



# THE KANSAS UNION FARMER

Organization

Education

Co-Operation

VOLUME XXI

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## Proceedings of the 23rd State Convention of the Kansas Farmers Union Held at Marysville, Kansas, October 31--November 1-2, 1928

Giving a Detailed Report Including the Speeches Made on the Floor of the Convention

I would suggest that you keep this issue and use it as reference to later issues in order that you may get a complete picture of the convention.--C. E. Huff.

When you go to study the economics of agriculture with world economics, you can find the answer just as clearly as in the words I have stated them. We have made gains however, as have been touched on by our role fight meant \$2,000,000.00 to the farmers in Colorado alone.

We participated in that fight just as your offices in this state did in the farm organizations. We had another good winning over there. In taxes alone, a story almost unbelievable, the taxes are still clear out of proportions with every other class of industry and tax-paying property and it isn't quite so bad as it used to be. We have reduced the farmers taxes in Colorado since 1921. We have gone before the state tax commissions and equalization boards. We have defeated them and reduced farm valuations in the state \$62,000,000.00 since 1921. That in our state means a saving of \$1,500,000.00 a year. Then, we have farmers in Colorado who do not believe they had better join a farm organization because it costs them \$2.00 or \$3.00 a year. We work hard and save him money and still we have farmers who do not believe. Now, what has happened. While the farmers have been piling up the results of their endeavors in the tills of those who have reaped the profits of their toil, the farmer is denying himself real necessities.

Where is this wealth going? There is only one reason for the existence of a farm organization in this country. Only one reason. It is to give you a workable solution. The Farmers Union consists, majority, are those who give of their time and are those who love the boys and girls and those who love America. What is this farm relief program that has been mentioned several times. It takes in so much territory, I will take only one minute to speak of it at this time. We are told that prosperity abounds everywhere. You have a tariff that protects you. Now, let's figure this out. Forty-two cent tariff on wheat in this country and I do not believe one man here will rise to his feet and say the farmer ever received one-half cent deduction of his wheat. Why? Because the tariff does not apply to any product of which there is a surplus. How about potatoes? In Colorado, we are a great potato state. I will guarantee to give you a field of potatoes as fine potatoes as ever grew if you will come out and dig them. The farmers cannot secure but 35c or 40c a hundred which will not pay him to go out, with 10c sacks and dig them. The tariff does not apply. There is a 50 percent tariff on potatoes. The tariff does not apply and we cannot apply it to any product of which there is a surplus. All right, how about the other products? I will tell you about them because we know you can buy a John Deere plow in Hong Kong, China, cheaper than you can in the factory. You can buy a Remington typewriter cheaper in Honolulu and home. When I have a better cheaper in Petrograd than you can where they are made. There is apparently a surplus. Then, how does it happen they make it work. It is because they control their price and the products of their production. The tariff then affects every domestic part of their product and any surplus they have, they turn that loose and dump it on the foreign markets. That is why they are not getting the price of their products. We will try to show you the place in the short while you are there. Bear this always in mind, our hearts are as big as all out of doors for all people engaged in this most necessary industry in this country. I thank you.

Introduction of M. W. Thatcher. Mr. W. Thatcher was introduced by Mr. Huff with the following remarks. We are now going to hear from Mr. Thatcher of St. Paul, Minn. A man whose own deep interest runs clear down into his heart. His own deep interest makes him feel intensely about this thing and his method of presenting it makes other folks feel intensely I am sure. The atmosphere the meeting will prove to be an aid to him in his address tonight. M. W. Thatcher, Mr. Chairman, ladies and gentlemen. Members of the Farmers Union and visitors and some friends. Mr. Huff told you today I had some difficulty in getting here from St. Paul to Marysville for this convention and I did have some discomforts and some expense, going through with two automobiles and I did not feel very happy when I arrived here last night but I want to assure Mr. Huff that all of that is forgotten by the joy I have had in meeting with some of your people here today and hearing that most wonderful talk by our brother from Colorado. I cannot understand why any knowing man of the Farmers Union should care to go to any political meeting. Another thing I desire to take a moment to mention and that is the extreme pleasure I have in seeing a further benefit and dem-

onstrator of the good work of the Corn Belt Committee and to say this tonight is my first opportunity in having the pleasure of sitting on the same platform during a year of work in the progressive co-operative movement, this is my first time of sitting on the same rostrum with the three major farm organizations. You just have to like that talk. Mr. Behrens looks good to me and he represents an institution that will have a reputation as long as history is written. My father was a member of the Grange. We have met with Brother Snyder of your state several times. We have not run into a bad egg yet from Kansas and there are lots of bad eggs over this United States. If I may engage your minds on the thought of responsibility and progress and not party responsibility or party leadership, I want to talk for a moment on individual responsibility. You all, and we owe a responsibility I might mention as an always friend and we are in a crowd and away from home and thinking of that wonderful mother and wife and daughter who makes it possible for the men to get away and meet that great American spirit, the foundation of everything that is good, that woman back home who makes this all possible. I am reminded of the responsibility we owe her and that is a responsibility. If I may address myself to managers of these activities that have been created out of your state organization, and if I may bother you to ask how many of you here tonight represent management of farm institutions and organizations here in the state. In the beginning we started out in the country with the program of the Farmers Union, the real shock troops. Our organization. I am just going to give a little attention to that sort of work which I so thoroughly enjoyed with the champion organizer, C. C. Talbott of North Dakota. Some of you may be strong for Billy Sunday and some for somebody else, but my preference is for the man who has the hardest kind of work, and some good work in years gone by with other co-operative institutions which for some reason or other have had some misfortune and have gone to the wall. I am glad to meet you officers again. I am glad to meet you boys and girls. This is the school for your local union and when you have allowed it to die, you have killed your state union and the national union. You have killed the only voice that has been fighting for you. I moved into your community and my house gets on fire. The telephone rings, everybody comes to help me save my house. Community spirit does that. All right, suppose I move to a farm. I still have to take what the other fellow gives and I still have to buy at what the other fellow asks. A mortgage is on my farm. It grows. I have educated my family but the mortgage still grows. So the banker calls and I not only lose my house and farm but my life savings. Everything I have worked for. The home for my children to own at home. What happens? One voice comes to me except the Farmers Union, the organized fighting voice of the organized farmers of this country. That is the only hope I have.

I trust that the continuance of your deliberations will be as harmonious and pleasant as they have been to this time. I hope all of you come out to Denver. If ever you are there at any time, be sure to come to the Farmers Union offices. We will try to show you the place in the short while you are there. Bear this always in mind, our hearts are as big as all out of doors for all people engaged in this most necessary industry in this country. I thank you.

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are you keeping faith when you take that position. When that field has been organized, that educational institution and county organization set up and your business man left in charge of those business activities, you, as manager become a leader. You are an officer in the army and it is a challenge to you never to be caught a traitor. I like to speak on that responsibility because where we have been out and spent the best that is in us and developed these organizations through all kinds of work, suffering for lack of proper shelter and proper food and have built up this organization under one system of marketing and the fellow who takes the hired man of the marketing activity can do so to be loyal to the terminal activity that created his job. I have some respect for the manager of a business activity who is on the opposite side of this question in a private business and does everything he can to save his business and make money out of it. I do not have any quarrel with him, but the business man I cannot stand and the business man we are searching for in our country is the one who after energy has been expended in tremendous sums to establish a position for him and he turns around and he finds out that they lay down on the job. That is who we are hunting all the time. I want to remind you what you may be doing some of the business of your activities to some private houses to which these have been found out they are doing. I know something about that. I happen to be, if I may speak personally for a moment, manager of the largest institution in the United States and it is only 3 years of age. I know something about marketing grain and I know something about selling grain at terminal market and I will make this statement to you, everyone of you farmers which I so thoroughly enjoyed with the champion organizer, C. C. Talbott of North Dakota. Some of you may be strong for Billy Sunday and some for somebody else, but my preference is for the man who has the hardest kind of work, and some good work in years gone by with other co-operative institutions which for some reason or other have had some misfortune and have gone to the wall. I am glad to meet you officers again. I am glad to meet you boys and girls. This is the school for your local union and when you have allowed it to die, you have killed your state union and the national union. You have killed the only voice that has been fighting for you. I moved into your community and my house gets on fire. The telephone rings, everybody comes to help me save my house. Community spirit does that. All right, suppose I move to a farm. I still have to take what the other fellow gives and I still have to buy at what the other fellow asks. A mortgage is on my farm. It grows. I have educated my family but the mortgage still grows. So the banker calls and I not only lose my house and farm but my life savings. Everything I have worked for. The home for my children to own at home. What happens? One voice comes to me except the Farmers Union, the organized fighting voice of the organized farmers of this country. That is the only hope I have.

President National Farmers' Union at annual convention, last year, Colorado, November 20, 1928. "As we meet in this annual session, I bring to you a report of my stewardship since our last convention and with a pride prompted by 22 years of leadership and intimate association with the most glorious people on God's footstool, the American Farmers, I surrender my mantle of leadership, retiring to membership in the ranks.

"My decision to retire is irrevocable. The requirements of the head of this great organization are arduous. Twenty-two years of this responsibility bring me to a period in life when the severe demands upon time and efforts incident to your leadership should be placed upon new shoulders. We have tried and true souls within our order trained and competent for this great responsibility. So we face a future for our organization to be directed with competency and loyalty through your opportunity to select a leader.

The same guiding spirit which has hovered over this human expression of righteous hope and effort since the first call to the ranks a quarter of a century ago, remains to inspire and lead you, as always, for the good of the order, the service of humanity and this method of carrying out our organized purpose of the enthronement and practice of the Golden Rule.

"Those of you gathered here as well as all the hosts of loyal Farmers Union men and women can well appreciate the spirit with which my decision to retire from your presidency was made. No man in the United States has enjoyed more at the hands of his friends and associates over a similar period of time. A glorious chapter has been written into the records of human relationship. Blessings of bounty, faith, loyalty, trust, devotion, sympathy, and service from the very hearts of Christian homes and righteous people in every section of our great nation have been mine. There is an abiding happiness that can only make these years in the sunset of an active life sweet and hal-

lowed by treasured memories. "My parting words I give you encouragement. I give you counsel. Both have been earned by you for the years you have kept me in the service and the experience which has come as a result of this service. Recall, if you please, the inception, growth and marvelous accomplishment of this organization. It transcends any similar achievements in the history of the world. It is a miracle in human endeavor. Banded together through gravity of bitter need and held together by the pressure of dire necessity, a few men who sensed the idea of this organization have acted with courage, wisdom and devotion that were groundswell of inspiration. A crossroads conference grew into our great national organization. The roadway traveled is replete with landmarks of blasted hopes, bitterness of apparently fruitless sacrifices and finally triumphs of sacrifice veritably growing out of the souls of men.

"Remarkable as have been the accomplishments of our organization in the building of colossal institutions and the services they are rendering, our greatest glory is to be found in the abiding faith and spirit of achievement always moving in the hearts and minds of the men and women of the Farmers Union. They have placed the farmer before the world in an exalted light in human purpose and every endeavor.

