its competitors, and the company has over sixteen thousand satisfied policy holders. All kinds of automobile insurance is also written.

The Farmers' Union Mutual Insurance Company has been operated successfully since 1915 and has the record of being the only mutual life insurance company in Kansas that

has paid all of its losses in full for a period of 15 years. This company has paid more than three quarters of a million dollars in losses since January



WARD SPENCER,  
President-Manager.

1st, 1916, and has paid rebates amounting to nearly one quarter of a million dollars in the same length of time.

Both of these companies are represented in nearly every community in Kansas by local agents, but we will be glad to answer any inquiries that come to the Farmers' Union Mutual Insurance Companies of Salina, Kansas.

## THE FARMERS UNION MUTUAL LIFE INSURANCE COMPANY A NATIONAL INSTITUTION

Organized under the laws of Iowa in October, 1922 as a strictly Mutual participating level premium, legal reserve company. It had for its object three great ideas, as follows:

1. To Save The Farmers Money On Their Life Insurance. Statistics show that farmers are preferred risks for life insurance. Rural people live longer than people in the crowded cities. Therefore to get the benefit of his lower death rate the farmer must insure in a company that takes only rural people.

2. To Conserve The Insurance Dollars of The Farmers. Railroads, public utilities, and in fact all great commercial enterprises for years have been financed by the big eastern insurance companies. The Farmers Union Mutual Life Insurance Company proposes to be the financial aid to the farmers that the eastern



REX LEAR,  
State Manager.

ern companies have been to the big commercial interests.

3. To Promote The Entire Farmers' Union Program. By insuring in their own company, farmers are naturally brought together in a bond of common interest and protective fellowship. The absolute knowledge that the premiums they pay to protect their families against the hazards of life and the uncertainty of agricultural returns, is building for them a credit structure invested in friendly hands where they can turn in time of financial need.

The Farmers' Union Mutual Life Insurance Company (Continued on Page 4)

## KANSAS FARMERS' UNION ROYALTY OIL COMPANY

Our failure to cooperate with our fellowmen in the things that vitally concern us present to us lessons that have been sad, frequent and certain. Why are we so slow in mind



G. E. CREITZ,  
State Manager.

in learning, interpreting, and applying these lessons to the affairs of (Continued on Page 4)



PAGE FOUR

# FARMERS' EDUCATIONAL AND CO-OPERATIVE UNION OF AMERICA

(Continued from page 2)

- The time of payment of the second half of our property taxes should be extended from June 20 to August 1st.
- We ask that the Legislature provide a more reasonable limitation to the building of Benefit Roads and the issuance of bonds for our over-taxed people to pay.
- We ask that all of the gas tax over 2c per gallon and one-half of the motor vehicle licenses tax be given to the counties and townships, and that gas tax refunds be made by the counties.
- This year of adversity is no time to increase salaries and initiate a building program, and we recommend Governor Reed's stand for economy in appropriations by the next Legislature.
- We ask the legislature for a Presidential Primary Law, giving to the voters the right to express their preferences for nominees for President.
- We ask that a text book on co-operative marketing be authorized by the Legislature, and taught in the elementary schools and in the high schools of Kansas.
- We ask that in any county in which there are as many as 250 dues paying members of the Farmers Union or Grange, that these organizations be authorized by law to elect delegates to the meeting of the State Board of Agriculture.
- We ask for the enactment of a Farm Storage Law patterned after the laws of Montana and North Dakota.
- We favor an oleomargarine and butter substitute license law similar to such law in Montana.
- We demand an anti discrimination price law in Kansas without jokers.
- We favor the constitutional amendment providing a salary of \$500.00 to members of the Legislature.

These Resolutions were adopted by the Convention.

## RESOLUTIONS ADOPTED BY KANSAS STATE CONVENTION OF THE FARMERS' UNION, AT McPHERSON, KANSAS, OCTOBER, 1930.

Whereas our Constitution discourages speculation in farm products and whereas the various Boards of Trade have operated to the detriment of the farmers, Be It Resolved that we favor the immediate abolition of all Boards of Trade that operate in Farm Products.

We renew our faith in the principles of the McNary-Haugen Bill, as the most effective proposal to establish an American price for our surplus agricultural products. Our second choice is the Debuture which would make effective half of the tariff rate on the commodity shipped out. And we urge that Congress reconsider, these proposals in the coming short session.

We are disappointed in the Hawley-Smoot Tariff Bill. First, because the Debuture was left out of it and, second, because of the hundreds of increased tariff schedules. We regard it as more of a burden than a benefit to agriculture. The inequality which existed between agriculture and industry under the Tariff Act of '22 still exists and to a larger degree.

We are duly grateful for the sentiment which was responsible for the enactment of the Federal Farm Marketing Act as a possible solution of the problem of agricultural depression. We deplore the fact that the provisions of the act are inadequate to the job as outlined in its declaration of policy. We do commend the full use of the provisions of the Act, and the services of the Farm Board, in furthering the building and use of cooperative marketing agencies. The assistance of the Farm Board has been of incalculable value in helping to further cooperative grain marketing agencies that have taken advantage of its assistance. We urge our officials to make every effort to cooperate with other like agencies, that the added volume of business may enable the producer to retain market control in his own hand. WE PETITION THE FEDERAL FARM BOARD to apply every provision in the scope of the act to relieve the present agricultural emergency.

These resolutions were adopted by the Convention.

A. M. KINNEY, Secretary.

## CO-OPERATIVE MARKETING MAKES GREAT PROGRESS

(Continued from Page 1)

tute all these years, at the direct expense of the millions of farmers to accomplish their selfish purpose. They have been dominant and in power in the marketing program. The system of "short-selling" and of monopolizing in general, has been destructive and when such a system is displaced by one which is to be based upon the farmers, through organization, feeding the markets in an orderly manner, it is no wonder that all forms and types of destructive propaganda, is put out, to befuddle and disturb the mind of the farmer. Those interests have always been, and are today, organized. And farmers, don't allow yourselves to be misled by the false face of these interests, who pose as your friends but, in reality, are wanting your Occasional, someone comes out and raises a big "bullabulloo" by referring to the price of wheat, cotton, and corn now, as compared to prices when the Farm Board took their places. And even going so far, as to charge the Farm Board with this condition. Anyone who makes such statements, either is not in possession of the facts and conditions or else, they choose to deliberately misrepresent and falsify. Men and women, let us be fair. It was unfortunate for the Farm Board, as far as their popularity is concerned, that they were thrust into action just as a time when the whole country was approaching, perhaps the worst crisis in its history. Should the situation have been reversed, and the general condition of prosperity in evidence, with the trend of farm commodity prices upward, then the Farm Board would have been praised—and received in great triumph, everywhere. About every day, press reports carry the statement or accusation of some group of individuals, that the Farm Board has, or has not, done a certain thing. It is really amusing to find, that in about nine cases out of ten, such rumors are entirely without foundation.

The fact of twenty-five cent wheat, ten cent eggs, five cent hogs, and so forth, should not be charged to the Farm Board. Their program is a long time one and the Marketing Act proposes, the establishment of cooperatives, farmer-owned and farmer-controlled. And, the success of the whole program will depend on the support given by the farmer himself. If we insist on remaining individualists and if we will not join hands with our neighbor in farm organizations and cooperatives, then we must pay the toll ourselves. All other groups of society, including labor, business, professional and industrial classes, are far more solidly organized than are the farmers. And the farmers of the country wish, and receive benefit, legislative and otherwise, comparable to our willingness to work together in strong farm organizations and cooperatives. So may we farmers, ourselves, take the initiative in this legislative program, in behalf of cooperation. And if changes and amendments are to be made, let's make them ourselves, and not turn the job over to our enemies of cooperation, who would have the marketing act repealed, or made unhelpful and unworkable.