"A quarter of a century has witnessed an extraordinary transition in farmer affairs. At the beginning, cooperative effort was unknown. There was nothing but stern desire to change conditions with no knowledge of procedure to guide. Experience was entirely lacking. The trail was absolutely unblazed in every way.

"From such a start, we can only view with unceasing wonder the magnitude of our work. There is nothing like it in any other country. Our farmers have invaded the business marts successfully and in practically every arena of commercial activity. Today the Farmers Union

sells more of its own live stock for its own members than any other agricultural organization in the world. We have banks, which, generally speaking, are doing a safe and satisfactory business. Our creameries are numerous and successfully conducted. Our members of great warehouses and operated by farmers are functioning satisfactorily. Our insurance organizations are not only protecting policy holders but are saving them vast sums of money. Modern co-ops where the farmers go through them the farmers' grain goes to market bringing better returns to reward the use of our labor and capital.

We have seats on the grain exchanges in the principal centers of the nation bringing producer in direct contact with world markets. One can witness literally train loads of grain and livestock produced by Farmers Union members, under the spirit of Farmers Union organization, going to Farmers Union selling agencies in the trade marts to be sold before as formerly passing out of the handling and control of organization agencies.

"Our cooperative purchases have assumed such vast proportions that we buy complete factory outputs of various supplies. Our cooperative selling and buying reaches if not exceeding a volume of one billion dollars annually. More and more, our farmers are being converted to the idea of collective bargaining. Altogether, under the providence of God, the Farmers Union without hurt to any man, is a blessing to mankind and I feel that its influence for good has only fairly begun.

"The record of the Farmers Union has proven the soundness and demonstrated the value of the program. We have shown to the thinking farmers as well as the world around, that ours is the practical method of meeting the farm problem. Whatever may be our hopes or theories, there is no escape from the stern fact that nobody but the farmer can solve the farm problem; that he must do it by looking after his own business; that

own state organization if you have not already adopted it. How many times I have seen at terminal market places shipments that are trial shipments. I do not know any of you have registered a complaint but I'll bet my life, the Farmers Union Jobbing Association and the Live Stock Commission house run on trial shipments to other companies, and they are just as good as houses in America. In our country we have a system of marketing for the country and another for the terminal. The farmer had been brought up and educated to sell or dispose of his grain in the country under one system of marketing and the fellow who takes his hands sold it at the terminal under an entirely different system of marketing. They have, in that connection, all over the northwest a system of buying, furnishing the elevator manager a price above the card price. That fellow in the terminal market gets a telephone call from somebody saying, give the general ring, our wheat is off 2c. Then the verification will come in the next mail one price for every commodity and for its grade. That was the system. We have something up in that country to boast of ones in a while and to be proud of. One man whom I have mentioned and for whom the farmers of America would well create a memorial for what he did away back in the early years was studying in the laboratory and he found out through his study that the value of grain was not determined by its weight or its color but was determined by what was inside of it. That was convincing. That good man who has gone on beyond was a part of the United States Senate before he left, having made a great contribution to agriculture as any man has made. Now, we began to teach our people the only way for a farmer to market his products was to market them right. It did away with the system we had in the country and we are now operating on a scientific system. We are increasing that program. Three years ago we handled 600 cars of grain.

The next year we handled 5,000 cars and for the first seven weeks of the crop this year we handled 7,000 cars. I do not know what the number will be for this year. Twenty million bushels of grain under the Farmers Union program will be handled this year. We fully expect next year to make it 50,000,000 bushels and before I get through I will tell you why and how we expect to control the grain marketing in the northwest in 5 years. I want to tell you what the Farmers Union has done and with respect to working the farmers union program in the northwest. The people down here have done so much more than what you realize. It was the seed of your country that started us. The work furnished the seed of experience and understanding and logic which C. C. Talbott and others and myself carried out into the

(Continued on page 4)

### C. E. Huff's Address to the Managers

It is a distinct contribution which the Managers Association has made to the Farmers Union organization. You are one of the newest units of the organization, although your call to be as old as the first Co-operative business in the union. The manager is vital and he cannot be dispensed with. The requirements of his job are such that he must not only be capable of directing the actual business transactions of his organization efficiently, but he must also act as a sort of judge to secure or compel justice between the individual and the group. Between the generous member, who may yield more than he should to the organization which he sees as an agency for the common good, and the calculating member, who may exact more from the organization than he ought, seeing it as an agency for serving himself, the manager must stand as the mediator. Co-operative agencies must render like measure of service to each member, meeting as fully as possible the needs of each with absolute fairness to all. A Farmers Union business cannot be run on a slot machine basis. Management is vital.

The great value of your organization is due however not primarily to the importance of the functions which you perform as managers, but to the genius and intent of the Association itself. Managers have much in common. There is the fellowship in a common cause, of which we have been too little conscious. There are identical or similar problems of management, on which an exchange of ideas promotes general efficiency. There is the problem of the job itself as a job. We have so far not been able to standardize employment, nor insure advancement on merit within the movement. Co-operative management is a fine profession, the hazards of which are so far greater than those of the business world. Your meetings deepen the sense of comradeship; your exchanges of ideas and experiences broaden and deepen your fund of knowledge; and eventually you will give consideration to the job problem. The story is told by your calling as a calling, possibly setting suggested standards for managers, and designing to have successful apprenticeships lead to larger positions. But in face of all of this, the intent of your organization has been wholly in the direction of making the Farmers Union organization function more effectively. You have not sought advantage for yourselves, but advancement for the cause. You have not attempted to benefit the movement, but to serve those it employs, but you have bent your organized energies to making yourselves more serviceable to that movement. I know of no other union of employees whose organs of motion has been that of enlarged service and increased effectiveness toward the enterprises under their control.

This has been due in part to the spirit and vision of your President, A. M. Kinney. In part it has been due to the fact that the great majority of our managers are hearty believers in the Farmers Union program, conscious that in the performance of their separate tasks they are partners in an adventurous movement whose future is unmeasured. These men see, not the single task but the whole building. The story is told by one who passed a place where various and difficult labors, seemingly but little related to each other, were being performed, of the reactions of these men to their tasks. "When are you doing here, my man?" he asked in turn of many. "Hewing stone," or "mixing mortar," or "digging deep trenches," they replied. But one worker, pushing a loaded barrow of bricks declared proudly "I am building a cathedral." The manager who sees the "cathedral" which we are building plays the game clear through, and no amount of pleading can make the man who does not a Co-operator in the largest sense. You are trying to make this vision dominant in every manager. And so your Association is making a distinct contribution to the Farmers Union in Kansas by the method and intent of your organized work.

There are two problems connected with your work, to which I would like to turn our discussion. One of them has already been touched upon. In what I have said, namely that of OVER EMPHASIS UPON LOCAL MATTERS. The local unit was not a last thought, a gesture toward membership participation in the movement, as opposed to the individual. It was primarily and is fundamental in our organization. The pyramid of the Farmers Union movement rests upon that foundation, and out it builds up to what ever heights our vision and courage permit. Experience reveals that PERMANENT results in co-operation are to be found only where that foundation is in use—where authority vests in a membership, and control extends upward and outward from that source. Only in this way

can the human group for whom alone the Union exists, grow and develop along with the growth of their Co-operatives. The benefit which accrues to a community from the mere fact of carrying on a co-operative enterprise is hardly less than that resulting from the gains and savings of the enterprise. The material profit will have a bearing upon our living standards, but the participation affects our lives and relations directly.

But experience also reveals that LARGE results the ULTIMATE EFFECTIVENESS, THE FINAL SOLUTION OF THE FARM DIFFICULTY, can only be achieved by the CONCENTRATION OF PRODUCTS, centrally in the hands of efficient representatives of the producers, for influence upon the marketing structure—for bargaining power. To secure both of these conditions in a single case requires men, but the development of the local unit to its greatest degree of effectiveness in assembling, grading and forwarding the products of its members, under local ownership and control, and the federation of these units as forwarders of product into the control unit, which shall, with commodities merely—a great marketing agency as the only point at which sale of product is actually consummated, the point of use. So-called local sales are but transfers of product for forwarding.

The weakness of the independent local farmers elevators and cream stations lies in the fact that they are assembling stations merely, getting together the product of their members and forwarding it, under the ownership of outside and opposed marketing interests. They render a substantial service, but the scope of it is confined to savings to be made in honest weights and grades, and of local market tolls previously taken. Some of our managers and some of our business have never outgrown that stage, although the program of the Union itself has been from the beginning to substitute the co-operative method for the competitive method from first to last in our marketing. The weakness so far revealed in the Sapiro plan of farm marketing lies in the lack of participating activity and conscious control on the part of the individual producer. Such organizations deal in commodities only, do not afford opportunity for individual and community development on the scale permitted by local units, locally owned and controlled. They lack room for human expression.

In view of the fact that we have developed central processing and marketing facilities of an efficiency equal to the best, it would seem that upon the managers of local enterprises rests to a considerable degree the success of the immediate next step in our program—that of getting the entire volume of product to move to the point of final sale as the property of the producer, and in the hands of those interested in the quality and real value of the product, the PRICES WHICH THE PRODUCER RECEIVES.

When we view the present state of America's agriculture, the loss of farms by foreclosure, the 12 to 14 billion dollars of debt, the decline in the farm values, and the more startling decline in the farmers' equity in the land, the smallness of the farm income in terms of dollars and in the purchasing power of those dollars, and finally the disparity between the farmers' share of the national income and that of other groups, we can but consider these things as must simply sweep away, and permanently, any tendency we may have had to accept the local business as the sufficient and final arrangement in co-operative marketing. (Popular story: "Nary terminals at any end.") Big as is the local unit when viewed in the right light, it is a puny and almost futile thing when set up as a settlement of the farm marketing problem. The manager who insists upon seeing it so, simply does not fit. Local units must be made sound and solid links in the chain of marketing if the farm is to be lifted up to its rightful place. But our federations must be as complete inclusive as they can be made if there is to be power at the end of that chain capable of drawing the load. Let us build our local units securely and operate them with pride. Let us then federate them for the marketing of our commodities on to market, and in that central market let us deal with influence and power.

The second problem which I would mention is that involved in a conception much too prevalent, namely, that the producer has NO RIGHT TO CARRY ON MARKETING ENTERPRISES. In one form or another the manager comes frequently into contact with this convention. Its no more expressed as it was a few years ago in boycotts and in refusals to deal with the co-operative, or at least it is seldom so expressed. But even while old line firms do business with us they shake their heads sadly and

(Continued on page 4)



## The Kansas Union Farmer

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C. E. HUFF, Editor and Manager

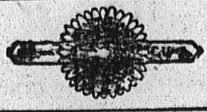
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Notice to Secretaries and Members of Farmers Union of Kansas. We want all the news about the Locals and what you are doing. Send in the news and thereby help to make your official organ a success.