## THE FARMERS' UNION MUTUAL LIFE INSURANCE COMPANY A NATIONAL INSTITUTION

(Continued from Page 1)

Insurance Company is now writing in ten of the Farmers Union states and

will enter others as soon as men can be trained for the job. Nearly one million dollars has already been loaned on first farm mortgages direct to policy holders, without one cent of agents' commission. Each state receives its proportionate share of farm loans.

It has no stock or stock holders. All of the assets belong at once to the policy holders. Each policy is fully secured and net value guaranteed by deposit of approved securities with the State Insurance Commissioner. The earnings or profits, termed Divisible Surplus is returned to the policy holder in the form of patronage dividends. The sound business policies and the low Mutual Life Insurance Company will make it possible for us to materially increase our dividends this year. The new dividend schedule will go into effect on our ninth birthday, October 17th.

This remarkable dividend increase coming at a time when a great many of the older eastern companies are reducing theirs is conclusive proof of our ability to furnish farmers Legal Reserve protection at low cost.

A few reasons why farmers need life insurance.

Life is uncertain.

The wife that works by your side is entitled to every consideration.

What will become of her if you leave her without funds, or in debt?

There is no consolation as great as that of a widow facing life, penniless and alone. And how much greater is that desolation, if she is a mother.

Not only penury is her heritage from you, but the heart breaking knowledge that her children can not be educated.

AND IF YOU CONTINUE TO LIVE, you have built a bulwark against the worries and hazards of old age.

You have set up a fund from which loans can be made in times of stress.

You can face your family across the family altar, knowing that you made provision for them up to your fullest ability to do so.

If you have not done this, always you have the lurking fear within you

that you have not carried out your part of the contract to love and protect your wife and family.

There is a policy offered by this company to fit every life insurance need of any farmer or member of his family.

For information address: Rex Lear, Salina, Kansas, Farmers Union Bldg.

666

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

666 Salve for Baby's Cold

KANSAS UNION FARMER WEEKLY EXCHANGE

If members of the Union have anything to sell or exchange, they should advertise in this department. Rate: 5 cents a word per issue. If run 4 times 10c per word for the four issues. Count words in heading, as "For Sale," or "Wanted to Buy," and each initial or figure in the address. Compound words count as two words. CASH MUST ACCOMPANY—IT WILL PAY YOU.

## CLASSIFIED ADVERTISING

### FOR SALE

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

FOR SALE—O. I. C. Pigs, Peterson and Sons.—Osage City, Kansas.

FOR SALE—APPLES, all varieties to suit every taste, all grades to suit every whim, prices to suit every pocketbook. By the basket or truck-load. MECK and BRAZELTON, Troy, Kansas.

## KANSAS FARMERS' UNION ROYALTY OIL COMPANY

(Continued from Page 1)

life that are of the greatest concern to us?

The Kansas Farmers Union Royalty Oil Company's plan of cooperative pooling of mineral acreage as carefully and fully explained to an aged minister possessing a very keen business mind. After listening attentively and asking numerous questions, the devout minister exclaimed: "Why that is God's plan. I want to pool two tracts of land if they are acceptable."

When this enterprise of the Kansas Farmers Union was organized, the usual extreme care was taken to make it conform to the uniformly

high standard of all Farmers Union enterprises.

Write for full information THE KANSAS FARMERS UNION ROYALTY COMPANY,

Room 311 Farmers Union Insurance Bldg., Salina, Kansas.

## WAN WAN SANS AT STATE FAIR

Hutchinson, Kansas.—Word that a contract has been signed for the appearance at the Kansas State Fair, Hutchinson, September 19-25, of China's most famous jugglers, con- troupes and jugglers, the Wan Wan San troupe, was received today from the European agents of the Orientals, according to an announcement by A. L. Sponsler.

## The Power Plant of Co-operative Marketing is Patronage

Two Modernly Equipped Plants to Serve You

Plant No. 1  
Kansas City, Mo.

Plant No. 2  
Wakeeney, Kansas

## Farmers Union Co-Operative Creamery Association

Kansas City, Mo.