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, DECEMBER 6, 1928

### A WELL DESERVED TRIBUTE

Near the close of the National Convention in Denver, A. W. Ricker, who is editor of the Farmers Union Herald, St. Paul, paid a brief but effective tribute to the retiring officers of the National Union. As the significance of the statement pressed home upon them the delegates arose and in prolonged applause accepted and accented the tribute as due these leaders. The statement was extemporaneous, born of the moment. But it ought to be passed among our members and treasured. Those who have had most to do with co-operatives will most appreciate this true statement. Mr. Ricker said:

"Perhaps it would come with better grace if what I am about to say were said by one who is not a member of the Farmers Union, but I cannot let this occasion pass without calling the attention of the delegates to the fact that, with respect to National President Chas. S. Barrett and National Secretary A. C. Davis, something may be said of them that is unusual.

"I am familiar with the history of farm organizations. I took an active part in the old Farmer Alliance movement of the early nineties. I know that one of the problems that has confronted all farm organizations has been to choose an honest, able, and uncorruptable leadership. Other farm organizations have had a sorry experience in this respect. Barrett and Davis have been at the head of the Farmers Union for more than twenty years. In all this time their conduct has been such, that not a single stain or blot may be found on their record.

"This is a great credit to them, and to the Farmers Union. I may say more, that their

record of unblemished service to their organization is perhaps unparalleled in the history of farm organization anywhere in the world."

### ORGANIZATION WORK SOON TO BE UNDERTAKEN

Since the Marysville convention the first steps have been taken for definite and continuing organization work. At the beginning it is planned to undertake the work a county at a time in areas already occupied. It is believed that hundreds of farmers now enjoying the advantages of co-operative facilities, or of a market made better by the presence of the Union, are ready to join with their neighbors in an increased development of co-operative marketing. Some counties have already expressed themselves as anxious to begin such work at once, one good Union county pledging to organize the present membership very thoroughly for the campaign, to divide the county into districts, and to share in the cost of the work. Such a campaign ought to add several hundred to their membership and to give new strength and impetus to their institutions.

After we have developed the areas in which we now operate into a close-knit organization, affording a much more adequate support for present local marketing agencies and enabling expansion and development in relation to central agencies, we can enter counties not now occupied or only slightly occupied. The Kansas Farmers Union is providing a service in marketing, in insurance, in auditing, and in its influence upon public matters affecting agriculture (such as legislation, freight rates, etc.) which should entitle it to the support, not of 20,000 farmers and their families, but of 100,000.

An enlarging field is before us, and we are entering it with courage and confidence. Our present membership will find great satisfaction in the part they may have directly in the expansion of the Kansas Farmers Union. Every local ought to set about the job of promotion. The year 1929 ought to be the best in many years, and in some respects the best in our history. We are no longer experimenting to the extent we were even a few years ago. We no longer need to fight to secure a place in the central markets—we are fully established there, and with a record of service second to none. No longer does a newly organized region have to develop experimentally its lines of activity. Fundamental facts are proven, and new units at once relate themselves to existing ones and to central agencies, all co-operative. The new member becomes at once a partner in one of the greatest business organizations in the state, an organization whose energies are devoted to the promotion of his welfare, and whose experience qualifies it to serve him well.

The work of organization will not be easy, although it ought to be easy. Almost every farmer in Kansas ought to be glad to avail himself of the privilege of membership in the Union, but there will be very few who will break an arm in their haste to join. It will require careful plans. Patience will be necessary. Above all a great deal of hard work must be done. We are both willing and determined, however, to provide these—and we shall succeed! I will be very glad to hear from counties willing to undertake their fair share of such a campaign, and we will co-operate in planning and in carrying out the work. There is a conviction in many quarters that co-operative agencies ought not to deal with any but members. Probably that is the safest way—surely it would be fair. But it will be infinitely better to take the

non-member into membership than to exclude him from benefits. And thousands of him can be induced to join the Kansas Farmers Union.

### NOT A PEANUT STAND BUSINESS

It is almost astounding, the number of separate transactions involved in one of our Farmers Union Live Stock Commission houses. Manager C. F. Emmert has recently given out the following figures in a booklet, and declares his belief that such a volume of transactions cannot be duplicated by any other live stock selling agency, either co-operative or old line.

The actual number of bona fide account sales issued by the Farmers Union Live Stock Commission of St. Joseph during the first 10 months of this year reached a total of 30,018, which, with approximately 34,050 prorated statements, brought the grand total to the enormous number of 64,068.

### END THE YEAR WITH AN AUDIT

As we come to the end of 1928 it seems certain that most of the business enterprises of the Union are in a better condition than at any previous time since about 1920. The state-wide units have probably never made so good a record in any previous year. It has been a very difficult year in the operating of country elevators, due to heavy discounts in terminal markets on slightly damaged wheat. Even at that most of our elevators are in wholesome condition. Most stores seem to have done well, as have produce and live stock handling associations.

More and more of our institutions are taking advantage of the services offered by the Farmers Union Auditing Ass'n in determining the exact status of the business, and in getting an outside viewpoint regarding methods and practices. The cost itself is not high. The auditors employed are very high class men, men who know how to do their work accurately and in the shortest possible time. If the records are well kept the work will be done in less time than otherwise. If there is need of improved methods in accounting the Auditing Ass'n will save you more during the next year by the better system they will install (if you request) than their services will cost you.

No business is carried on without the protection of fire insurance. The cost of it may be a considerable item of expense, but we cannot afford to be without it. An audit at regular intervals is a form of business insurance. It gives the manager a clear analysis of his work. It provides the directors with exact information, impartial and detailed, upon which to plan the future. It is the basis of confidence on the part of the members. Every Farmers Union enterprise should have at least an annual audit.

### NEW CREAMERY PLANT OPENED IN NORTH DAKOTA

A new Equity-Union Creamery was opened at Jamestown, N. Dak., on October 13. This creamery will be operated as a branch plant of the Equity-Union Creamery of Aberdeen, S. Dak., which established an assembling station at Jamestown early in 1927. As soon as an adequate membership and a sufficient volume of business to warrant such action had been obtained, the company purchased a site and erected a modern building of reinforced concrete, which is now fully equipped and ready for business, with a churn large enough to make five million pounds of butter in a year. North Dakota farmers furnished the funds for the erection of the building.

an excellent position to handle this poultry through a number of its butter buyers who have asked to be supplied with turkeys for the holiday trade.

### SOUTH DAKOTA COMPANY OPERATES LINE OF ELEVATORS

The Ferney Farmers' Cooperative Company, Groton, S. Dak., owns and operates a line of elevators located at Groton, Ferney, Stratford, and James. Its annual report for the year ending July 31, 1928, shows total earnings of \$51,318, of which \$36,602 resulted from dealings in grain; \$12,470 came from sales of merchandise; and the remainder from interest and dividends. Various expenses and losses brought the net earnings down to \$26,656, of which \$6,045 was distributed as interest on capital stock at the rate of 10 per cent; \$14,140 was returned to members as a patronage dividend on 471,234 bushels of grain, at the rate of 3 cents a bushel; and the remaining \$6,471 was carried to undivided profits. The company owns building and equipment with a depreciated value of \$78,056; has outstanding capital stock of \$60,450; surplus, \$35,576; and undivided profits, \$76,120.

The present organization, the Ferney Farmers' Cooperative Elevator Company, was formed in 1914 and took over the property and business of the Ferney Farmers' Elevator Company which had been in successful operation since 1900. In the 14 years the original company had acquired property worth over \$33,000, had paid its stockholders dividends to the amount of \$35,670, and built up a surplus fund of \$52,548.

Figures showing the amount of business for several years are as follows: 1913, \$500,371; 1916, \$577,871; 1917, \$589,971; 1918, \$960,590; 1921, \$480,000; 1923, \$400,000; 1925, \$434,501.

you would come out here sometime so I could see you again. I went over to Hays last spring when you were supposed to be there but couldn't come. I am seven years old now.

Your friend,  
Mary E. Mothershead

### NEMAH COUNTY

A good program has been prepared for the annual meeting to be held at Seneca, December 5th. Mr. Lambertson will be there and will speak to us. Delegates who attended the convention at Marysville will give short reports. Officers will be elected, musical numbers will be given and matters of interest will be discussed. Let us make this a routing good meeting for we are an organization worth while.

Fred W. Leham,  
County Secretary.

### MINNEOLA LOCAL NO. 1228

Notice.

Our next regular meeting will be

the F. E. & C. U. of A. at this time will take place. So let us all be there on time.

J. C. Pospisil,  
County Sec'y-Treas.

OSAGE CO. FARMERS UNION  
Osage County Farmers Union No. 56 will meet in quarterly session at Lyndon, Kansas, Thursday, Dec. 13. Local secretaries please send the county secretary a list of your delegates.

E. L. Bullard, President.  
J. J. Cooper, Sec'y-Treas.

ELLIS CO. FARMERS UNION  
The Ellis County Farmers Union annual meeting will be held at Hays, Kansas, on Saturday, December 8th, at one o'clock. All are requested to be present.

Leo Rajewski, Secretary.

WOODSON COUNTY MEETING  
OUT FOR GOOD TIME  
The Farmer's Union for an all day meeting met at Vernon Nov. 24th, at

the Rural High School where a large number participated in a Thanksgiving dinner. The tables were fairly burdened with good things to eat. At one thirty the meeting was called to order by the president, Mr. Cowles. The first in order was a song, "America" by the audience. The appropriate words were spoken by the president. While all were standing a moment's silent prayer of Thanksgiving was offered. As the secretary was absent the minutes and roll call were omitted. Election of officers next in order. Wm. Heiman was nominated for president. It was moved and carried that the rules of election be suspended and Mr. Heiman be elected by acclamation. Vice-president, W. C. Roberts; Secretary, J. Casner, L. L. Eyfield; Lecturer, Mrs. Wm. Heiman; Doorkeeper, James W. Heffern; conductor, B. Sherwood; executive committee, chairman, Mr. S. C. Cowles; Mr. Anderson; and G. W. Becker, Motion was made and carried to elect one member from each local to act as an

entertainment committee. Mrs. Cowles from Bert, Mrs. Mook from Vernon, Mrs. Anderson from Clay Bank, Mrs. H. O. Hayes from Piqua, and Mrs. Henry Ford from Plum Creek. This committee is to co-operate with the lecturer, that thereby they may have an entertainment for each county meeting. The motion was made and carried that the legislative committee, Mr. Roberts, Mr. Tannhill, and Mr. Cowles serve for the next year. The following program was rendered: A reading by Miss Anderson, "The Farmer Feeds Them All," reading by Mrs. Heiman, "Fritz and His Betsy Fall Out," Song by Mr. and Mrs. Cowles; violin music by Mr. M. D. Castator and Mr. Cowles. Motion was made and carried to meet at Vernon on Dec. 29th. Motion made and carried to have an all-day meeting and install officers. The meeting was closed by a sing by the audience.

Closed in due form.  
Wm. Heiman, Pro tem.

## REFLECTIONS

### COOPERATIVES NEED RESERVE FUNDS

Our attention has been called to a few cooperative creameries that were unfortunate enough to have been doing business with firms that went bankrupt. The result was that most of the returns for six weeks were tied up, with the likelihood of considerable loss.

This situation makes it practically impossible for the product received during this period unless they have a reserve fund. Failure to pay may place many members in an embarrassing situation and may result in losing sufficient members so that the creameries would be crippled.

Fortunately the creamery business is not particularly risky and situations of this kind seldom occur. However, there are other types of unexpected losses that are often confronted. Breakage of equipment, the need of repairs, probable additions to the plant, are all likely to occur. Creameries that have set up a reserve fund for emergencies can meet such situations as they occur. Creameries that pay out every cent of returns without building up a reserve are placing their patrons in a position which will not be as satisfactory as where the plant is more adequately financed.

Substantial reserves in the hands of cooperative organizations make for greater stability, better business credit and add greatly to the prestige of the organization. Business firms of all kinds are finding the need of proper reserve funds and while co-operatives are slightly different in some respects from other lines of business, a suitable reserve fund is an important feature in all organizations.—Wallace Farmer.

FARMERS' UNION HAS BARRETT  
A pretty good firm is Watch and Waite.

And another is Attila, Early and Layte. And still another is Doo & Dairet; But the best is probably Grinn and Barret.

LITTLE RAY OF SUNSHINE  
"Pardon my bringing you your bill so early," apologized the youthful doctor to an elderly patient, "but you know how hard it is to get money out of one's heirs."

TACTFUL  
"I'm going over to comfort Mrs. Brown," said Mrs. Jackson to her daughter Mary; "Mr. Brown hung himself in their attic a few days ago."

"Oh, Mother, don't go. You always say the wrong thing."

"Yes, I'm going, Mary; I'll just talk about the weather. That's a safe enough subject."

Mrs. Jackson went over on her visit of condolence.

"We've had rainy weather lately, haven't we, Mrs. Brown?" said she.

"Yes," replied the widow, "I have not been able to get the week's washing dried."

"Oh," said Mrs. Jackson, "I should not think you would have any trouble. You have such a nice attic to hang things in."

—Midwest Review.

### CO-OPS' NEEDED FOR FARM STABILITY

Co-operative marketing associations play the same part toward stabilizing agriculture that trade associations, business men's organizations and industrial institutes fulfill in the development of manufacture and commerce, declared F. H. Setzer, president of Dairymen's League Co-operative Association, in a recent address at Cornell University.

Business men, as Mr. Sexauer

points out, find it comparatively easy to get together behind some program for their mutual business. "They use the knowledge acquired in their daily business to formulate plans and measures for the stabilization of their industry," they have already acquired a knowledge of their industry's needs through the daily operation of their own business."

Farmer Is Handicapped  
"The farmer, on the other hand, has no such ready familiarity with what is necessary simply because he has been devoting 99 per cent of his time and thought on production, problem of marketing."

"Only through active contact with the marketing problems," said Mr. Sexauer, "can the farmers as a group or as individuals, obtain a similar knowledge to that which business men have on marketing, and to obtain that active contact they are compelled to build organizations which actually handle and market at least a part of the product in which they are interested."

"In no other way can they obtain first hand information or correctly interpret the information they obtain. When the farmers build such an organization it must acquire experience. Experience costs someone money and the members of the organization formed, pay for the experience their executive acquire. It must also acquire market facilities for handling the products. That also is expensive, and again the members must pay. It must obtain trained men or grow and train men, either of which is costly and that also is a burden to be borne."

"And for what reason? In order that farmers may have an organization under their control which considers the industry from the farmers viewpoint and is built to protect their interests."—U. F. A. Magazine, Albert,

sary to supervise during his tenure of office in order to make that part of the world safe for northern syndicates; and Chicago will have to get along the best she can for another four years and if Secretary Mellon is correct in saying that there isn't likely to be much change in our policies in that country the marines may be given the blessings of employment if not prosperity. Civilian production by the methods usually employed by our great industrial magnates in their search for trade is likely to give us universal peace about the same time that they accord us agricultural equality.

J. C. Glasgow.

### 450,000 CANDY STORES

Of all the foods that contribute to the varied diet of the average American, candy is the easiest to buy. According to the Department of Commerce, there are something like 450,000 candy stores in this country where candy is on sale.

The Department confesses the impossibility of listing all the candy outlets but as some of the more obvious, outside of the stores which sell candy exclusively, it names news stands, ice cream parlors, drug stores, tobacco shops, restaurants, school stores, railroad stands, hotels, theatres, lobby stands, groceries, amusement parks, ball parks, seashore resorts, circus confectionaries, barber shops, beauty parlors, pool rooms, shoe shine parlors, clubs and itinerant vendors.

More than half the total retail sales or 56.7 per cent are made in confectionery, soft drink and ice cream establishments. Drug stores come second with 15.3 per cent, and five-and-ten cent stores third with 8.5 per cent. Restaurants, grocery and delicatessen and tobacco shops account for a little over 4 per cent, and department stores for 3.8 per cent.

Based on the Census of Manufactures taken in 1925, the department finds that of every dollar we spend for food, three and six-tenths cents go for confectionery. This does not mean, however, that we spend 3.6 per cent of our food outlay for sugar products alone. Sugar accounts for only 17.04 per cent of the cost of raw materials in the nation's candy bill. Candy is a composite food and our national candy bill of approximately a billion dollars a year includes, besides sugar, enormous quantities of chocolate, nuts and fruits as well as boxes and other containers.

How does one acquire a color sense that permits her to harmonize successfully? Each learns it for herself by the time-taking but fascinating method of experiment. Old scraps of silk in all shades and colors offer enticing possibilities for "trying out" color combinations. An evening in front of the mirror—which we really won't object to—will show us how well we can "wear" the various shades.

Many women are surprised to find that there is some shade of green which they can wear—or some blue which they can't.

## GLIMPSES OF CO-OPERATION

### BONUS SYSTEM FOR CO-OPERATIVE EMPLOYEES

Bonus plans for employees have been initiated by some co-operatives without adequate consideration of the principles involved. The problems connected with the evolution of such plans are rather more complicated than those involved in a bonus system for an ordinary business organization for profit. In a co-operative the owners of the business are its chief patrons, which gives them a dual interest in the enterprise. As owners they are concerned in the conservation of the property and as patrons they are interested in having every penny of the business passed on to them, either as direct payments or in the form of patronage dividends. Hence, a form of bonus which stimulates efficiency in a manner to reduce operating expenses is most acceptable to those responsible for the existence of the enterprise.

An essential of any bonus plan, if it is to be successful, is that the employee can see a direct and definite relation between his own efforts and any increased compensation to him because of the bonus system. The premium resulting from increased efficiency must be apparent. This means that the method of computation must be comparatively simple, that it must be tied up definitely with the day-to-day efforts of each employee, and that the payment be made with sufficient frequency to permit the employee to connect his past efforts with the monetary return.

In the development of a bonus system it is probable that standards would have to be set up for each different departmental activity. Such procedure, of course, calls for exact information and thorough consideration in order that easily comprehended standards may be established which are just to the business and yet permit industrious and faithful employees to earn additional compensation. A. V. Swarthout.

### LAND O'LAKES CREAMERIES HANDLING TURKEYS

The Land O'Lakes Creameries, Inc., Minneapolis, is planning to market turkeys for its members during the holiday season, and is issuing instructions regarding dressing, packing and handling. All birds will be handled on a grade and quality basis, and so far as possible, through the local creamery or poultry association. Where one, two or three creameries can load a car within three days, a man will be detailed from the central organization to do the grading at time of delivery. Provision has been made for advance payments to those creameries making such request for their patrons. Turkeys sold for the Thanksgiving market will be handled in one pool, and those sold for the Christmas market, in another pool. Final settlement will be made on each lot soon after the close of the pool.

The association advises producers that it is in

## :: Neighborhood Notes ::

Hopewell Union 809 had a big time Friday Nov. 23 with about 60 people present. A good program, oyster supper and election of officers was held. After some spirited and close competition the following were elected: Pres. Hal Cope; Vice. Pres. G. N. Faulkner; Sec.-Treas. J. E. Hibbard, Conductor, Lile Murphy—Frankfort, Marshall Co., Kansas.

GREENWOOD CO. MEETING  
The fourth quarterly meeting of the Greenwood County Farmers Union will be held in Madison on the 13th of December, 1928 with a basket dinner at noon.

The election of officers for the coming year will also be held. All members please take notice and let there be a large attendance.

Chas. A. Roberts  
Co. Sec. and Treas.

AN APPRECIATED LETTER  
Dozens of congratulatory letters to tell you how glad I was.

Natoma, Kans. Nov. 30, 1928

Dear Mr. Huff:

I saw your picture in the Salina paper today and that you were National President of the Farmers Union now so I thought I would wish

to tell you how glad I was.

Our next regular meeting will be



## Ladies' Auxiliary

## NOTICE

ALL LADIES AUXILIARY DUES SHOULD BE SENT DIRECT TO THE STATE SECRETARY, MRS. MAY INGLE, MICHIGAN VALLEY, KANSAS.

THE AUXILIARY DUES ARE \$1—YOU KEEP 30c IN YOUR LOCAL SEND 70c TO THE STATE SECRETARY. THEN 20c OF THIS IS

SENT BACK TO YOUR COUNTY ORGANIZATION IF YOU HAVE ONE. IF YOU DO NOT HAVE ONE THE STATE WILL KEEP IT IN THE TREASURY UNTIL YOU DO ORGANIZE. THEN YOU ARE ENTITLED TO ALL THE COUNTY DUES FROM DATE OF ORGANIZATION.

## Junior Co-operators

## MEMBERSHIP LIST

ADDIE HARDIN—Kincaid.  
JULIA POWELL—Colony.  
HELEN HOLCOM—Baldwin.  
LORETTA SIMECKA—Delia.  
NAOMI KITCHEN—Lyndon.  
HELEN CENTLIVRE—Mont Ida.  
KEITH CENTLIVRE—Mont Ida.  
PETE CENTLIVRE—Mont Ida.  
CLINTON DONALD—Kincaid.  
HOWARD DONALD—Kincaid.  
GEORGIA GRACE COFFMAN—Madison.  
HELLEN BARTZ—Rush Center.  
MILDRED NELSON—Ottawa.  
MARGERY JEAN KRESIE—Meriden.  
PHYLLIS TURMAN—Ransom.  
NADINE GUGGISBERG—Burns.  
MARIE NEWTON—Utica.  
VERA FUNK—Utica.  
DOROTHY KRAISINGER—Timken.  
LUCILE GRETTE—Kincaid, Kan.  
GEORGIANA OLEJNIK—Rossville.  
NADINE E. NEIDENTHAL—Timken.  
RICHARD SCHIEFELBUSCH—Osawatimie.  
LUCILLE WILSON—LaCrosse.  
GLADYS M. COLLINS—Ulysses, Kansas.

## JUNIOR CO-OPERATORS

Dear Juniors  
Well how are the Junior by this time? I am well and have been having a fine time. It was my privilege to attend the National Convention at Denver.