Wakeeney, Kansas

Farmers' Union Own Brand

## UNION GOLD

Delicious California

## CANNED PEACHES

Order from your nearest FARMERS UNION STORE OR ELEVATOR

— Distributed by the —

FARMERS' UNION JOBBING ASS'N.

Salina

Kansas City

St. Joseph, Mo.

## Price List of Local Supplies

Application cards...20 for 5c  
Credential blanks...10 for 5c  
Dimit blanks...15 for 10c  
Constitutions...5c  
Local Sec'y Receipt Books 25c  
Farmers Union Buttons 25c  
Farmers Union Song Leaf-

lets, per dozen.....10c  
Secretary's Minute Books 50c  
Business Manuals, now used instead of Ritual, each...5c  
Farmers' Union Watch.....50c  
Fobs.....50c  
Ladies Auxiliary Pins.....50c

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

WRITE A. M. KINNEY

Box 51, Salina, Kansas.



It's the  
Test in the  
FIELD  
that  
Counts

Our Laboratory Test of Union

Certified Assures Us that Every

Gallon is of Uniform High Quality

YOUR PROOF is its performance in actual use. More than 100,000 farmer-consumers enthusiastically praise the results they get from Union Certified.

The verdict of this gigantic jury is "Satisfaction". Remember—In addition to Quality, Price, and Service—there's Cooperation—which returns both the wholesale and retail profits to you.

Why?—Because the Manufacturers of Union Certified are 100,000 progressive farmers building their own Cooperative Institution.

## Union Oil Co.

(Cooperative)

NORTH KANSAS CITY, MISSOURI

## PILES

Cured Without the Knife WHY SUFFER LONGER?

My Ambulant Method

is so mild that no time is lost from your duties, no hospital, merely come to my office for treatment. If your case is accepted I GUARANTEE A CURE. I also treat all other rectal diseases, except cancer. Consultation and examination free and without obligation. I have just installed the latest type equipment for Colon therapy or colonic drainage.

Send for My New Booklet

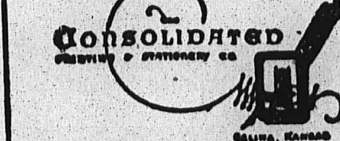
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## WE MANUFACTURE—Farmers Union Standardized Accounting Forms

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



## "FARMER INSURANCE AT FARMER COST!"

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

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

## Farmers Union Mutual Life Insurance Company

706 Grand Ave. Des Moines, Iowa

## LIVE STOCK

Be a REAL Farmers Union member and market your live stock through

### YOUR OWN FIRM

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

## Farmers Union Live Stock Commission Co.

G. W. Hobbs, Mgr.

Stock Yards

Kansas City, Mo.

## Protect Your Home and Other Property

Against All Hazards

CALL THE NEAREST AGENT

of the

## Farmers Union Mutual Insurance Companies Of Kansas

Fire  
Lightning

SALINA, KANSAS  
Automobile  
Mercantile

Wind  
Hail

## COAL! COAL! COAL!

## We Solicit Your Inquiries

Be prepared for the usual increased demand that September always brings by ordering NOW. You will be assured of good service and careful attention to your orders.

We can supply you with coal from several districts in Colorado, Wyoming, Kansas, Arkansas, Oklahoma and Illinois. Freight rates to a great many Kansas points show a substantial reduction compared to rates in effect last season. We will be glad to furnish you with rates on any of the above mentioned coal.

Be sure to get your order in before prices take another advance. If your freight rate is favorable, try a car of deepest mined Henryetta Oklahoma Fancy Lump or Fancy Egg.

## The Farmers Union Jobbing Association

1140 Board of Trade

KANSAS CITY, MO.

Phone L. C. 64

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K. C. Board of Trade—K. C. Hay Dealers Ass'n—St. Joe Board of Trade—Salina Board of Trade.

Branch offices at Salina, Kansas, Colby, Kansas, and St. Joe, Mo.

## The Aladdin

J. K. Moore, Mgr.

300 Rooms—300 Baths—300 Radios

MY-HOME-IN  
KANSAS CITY

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Rates—to any member of the Farmers' Union

\$2.