I was so proud to be in the Convention when our own President, C. E. Huff was elected the National President. Now Juniors don't forget who the National President is. When you read this, just ask the other members of your family who the National President of the Farmers Union is and see if all of them remember that it is our own Mr. Huff.

Denver is a fine town, and the Farmers Union People of Colorado sure made us welcome and showed us a good time.

I talked with many people from other states about the Junior work, and was surprised to find out that there were some who were not doing as much even as we are, and not any who are doing more.

Is it not an inspiration to think that we are leading all the states in this work? And that they are looking to us for suggestions and help.

We must not lay down on the job and disappoint them.

Mrs. Campbell of Anderson County has kindly accepted the position of Junior Instructor, and son there is going to be a course of nice lessons in Junior Co-operation in the paper. These lessons will be for you to study, and we think there will be a chance for you to earn a prize for the accomplishment of them.

Now here is a very sad thing that I have to tell you. If you will look on the list of members of this department you will see the name of Lucille Gretten, the only Junior Co-operative Local in the State. She had a very painful accident and has been in the St. Joseph's Hospital, several weeks. She was trying to repair an alarm clock, and the spring slipped and struck her in the eye. The eye ball had to have stitches taken in, the one fine thing about it is that the Doctors thought that they could save her sight.

How many will write to Lucille? Send her a cheerful letter, or a pretty postal card. Just send it to the address of her home, as you find it in the above list, and her mother will see that she gets it. She may be at home by this time, but it will be quite a while before she will be able to get out much. Now don't forget this or put it off too long.

I have clipped from the Kansas City Weekly Star a story that I thought you would be interested to read. It is about a very young man of thread you will most likely see the name of these very people on the Spool. Because the best thread that you can buy is made by them. I think it is nice to know the story of the beginning of this great factory and the success that has been made out of what we think is just a little five cent spool of thread.

I would like a Christmas card from

each of you, but if you have but one card, send it to Lucille, this time, and send me a card some other time. With love, Aunt Patience

**RICHES FROM A SHAWL**  
Paisley, Scotland—The death recently of William Hodge Coats of J. & P. Coats, thread manufacturers for the world, has called attention to the shawl which made eleven millionaires and to the business James Coats built up a fortune of 500 million.

The story starts 126 years ago when a young bridegroom, James Coats, went to London to buy his bride a shawl. It was a Canton shawl with a subtle crepe weave, and it so pleased Mrs. Coats and other Paisley women they decided that if they could make shawls like it they would win a fortune. So the J. & P. Coats was born.

Canton shawls made in Paisley took the little town by storm. They sold faster than they could be made. "Ye dinna weave 'em quick enough, Jimmie," said Mrs. Coats. "Can ye not spin the thread as well?"

So the thread factory was started. Success made the firm's name known not only in Scotland and England but in the far parts of the earth. One day a customer asked James Coats the secret of his prosperity. "Choose one line and stick to it," replied he.

Sir James Coats, second titled member of the family, captured the American market for his organization.

"Don't you know there is a civil war being fought over there," a business associate asked him.

"The very time to sell 'em thread!" retorted Sir James.

When Sir James reached the United States he learned the high protective tariff on thread would cramp his business operations. An associate suggested asking the British government to retaliate.

"Not at all," said Sir James. "I shall build my factories right here."

He established the first at Pawtucket, R. I., and then set up one mill after another in the heart of the New England textile region.

Canada was the next country he conquered, and for thirty-one years he stayed to look after his business. When he returned to Scotland he re-organized the parent firm into a limited liability organization. Dividend rose from 8 per cent in 1880 to 50 per cent in 1890-1900. In 1905 the capitalization of the company had reached 200 million dollars.

The wills of nine members of the Coats family have been probated for a total of \$131,289,830. William Hodge Coats left 35 million dollars.

## VICTORY MAY DEPEND ON YOU

Thru' the land a call is sounding, And it comes to age and youth, 'Tis the summons to the conflict, 'Tis the summons to the right and truth; To the standard of our captain, Lo, there comes a faithful few; But the victory, my brother, May depend on you.

Chorus  
The victory may depend on you, The victory may depend on you, Dare to stand among the few, With the faithful tried and true, For the victory may depend on you.

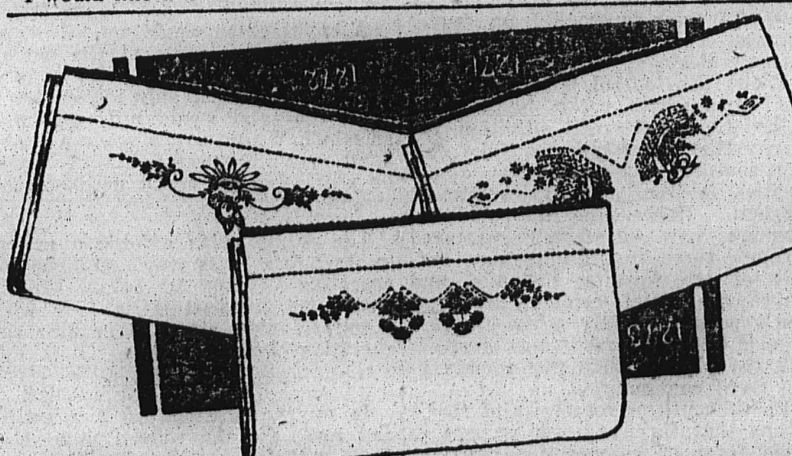
See the mighty host of evil Spreading death through out the land! Who is there will answer quickly, And the hosts of sin withstand! Do not fear to join our standard, For our ranks are tried and true, And the victory, my brother, May depend on you.

Chorus  
Lo, a triumph day is coming, When our arms shall be laid down; Then each faithful loyal soldier Shall receive a victors crown; Would you stand among the victors, With the band of faithful few; Then the victory, my brother, May depend on you.

The above song is the Official song adopted by State Ladies Auxiliary at Marysville. You will find this song with the music in many Sacred Song books.

We urge that every Auxiliary Organization will make an effort to have this song, and sing it at every meeting.

Then take it to heart and study its meaning, and work to this end. Mrs. Chas Simpson.



## STAMPED AND LACE TRIMMED PILLOW CASES

We are showing three new designs in pillow cases stamped on white Lincburg, a very satisfactory material, and having what is termed a false hemstitched hem and are lace trimmed in assorted styles and colored laces. All that will have to be done to completely finish them is to

merely complete the embroidery as shown thereon. These are wonderful value and most moderately priced, and any one of your friends and acquaintances will be most happy to receive a completed pair of these cases as a Christmas gift. Price of these cases is only \$1.25 per pair postpaid to any address—Kansas Union Farmer, Box 46, Salina, Kansas.



5620. Child's Dress. Cut in 4 Sizes: 4, 6, 8 and 10 years. An 8 year size requires if made as illustrated 1 1/2 yard of 54 inch material for the blouse and 1 1/2 yard for skirt, and facings on collar and cuffs. Price 15c.

6333. Misses' Coat. Cut in 3 Sizes: 16, 18, and 20 years. A 16 year size in 3/4 length requires 2 1/2 yards of 54 inch material. In hip length 2 1/2 yards will be required. To make the collar of fur or fur cloth will require 3/4 yard 6 inches wide for the broad collar and 1/2 yard 4 inches wide for the small collar. Price 15c.

## FASHION BOOK NOTICE

Send 12c in silver or stamps for our UP-TO-DATE FALL AND WINTER BOOK OF FASHIONS, showing color plates, and containing 500 designs of Ladies', Misses' and Children's Fashions a concise, comprehensive article on dressmaking, also some points for the needle (illustrating 30 of the various, simple stitches), all valuable hints to the home dressmaker.

Pattern Dept., Kansas Union Farmer, Salina, Kansas. Box 48.

## UNCLE ANDY SAYS



"The tumult and the shouting dies The captain and the kings depart Still stands thine ancient sacrifice An humble and a contrite heart. Lord God of Hosts be with us yet, Lest we forget—lest we forget!" —Kipling's Recessional.

We farmers are somewhat in the position of a negro in our town. His old colored mammy watched him riding a merry-go-round. When he got off she said, "Now whar you bin, 'and whar am you now."

We're not right sure where we're at. We know there's been a "famous victory" and we're hoping that somehow out of the tumult and shouting some good to us will result.

But we're not entirely sure about it. Senator McNary has a bill prepared which he says is the old McNary-Haugen bill with the equalization fee left out. Just how that will solve our problem we cannot yet see.

We must now be fundamentalists and walk by faith, trusting that Hoover, the great, engineer, will by some legerdemain turn the trick.

Here's hoping that our farm leaders will keep cool and take things philosophically. It will be utter folly to go to kicking and doubting at this stage of the game.

There has been no referendum on the farm question, neither has there been on any other economic problem. The moral and ethical foundations of our American civilization were threatened and for the time being little else was considered.

When the sheet anchors of our National life were starting to drey, the people—and more especially the women—rose up in their might and swatted the beast.

For this reason party lines were smashed as never before. Material and economic questions disregarded. The moral and spiritual were supreme.

We farmers are now in the position of my ducky on the merry-go-round. "Whar you bin and whar am you." Well, we know we've been in a whirlwind campaign and we know we've got an extra batch of very fair promises to immediately solve our farm problem.

Our plan for farmer equality was rejected by both candidates. It's now up to the winners to show their hand to lay their cards face up on the table for farmer inspection.

It will be best for us now to co-operate with whatever scheme the Congress and president may see fit to create.

In a newspaper interview recently with Andrew Mellon, among other

## 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

## SEEDS AND PLANTS

CLOVER \$4.00—Alfalfa \$7.50—99% pure alfalfa \$2.50; Sudan \$2.00. If you have Millet, Cheneed, kafir, corn or other grains, clover or less, drop us a line Salina Brokerage Co. Salina, Kansas.

## TOBACCO

GOOD SMOKING TOBACCO—10 pounds \$1.50. Chewing, 10 pounds \$2.50. Send no money pay when received. Pipe Free. ALBERT FORD, PADUCAH, KENTUCKY.

## FOR THE TABLE

SPLIT PINTO BEANS, new crop, 100 pounds \$3.40. Unshelled Spanish peanuts 100 pounds \$7.50. Shelled, \$11. Freight prepaid. JACKSON BEAN CO. Woodward, Okla.

## FARMS

WANT to hear from owner having farm for sale; give particulars. Price, John J. Black, Box 96, Chippewa Falls, Wisconsin.

## CORN HUSKERS

WANTED—Corn Huskers. 8 cents per bushel—wagon measure. Excelsior Farm, Levant, Kan.

## AGENTS

BANKRUPT and Bargain Sales. Enormous profits. We start you furnishing everything. DISTRIBUTORS, Dept. 325, 129 W. Superior, Chicago.

## MANAGER

Mgr. for Elevator and Feed Store

WANTED AT ONCE—A manager capable of handling the books and managing the firm. Kindly state salary. All bids are to be in hands of undersigned by December 7th, 1928. Fred S. Morgan, Sec'y, Alta Vista, Kansas.

## POULTRY

FOR SALE—Mammoth Bronze Gobblers, \$5.00 each—J. P. White, Wells, Kan.

reasons cited for future prosperity was that farmer buying power was sure to be increased by immediate legislation. Old Andy has changed his tune about relief. It sounds mighty good to us.

WHEN EYES ARE DRY  
The world is greenened by dew-drops  
From eyes that cannot see  
The wonders of the landscape,  
So dear to you and me.

The beaking of the morning dawn,  
The shadows of the night,  
Are scenes denied to those  
Who look—with faded sight.

The crimson clover on the slopes,  
The blossoms of the tree,  
And fields of golden grain  
Inspire through, eyes that see.

As silver moonlight creeps abroad,  
And paints its mystic sheen,  
If eyes are dimmed, its mystic charm  
Is hid from them—its seen.

It matters not how rich the tones  
Of colors everywhere;  
The beauty of them is concealed  
When vision cannot share.

Yet, to such, though dark the hours,  
Faith may be serene;  
For through the window of the soul  
A brighter world is seen.

—Frank D. Tomson.

## FARMERS UNION MUTUAL LIFE INSURANCE IN NEBRASKA

Nebraska agents of the Farmers' Union Mutual Life Insurance Company, Des Moines, Iowa, will hereafter carry on their work subject to the approval of the board of directors of the Nebraska Farmers' Union. An

agreement to this effect was reached at a meeting held in Omaha, September 23. Hereafter Nebraska agents will become members of the Farmers' Union and will write insurance only for persons who are members of that organization.

666

is a Prescription for Colds, Grippe, Flu, Denge, Bilious Fever and Malaria.

It is the most speedy remedy known

Time Will Always Tell

There must be some reason why many of our policyholders have been with us since the organization of the company fourteen years ago.

Your patronage is solicited on the basis of safe, sound sensible service.

Farmers Union Mutual Insurance Co. of Kansas

SALINA, KANSAS

When You Ship Your Live Stock

You are marketing something that has taken months or years to produce, and in which you have a great deal invested. Therefore you should give this matter a great deal of careful attention.

We will gladly keep you posted on market conditions. Just write us and tell us what you have, or are feeding, and ask for our weekly market quotations.

We solicit your shipments on the basis of dependable co-operative service.

Ship to YOUR OWN FIRM.

Farmers Union Live Stock Commission

STOCK YARDS KANSAS CITY

## FARMERS' UNION DIRECTORY

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Jos. Adkins, Vice-Pres.—Salina, Kansas  
Jas. O'Shay, Sec.—Roberts, Montana

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## Farmers Union Jobbing Association

337 Board of Trade Bldg., Kansas City, Missouri  
246 F. U. Insurance Bldg., Salina, Kansas

## Farmers Union Cooperative Produce Assn

For Sale, Kansas City, Missouri

## Farmers Union Live Stock Commission

404-10 Live Stock Exchange Bldg., Kansas City, Mo.  
Live Stock Exchange Bldg., Wichita, Kan.

## Farmers Union Mutual Insurance Co.

Salina, Kansas

## Farmers Union Auditing Association

Thomas B. Dunn, Salina, Kansas

## Kansas Union Farmer

Salina, Kansas

## YARNS

of Pure Wool for Hand and Machine Knitting—and Rug Yarns. Orders sent C. O. D. Postage Paid. Write for free samples.

## CONCORD WORSTED MILLS

West Concord, New Hampshire

## Piles Now Cured Without Surgery

A newer, better, safer and quicker method of curing piles than by a surgical operation is being used with remarkable success by Dr. O. A. Johnson, eminent rectal specialist of Kansas City. He does not use the knife, scissors, acids, cautery, electricity, ligatures or any harsh painful means. His method is so mild there is no confinement to room or bed—no hospital or sanitarium expense. The very first treatment gives unbelievable relief, usually stopping all bleeding, protrusion and pain. In a few days there are no signs of piles left. Full particulars of this amazing treatment is given in a new 65-page book on rectal diseases that may be had free and postpaid from Dr. O. A. Johnson, Room 181, 1324 Main St., Kansas City, Mo. If you are a rectal sufferer be sure and write for the free book today. Associated with Dr. Johnson is Dr. J. M. Gaume, formerly located in Salina and well-known to many readers of the Union Farmer.

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You are marketing something that has taken months or years to produce, and in which you have a great deal invested. Therefore you should give this matter a great deal of careful attention.

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Ship to YOUR OWN FIRM.

Farmers Union Live Stock Commission

STOCK YARDS KANSAS CITY

## He Heard a Chicken Squawk

## A Bell System Advertisement

One evening between 9 and 10 o'clock a farmer was returning to his home from Sinclairville, New York. He noticed a car parked beside his road and a short time later heard a chicken squawk in the direction of a neighbor's farm. Immediately suspicious, he telephoned the deputy sheriff at Sinclairville who got an assistant and came at once. They caught three men who had chickens in their car. The chickens were identified and the three thieves sent to jail.

The telephone is a timely aid in any emergency. It brings help in time of fire, accident or sickness. Runs useful errands to town and market. Communicates with friends and neighbors. Often pays for itself many times over by finding when and where to buy or sell. A farmer living near Stephenson, Miss., was offered 5c a pound for his calves, but he telephoned another buyer and got 6 1/2c. Saved by telephone, \$150.

The modern farm home has a telephone.



## We Can Fill Your Order Promptly

When in Need of Any of the Following Commodities

Poultry Scraps Prepared Feeds, Tankage, Flour and Feeds, Cotton Seed Products, Oyster Shell, Twine, Potatoes, Coal

Write, Wire or Phone for Prices Delivered Your station.

Consign your Grain and Hay to your own firm

We solicit your business

Farmers Union Jobbing Ass'n.

337 Board of Trade Bldg., Kansas City, Mo.

Branch Office SALINA.

## Here It Is:

## AN ANCHOR FOR YOUR FAMILY

If your Anchor, Mr. Farmer, is imbedded in the strong foundation of a Farmers Union Life Insurance policy then your family will ride safely through the cross-currents and storms, happy and unafraid.

If you have failed, Mr. Farmer, to Anchor the fortunes of your family with a Farmers Union Life policy then "Carelessness," your derelict ship, will stagger on, ever faced with the beacon lights of danger.

Grasp the Helm Today --- Look Ahead!

\$10,000 \$5,000 \$2,500

There's a policy with the Farmers Union to meet the needs of every man, woman and child. There's also the one year endowment policy—just as safe as government bonds—far safer than any bank—in which you may invest your money with a splendid interest return.

REMEMBER

When you secure a policy in the Farmers Union you are aiding in the building of a great organization that is fighting for the cause of agriculture—and for you!

A letter to the home office will bring you complete information, without obligation, on the policy you desire.

THE FARMERS UNION MUTUAL LIFE INSURANCE COMPANY

706 Grand Ave., Des Moines, (Farmer Insurance at Farmer Cost) (Operating in Nine Middle Western States)



**:: Address of C. E. Barrett ::**

(Continued from Page 1)

get cost him anything because we get it to him on a two year plan and the carrying charge will pay for it. Then, the matter of making grain loans to get credit on the part of credit, that is the next step. Any good credit institution will undertake to do business with individual farmers and it was necessary to have a machine to do that. We have been asked to make the largest cash loan and fidelity company in America that the Farmers Union has the machine of guaranteeing the integrity of the farmers of borrowing this money on the part of the largest cash loan to producers and still have the grain on his farm for the market. The insurance company says what will your machine do. Our local man in each township in the local organization has the ability to make the largest cash loan. He shall be a member of the Farmers Union in good standing. That is the first qualification. It is made a condition and a requirement that the man who is to make the loan by which we reach the man of the local. It is a condition he must be a member of the organization in good standing, and favorably passed upon by his neighbors and community. The insurance company says that it recognizes the farmer will be more faithful to his trust in point of qualification than any other man seeking a loan. He will be what he ought to be. That is the first qualification. The farmer will do this. There must be an official of this local or group who will take a sample of the grain that goes into the local storage tank and pump the market. We will be able to be checked to see if it is mortgaged. We have a small insurance fee, etc. I have canvassed this matter with several large banking institutions and they have all said they can represent the farmers for dollars saved to the farmers. We are limited, but we will give you our limit any time that kind of a plan is put across. All we have to do will be to get the working man to come to the bank. This government not to subsidize us. We will tell them if they will loan money on grain. I am not sure they will be willing. Because, when that thing is adopted and that plan is put across, we will be able to say we are working on, we will all be out over the Northwest, as well as here, with the program of putting 10,000 tanks on 10,000 farms in the Northwest. We will start the program of putting 10,000 tanks on the farm and keep it out of the market places. Sell it on the farm. Make a record of it. Know what its classification is and then, in your own people's advice, when the market is ready to get to a certain type of grain, feed it there only so long as we can get the value represented with Canadian price plus freight and 42c and they pay that price or they do not get the grain. We will be able to give you any of the United States to fix me up any easy job. All we want is a fair chance. But given a fair title of the marketing place. If the government wants to render a real service to the farmers, let them go to Chicago or Minneapolis and Kansas City and the other terminals and rid the farmers of the sacred markets of the thieves. To me it is symbolic of days that they are not going to give us the right to try anything that is like the gambling speculators in food products on the farms of this country. If our government wants to show good faith before they can expect that we will give up to give us a McNary-Haugen Bill that is workable, let them clean up the market places and make them sacred because at that market place the price on the farm on a certain basis and then we will get the faith and welfare and destiny of one-third of the people of this country. I call upon the politicians to do that which is easy. For, as a lot of good friends of mine who are in the government do much in the way of national politics with anything that has been controlled by private interests. We propose to take the A. B. C.'s of commerce and say the natural thing for a man to do with a natural ability to distribute to society over twelve months, if he expects to get the price feed it himself with a little attention to demand. If they need five million bushels of wheat, let them get it. Do not give them more than 20,000,000. I want to review that briefly. The principle is this: The farmer raises what is needed three times a day and over 12 months on a certain basis and then we will get him in a business-like way and feed it as it is needed and not all in 60 days. To do that, you must have a place to warehouse his possessions and give him credit to pay his expenses on a certain basis and then we will get you and your people to inform him what and how to do. That is what I have tried to tell you of what we are trying to do. It can be applied to every product that is raised in the northwest and the southwest as well as the northwest and you managers sell this idea to society. Stick by your institution and consolidate their power. Then you will have a government that will be able to get a majority and no president can veto. I thank you very kindly for your attention.

The following telegrams were received from J. C. Norgaard and W. C. Lansdon expressing regret at their not being at the meeting:

Superior, Neb.

Greetings to your convention assembled. Very sorry weather conditions prevent me attending. Please express our appreciation to your members for their splendid co-operation in making this effort for a really successful. Tell them we have a big melon for them. Yours for closer co-operation among farmers.

—James C. Norgaard.

Washington, D. C.

Much work and poor health keep me in Washington. Best wishes for a successful meeting. Our organization is very much interested in what we are doing because agricultural relief is possible only through self help. Loyalty and love to the Union and all its workers and members.—W. C. Lansdon.

Roup in poultry may be prevented in many cases by getting rid of late hatched pullets and by allowing enough floor space for pullets in the poultry house.

We even followed after false gods. We just keep repeating the practice of listening, against judgment and experience, to the glittering promises and alluring theories of some of our false prophets. The one who is the agriculture loss. The promise of the rainbow is assured at the end of the gold but the rainbow keeps its distance.

"During the years since the world war farmers have been imposed upon and looted in many ways. The crime of this nation is that it has come at a time when they have been suffering the most. Hypocrites have publicly proclaimed one thing while privately praying for the other. They are going to make a prophecy—I am the one who will deliver you what we are going to get. We shall get what we could have had two years ago, a commission and a few of our railroads and the money to pay the hopper. With this money and the commission the problem will have to be worked out. The trail already blazed by the Farmers Union will be the basis of the application of the law. It will still be the farmers' problem which we must work out for ourselves. If the commission is good, it will be a great help. If the commission is not a good one—God pity the nation—then the farmers will be calling dependent on agriculture for security and prosperity.

"I have learned certain things throughout all these years that very much concern you and that you are going to have to face. You are going to grasp, rather to understand and still harder to believe unless one has gone through the struggle and paid the price to win the knowledge. They bear directly on the working out of the basic problem and are in fact the fundamentals upon which any hope of success must rest. They are so simple and lack so much the elaborate phrases and high sounding language of the application of the law that they may likely will be considered commonplace and out of date. Nevertheless, I say again they are all important and absolutely essential in any program that has the interest of the farmer in mind. The man the other day who said he heard me twenty years ago and did not know then what I was talking about—but he does today. These promises of salvation by the application of the law did not excite him in the least. He told me further that he had come to his senses. The funny part of it was he proved it. That man has arrived. Count on him for now on.

"I met me his Farmers Union membership card with dues paid for the whole year in advance. It took him twenty years to get that way but he is solid now.

"A high and mighty official passed the word of the principal kept over the land. Food cattle were literally driven from the seven hills. Vast prairies, once in fertile farms greved back into wild grass and became the haunts of wolves and an starving people. The men, women and children of the farms all over the nation.

"I recently attended a meeting where a large group of these deflated farmers were gathered. I was asked I could not doubt their enthusiasm but I suspected their good sense. I applied the acid test by asking them how many of them were members of the Farmers Union. They said two or three. I asked them how many dues paid. A phenomenon unparalleled never occurred me. They all were members and every God blessed soul had his dues paid. Then to top the stack a brother said they and all who were members of the group shipped all the stock to the Farmers Union agency and now demanded just three things in support of their cooperative institution and more money to work on the land. I asked them: They sure were sold on organization and cooperation. And friends, commonplace as it seems this is the answer.

"We need more cooperation not only in our marketing and buying but in our work on the land. We need loyalty and devotion to leaders and in the support and patronage of cooperative institutions; larger membership in our organization; carefully selected men who will lead us with courage and with a knowledge that a devoted membership will inspire; faith in each other and double faith in ourselves; a constant search for the scrupulous application of the law; confidence in leadership or preference from our business; eternal vigilance both for the enemy without and the more dangerous foes within; and above all a strength in numbers and more of a strength in our command attention. The American farmer can then, through his dependable leaders and trusted representatives, take his position in the center of a fair, be accepted as a leader, be respected because he is there and be rewarded by getting his just share because he has arrived at the place where he can collect it.

"The American farmer problem will continue and the soft phrases, 'luring promises and adroit schemes' from whatever source will do nothing more than ease the difficulties by false inspired hopes that so-called 'relief' will come.

"As I lay aside the cloak of responsibility, I have a great satisfaction. First is the blessed message having been taken from a farm in the hills of Georgia and placed at the feet of the twenty-two million men on long highway of travel during the ensuing twenty-two years which have carried me into places of service, avenues of pleasure, channels of distinction and renown and best of all, to the feet of the twenty-two million God-fearing farmers throughout the land.

"While there have been trials, and threatenings, at times almost overwhelming adversity, misunderstanding, and the life of one who travels the route of public service, the cloud have never lasted long, the groans of the healer—has covered all the fellow men. The tenets of our religion have proven their worth as benevolent.

and the noble men and women with whom I have served.

Second, I have seen grow and become trained a number of God-fearing, courageous, able men upon whom the consumer leadership can well place with the certainty that faith will be kept, that wisdom will be always present, that loyalty will guide so that the cause will be capably served and the welfare of the order will ever be safeguarded.

"As we go on from here, let us remember that the original program of the Farmers Union has never needed

## C. E. Huff's Address

(Continued from page 1)

declared, "Taint right." It may be an honest conviction, this belief that the producer should confine himself to production and leave the sale of his product and the furnishing of his supplies wholly in the hands of those who are the consumer leadership. We will plan from a profit motive. But the belief is born of self interest. The traditional marketing arrangement does not justify itself. It is wholly apparent from interests of either producers or consumers, and particularly from the promoters in proportion to the cost-distance between the two. A marketing arrangement under which the price of wheat may move its own length without affecting the price of bread in any degree—arrangement under which a 25% increase in the price of farm products at first hand becomes a 50% increase at the gate of the consumer—an arrangement by which prices are determined, in so far as manipulation and bargaining are capable of determining them, wholly without regard to the interests of either producer or consumer, but only by what the traffic will bear—such an arrangement can not maintain or maintain by any device or argument so ever. And yet it is this very awkward, unserviceable arrangement which is held up as though it were a divine plan, established coincident with the beginning of time in their places, and that it is none short of sacrifice to abandon or threaten it. With its boasted business efficiency it is only able to return 7-12 billions to the farmer out of the 20 billions that are taken by the sales machinery by the consumer as payment for a year's crop. It returns one of those newspaper cartoons in which the simplest action is performed in so complex a manner as to require a half dozen star performers. We laugh at such cartoons because they reveal a cleverness in indirection. But we do not seriously accept the principle as a basis for living.

Moreover, this proposed being abandoned by manufacturers. The aim of present day management to hit upon that which is central and fundamental in the business, and to surround that unit with every secondary agency, bent to serve that unit, is a case in point. Under the business arrangement whose beneficiaries would have us believe to be the final and perfect way Henry Ford would use his vast investments in the automobile industry, he would operate to produce minimum profits. As owner of vast timbered areas he would find profit in lumbering. As owner and operator of railroads he would fix rates upon his iron and lumber lines, and in the way operating profits for his railway lines. Each distant process, eventually to be involved in the production of a motor car, would carry a burden of profit charges, all of which would be totaled and added in increments to the final product. But upon this basis not only would America not find available to men of average means cars (Fords and others) of practical worth at modest prices, but Ford himself, out of the business, would be **WORTHLESS PROFIT-LESS.** He declares that he is a maker of motor cars, and about that declaration he builds the whole structure of contributing agencies, from coal and ore mines, from woods and waterpower, from the forest to the coal-mined product and selling structure of international proportion. And every function of the whole structure is directed to the single aim of successfully carrying on the production of motor cars producing up to America's plains, across her hills and within her valleys, food for her millions and a comfortable balance which may be spared to those who need it. But we are in danger of losing sight of our difficulty is not to be found in greater production, neither in acre yield nor yield per man, nor in total. Nor is it to be found in a senseless shifting from one product to another, from one industry to another, diversifications which would have us undertake, to do a

### OWN CREDIT RESERVOIRS

Editor L. S. Herron, in Nebraska Union Farmer

If agriculture is ever to be freed from the enormous credit indebtedness to which it is now subjected, farmers must provide their own reservoirs of credit. Most of the proposals made to improve the credit facilities of farmers look toward furnishing credit from some source. This means continuing the interest d.ain.

While the federal land banks and the intermediate credit banks have helped the rural credit situation, the federal land banks have found some sources — from the sale of securities in the general investment market. Hence, the interest the farmers pay on money procured through these institutions is not the side the farming industry, and leaves the rural communities that much poorer. Only when farmers provide their own reservoirs of credit will the interest they pay remain the property of the rural community.

Providing these reservoirs of credit means that farmers must engage some form of co-operative banking. Usually when we speak of co-operative banks we think of banks owned and operated co-operatively. But there is a simpler form of institution with which we can start to provide our own reservoir of credit. This is the co-operative bank in the form of a credit association as it is termed in our Nebraska law.

the slightest change during all these years, but not a word nor any important pronouncement of its founders has ever needed to be changed. The illustration of the farmer, with even greater opportunity and consequently greater responsibility than ever before.

"Keep on the armor of faith and loyalty. Follow the program of the farmers. Continue to rely on education. Build on in organization. Practice cooperation to complete fulfillment. Know that God, in His providence, does not forsake his own people."

## Address to Managers

considerable bit of everything. Furthermore it is neither necessary nor sensible that millions more of our farmers should abandon the farm for the uncertainties of industrial employment. Such a move will not serve the farmer. At breakfast he is employed or seeking employment in industry, nor business. It will not serve the present nor the future, and it will mock the past out of which we have come. The solution lies in taking the "situation point" at breakfast in a related process in connection with putting into the hands of the consumer his daily bread. This we have the right and the duty to do.

The process is simple in the abstract. We have the product, and the market is daily renewed in demand. The "situation point" at breakfast is outgrown by dinner time. Market processes are fairly standardized. Communication is almost universal, so that we may have knowledge of needs or surpluses. Transportation touches every point. We have had years of primary experience. We have trained and trustworthy men. We have facilities beyond the dreams of our yesterdays, the Creamery as example.

But actually we must overcome our own lack of vision, the unwise selfishness which foregoes the potential dollar for the present and practical peasant spirit which would have us keep the wheat where we raised it to the old channel for a fancied small gain, or a business units car lots of Farmers Union products into opposing hands for the bribe of a smile and a slap on the back, or the futile hope of a better sale. And we face a real fight from those whose manipulations and tolls have added to the burden of the American farm. They will not yield easily. Privilege has never died everywhere. We have had years of experience to do battle. Out of our products they have heaped up millions upon millions in wealth. We have furnished them abundant ammunition and we are so far continuing to do so, although upon a lessened scale. They will fight—both openly and covertly. And we will make some mistakes. Truly believe that most of our errors are history, and that we have evolved out of our adventurous trials, a honest and sound basis and have in essence won. But should we have made the same the handicap of those who are heartbroken over a mistake made in an experiment in our own behalf, but who have paid without protest (perhaps because without knowledge) for the mistakes made in the handling of their products, out of which experiments they had not a chance to profit, NO! EVEN IN EXPERIENCE. If the KANSAS farmer had all of the same mistakes which have put mistakes made by the other fellow in the handling of the farmers business he could invest it in government bonds and pay what the mistakes made by the Farmers Union have cost him with a single coupon!

So, although in theory it should be easy for the farmer to enter the market as a co-operative, with the knowledge and with power to bargain, and to control the entire machinery of sale in his own behalf through his local co-operatives and their relation to the central organization, it is not easy to do. There are many obstacles.

### MOST CHALLENGING OPPORTUNITIES IN AMERICA TODAY

that of having part in a movement to supplant an outgrown method, method capable of establishing justice and a new basis, from men and method by which every secondary process is subordinated to the primary interest and made to serve it. It was a fight, but one in which it is an honor to serve. It will require the courage and patience, but we have it, and we are proud to be linked with the Farmers Union Managers Association, its President and its members, and with the great membership of the Kansas Farmers Union in this contest—our common fight. There is something to this fight—someone is going to complete this building. That is us. Thank you.

As few as 15 persons may start out of these simple banking institution. The shares may be as small as \$5.00. The interest is paid on the shares and loans made to members. Banks are carried in commercial banks. A credit union is essential. A co-operative bank, but does not maintain checking accounts or do general banking business.

A credit union would not solve a large credit problem at the outset. But if farmers who took \$5 or \$10 a year, the total would roll up like snowball. Within a few years a credit fund would be created that would be able to give the credit needs of the community.

The credit union affords a method of doing in a simple and cooperative banking by actual experience from the bottom up. It is a sound stepping stone to regular cooperative banking.

Is anyone getting out the art of real roses for the winter yet? No, now, with the countryside flamed with color that can be taken as a warning. There is the faintly brilliant bitter sweet. One vows not to leave it in the house all this winter to become dull and dusty and want one want never to see it again. A what if the other bitter berries are not bitter. The winter is so long, and needs to vary the house ornaments often anyway.

## C. E. Huff's Address to Managers

(Continued from page 1)

to declare "Taint right." It may be an honest conviction, this belief that the producer should confine himself to production and leave the sale of his product to the middleman, furnishing his supplies wholly in the hands of those organized to perform those functions from a profit motive. But the belief is born of self interest. The traditional attitude, arrangement does not justify itself. It is the result of the interests of either producers or consumers, and is valuable to its promoters in proportion to the cost-distance between the two. A marriage of convenience. With the price of wheat may move its way of length without affecting the price of bread in any degree—an arrangement under which a 22% increase in the price of farm products at first hand would mean a 22% increase in the price of the consumer—an arrangement by which prices are determined, in so far as manipulation and bargaining are capable of determining them, wholly without regard to the interests of the consumer. It is the result of the policy by what the traffic will bear—such an arrangement can not permanently maintain itself by any device or argument so ever. And yet it is this very device, these accessible means, which is here used to thought. There were a divine plan, established coincident with the hanging of the planets in their places, and that it is not short of sacrifice to abandon one's desire. With its help, it is only to return 7-12 billions to the farmer out of 22-12 billions entrusted to its device. The machinery by the consumer a payment for a year's crop. It reveals the fact that the farmer's contributions in which the simplest action is performed in so complex a manner as to involve ropes, pulleys, levers, and a half dozen star performers. We laugh at such cartoons because they are so true. We do not seriously accept the principle as a basis for living.

More, this proposal is being abandoned by manufacturers. The aim of the present day management, to the detriment of the industry and the fundamental in the business, and to surround that unit with every secondary agency, bent to serve the major purposes. The Ford organization is a case in point. Under the business, the man who would have us believe to be the final and perfect way Henry Ford would use his vast invested wealth in unrelated projects. As a miner he would operate to reduce mine profits. As a lumberman he would find profits in lumbering. As owner and operator of railroads he would fix rates upon his iron and lumber and coal to produce operating profits for his railroad way lines. As a manufacturer he would be involved in the production of a motor car, carry a burden of profit charges, all of which would be totaled and collected at the sale of the finished product. But upon this basis not only the men of average means (Fords and others) of practical worth at modest prices, but Ford himself, out of a score of profits, would profit LESS. He declared that he would not do a motor car about that PROLETARIAT builds the whole structure of contributing a wheel, from coal and ore mines, from woods and waterpower to laboratorial factories, a completed product, selling itself at a substantial profit. And every function of the whole structure is directed to the single aim of successfully carrying the production of motor cars.

We are farmers, proud to grow up within her valleys, food for her millions and a comfortable balance which may be spared to those who need. But we are in desperate straits, and the solution for our difficult situation, the solution for the production of neither in acre yield nor yield per man, nor in total. Nor is it to be found in a senseless shifting from one product to another, nor in an attempt as the extreme, to do a thing we would have us undertake, to do a thing

**OWN CREDIT RESERVOIRS**  
**OWNER L. S. Herron, In Nebraska**  
**Union Farmer**

If agriculture is ever to be freed from the enormous and increasing weight of indebtedness, it is the subject of farmers must provide their own reservoirs of credit. Most of the proposals made to improve the credit facilities of farmers look toward furnishing credit from outside sources, the federal continuing interest d.ain.

While the federal land banks and the intermediate credit banks have helped the rural credit situation, they have not furnished the needed inside source. From the sale of securities in the general investment market. Hence, the interest the farmers pay on money procured through these institutions goes out of the farming industry, and leaves the rural communities that much poorer. Only when farmers provide their own reservoirs of credit will the interest they pay remain in the rural community.

Providing these reservoirs of credit means that farmers must engage some form of co-operative banking. Usually when we speak of co-operative banks we have in mind the kind of banks commonly owned and operated co-operatively. But there is a simpler form of institution with which we can start to provide our own reservoir of credit. This is the association or the co-operative association as it is termed in our Nebraska law.

ridable bit of everything. Furthermore it is neither necessary nor sensible that millions more of our farm-people should abandon the farm for the uncertainties of industrial employment. Such a move would take farm non-residents, not those now employed or seeking employment in industry, nor business. It will not serve the present nor the future, and it will mock the past out of which we have come. It would mean the taking possession of every secondary and related process in connection with putting into the hands of the consumer his daily bread. This we have the right and the duty to do.

The process is simple in the abstract. We have the product, and the market. We have the selling agent. The "saturation point" at breakfast is outgrown by dinner time. Market processes are fairly standardized. Communication is almost universal, so that we may have knowledge of needs and desires at every point. We have had years of primary experience. We have trained and trustworthy men. We have facilities beyond the dreams of our yesterdays, the Creamery as example.

But actually we must overcome our own lack of vision, the unwise selfishness which foregoes the potential dollar for the present and practical dollar for the future. We must take the wheat or cream or livestock into the old channel for a fancied small gain, or a business units car lots of Farmers Union products into opposing hands for the bribe of a smile and a nod. We must forego the possibility of a better sale. And we face a real fight from those whose manipulations and tolls have added to the burden of the American farm. They will not yield easily. Privilege has never died. It is a lesser enemy than the one we are equipped to battle. Out of our products they have heaped up millions upon millions in wealth. We have furnished them abundant ammunition and we are so far continuing to do so. We will fight—both openly and covertly. And we will make some mistakes. Truly believe that most of our errors are history, and that we have evolved out of our adventurous trials, a system of our own. We have the money in our hands. But we shall have to overcome the handicap of those who are heartbroken over a mistake made in an experiment in our own behalf, but who have paid without protest (perhaps without knowledge) the price of a thousand blunderings heretofore committed in the handling of their products, out of which experiments they had not a chance to profit. NOT EVEN IN EXPERIENCE. If the farmer who has paid for mistakes made by the other fellow in the handling of the farmers business he could invest it in government bonds and pay what the mistakes made by the Farmers Union have cost him with a single coupon.

So, although in theory it should be easy for the farmer to enter the market, to get the best price for his product and with power to bargain, and to control the entire machinery of sale in his own behalf through his local co-operatives and their relation to the central organization, it is not easy to do. But to the ONE OF THE MOST CHALLENGING OPPORTUNITIES IN AMERICA TODAY, that of having part in a movement to supplant an outgrown method, method capable of establishing justice, we must have the courage to try. The method by which every secondary process is subordinated to the primary interest and made to serve it. It may be a fight, but one in which it is an honor to serve. It will require the courage of patience, but we have an aim proud to be linked with the Farmers Union Managers Association, its Presidents and its members, and with the great membership of the Kansas Farmers Union in this contest. We are waiting for someone willing to win this fight, someone is going to complete this building. Thank you. Thank you.

As few as 15 persons may start one of these simple banking institutions. The shares may be as small as \$5.00. The bank may be a place where loans and loans made to members. Banks are carried in commerce. A credit union is essentially a co-operative bank, but does not maintain checking accounts or do general banking business.

A credit union would not solve all the problems of the farmer's life. But if farmers who took \$5 or \$10 a year, the total would roll up like snowball. Within a few years a credit fund would be created that would give the credit needs of the community.

The credit union affords a method to start in and have a credit co-operative banking by actual experience from the bottom up. It is a slow stepping stone to regular co-operative banking.

Is anyone getting into the art of real roses for the winter yet? Namely, now, with the countryside blanketed with color that can be taken away by the wind, the cold, and the bitter sweet. One vows not to leave it in the house all this winter to become dull and dusty and mind one want never to see it again. A what if the other bright berries are not in the house, the joy of the roses needs to vary the house, ornate often anyway.

### OWN CREDIT RESERVOIRS

Editor L. S. Herron, In Nebraska Union Farmer

If agriculture is ever to be free from the enormous and increasing debt servitude to which it is now subjected, farmers must provide their own reservoirs of credit. Most of the proposals made to improve the credit facilities of farmers look toward furnishing credit from outside sources. This means continuing the indebtedness of the farmer.

While the federal land banks and the intermediate credit banks have helped the rural credit situation, the money they furnish comes from outside sources. From the sale of government bonds in the general investment market. Hence, the interest that farmers pay on money procured through these institutions goes outside of the farming industry, and leaves the rural communities that much poorer. The only way to provide their own reservoirs of credit will be the interest they pay remain in the rural communities.

Providing these reservoirs of credit means that farmers must engage in some form of co-operative financing. This is usually in the form of co-operative banks we have in mind. Rural commercial banks owned and operated co-operatively. But there is a simpler form of institution with which we can start to provide our own rural credit. This is the rural credit union. A co-operative credit association as it is termed in our Nebraska law.

As few as 15 persons may start one of these simple banking institutions. The shares may be as small as \$10. Deposits are received from members and loans made to members. Balances are carried in commercial banks. A credit union is essentially a co-operative bank, but does not maintain checking accounts or do a general banking business.

A credit union would not solve any large credit problems at the outset. If each member took shares in the union each deposit only \$5 or \$10 a year, the total would roll up like a snowball. Within a few years a credit fund would be created that would help solve the credit needs of the community.

The credit union affords a means to start in a small way a local co-operative banking but actual experience from the bottom up. It is a sound stepping stone to regular co-operative banking.

Is anyone getting out the artificial roses for the winter yet? Not now, with the countryside flamboyant with color that can be taken in from the road, the dangleberry brilliant bitter sweet. One wants not to leave it in the house all this winter to become dull and dusty and make one want never to see it again. And what if the other bright berries by the roadside are late long? One needs to vary the house ornaments often anyhow.