



THE KANSAS UNION FARMER

Organization

Education

Co-Operation



VOLUME XX

SALINA, KANSAS, THURSDAY, OCTOBER 13, 1927

NUMBER 9

AS OTHERS SEE US

Reprint of a Page in The Farmers Union Herald of August 4th. The Recognition We Have Received From the Northwest

August, 1927

THE FARMERS UNION HERALD

Page 3

Farmers Union Program In Action

A Series of Articles Showing how the Farmers Union Program is Being Worked Out in Several of the States by the State Union Organization

Editor's Note: And now, here is Kansas, one of the oldest and strongest of the State Unions of the Farmers' Educational and Co-operative Union of America. Ye editor has an especially warm feeling in his heart for the Kansas Farmers Union, because it was in that state in the year 1911 that we first took the obligation as a member of the Farmers Union.

The Union in Kansas was large then, but its activities were not built. About all the Union was doing in Kansas in 1911 was organizing, building some local stores, and co-operating in purchasing farm supplies. All the great enterprises of the Kansas Farmers Union have been built and successfully operated since 1911, when we joined the Farmers Union in Kansas.

The Kansas Union movement is typically farmer owned, controlled, and managed.

Note how modestly this story is told. The story of the Iowa Union, which appeared in the July issue of the Herald, was told by Austin Haines, a finished newspaper man who knows how to embellish a good story with a writer's art. This story of Kansas is told by farmers with striking simplicity.

Take the Insurance Department with its big office building at Salina, one of the biggest buildings in the state and owned by the farmers. Take the enormous business done by the Kansas Farmers Union Insurance Department, running in an audit service, which we insist on using for the farmers' elevators whose business we are handling, and this audit service is available to the entire farmer public.

Same with the Live Stock Commission House with its record of return to members of \$150,000 in savings on commissions.

And the banking achievement is touched on but lightly, although it is evident that the launching of these banks in Kansas means financial emancipation in time for the Kansas members of the Union.

The story of the creamery is modest and of course compared here in the Northwest, it is modest, but Kansas is not a dairy state, as we of Minnesota and Wisconsin know dairying, but it is coming along with the big centralized plant built in advance of the industry.

And observe the modest note of the Auditing Association, but think of its vast value to the co-operatives of Kansas. No big or little business, privately owned in this age would think of doing without an audit. And yet there are farmer elevators in the Northwest that are run without audits. We too here in our Northwest movement have established an audit service, which we insist on using for the farmers' elevators whose business we are handling, and this audit service is available to the entire farmer public.

The Kansas story as told below is striking. It is striking in the achievements which it so modestly describes. It is striking again because the men who are leading this movement give us pictures of buildings, but no pictures of themselves.

And is this not typical of the farmers who always hides from the limelight?

The Kansas Farmers Union

By C. E. Huff, President Kansas State Union

The Kansas Division of the Farmers Educational and Co-operative Union of America is one of the oldest units in the entire organization. During its long and useful career it has made for itself a very large place in Kansas farm affairs. It is quite a patriarch. But when we consider how really few years have passed since its beginning, it becomes almost a miracle in accomplishment.

About twenty-two years ago two organizers came into Kansas from Texas with authority to establish Farmers Union locals and to secure members. It had almost nothing to offer the prospective member except its own correct principles. Such institutions as they then established were local in character. Their success was positive and apparent, but members in another locality could not profit by them. They could only set up like institutions in their own areas. For lack of a definite program the first years were rather fruitless ones. Though the institutions were successful enough, they were unrelated.

The Result of Fifteen Years

Really the present situation in the Kansas Farmers Union has resulted from the work of about the last fifteen years. During that time practically all of the state-wide business organizations have come into being. Without exception they have been compelled to fight for their "place in the sun." But the Farmers Union became used to fighting very early in its history. It has faced open opposition and has known the traitor's kiss. It has had some discouraging situations but has never known defeat. The six or seven hundred local units—elevators, creameries, live stock shipping associations, retail stores—are locally organized and owned. And the whole group is joined and centralized through the state-wide units.

Uncle John Tromble



man in Kansas, and his recent death was a great loss to his own state and to the farm movement as a whole.

Kansas Union Insurance Companies

C. E. Brasted, President

About fifteen years ago a group of Farmers Union members decided that insurance must be provided through the organization for its members. They borrowed \$50 from a bank on a joint note, and entered the insurance field. The story of their growth and success reads like a page from Arabian Nights.

The Hail Insurance Company has operated with as few as two hundred and six members with \$112,000 at risk and a premium income of \$6,400. Yet it saved nearly \$1,000 to these members directly.

It has had in a single year 5,000 policy holders with approximately five million dollars at risk, a premium income of \$305,000, \$80,000 of which was refunded at the end of the season, although this business was written at nearly \$50,000 less than old line rates.

In the ten years from 1916 to 1926, this Company has received over a million and a quarter dollars in premiums, has paid \$714,000 in losses, and has returned a quarter of a million dollars in rebates. If the saving in rate is added to the cash refund, we find that \$400,000 has been saved by the membership through this company.

In 1914 the Fire Insurance Company had 264 policy holders with \$590,000 of insurance in force and with admitted assets of \$253,721. In 1926 there were 13,868 policy holders, carrying over fifty-six millions of insurance and assets were almost \$350,000. Of the premiums received of a little over a million dollars, more than \$100,000 was returned in rebates, and by the saving in rates \$316,000 more accrued to the policy holders. During June, 1927, over five (Continued on Page 3)

The Farmers Union Credit and Banking Problem

How Kansas Union Farmers Are Solving It

For several years the Kansas Farmers Union has tried to get a co-operative banking bill passed by the legislature, but has not succeeded. In spite of that, she has pioneered in the field of banking and now has a chain of ten banks operating. The first charter, it is said, ever granted by the Federal government to a group of farmers for a bank was to the Farmers National Bank at Agra, Kansas. The other nine are state banks, several of them being what are termed in law "private" banks. The charter for the Farmers Union State Bank in Kansas City, Kansas, of which E. C. Trull is president, was only secured after a hard fight. This is the central bank of the group, about which it is proposed to build the whole structure of credit organizations.

This statement of condition as of June 30, 1927, indicates its growth and soundness.

Condensed Statement of the condition of business of the Farmers Union State Bank, Kansas City, Kansas, official call close of business June 30, 1927:

Resources	
Loans and Discounts	\$438,689.92
Loans Secured by Real Estate	68,750.04
Stocks, Bonds and Warrents	5,307.70
Overdrafts	1,597.39
Building, Site, Furniture and Fixtures	41,204.06
Cash Items	1,699.18
Cash and Sight Exchange	237,027.58
Collections in Transit	5,376.96
Other Resources	10,387.87
Total	\$809,990.50
Liabilities	
Capital	\$100,000.00
Surplus	45,000.00
Deposits	664,990.50
Total	\$809,990.50

The above statement is correct.
E. C. Trull, President.

In establishing some of the country banks, it became necessary to carry the matter to the Supreme Court to compel the state banking department to issue permits for their (Continued on Page 3)

January	573,228
February	781,428
March	901,999
April	1,110,234
May	1,313,843
June	1,722,781
July	1,977,875
August	2,189,672
September	2,378,632

Not only did the organization make a good showing in volume of business done but the operations for the first year, closing September 30, 1926, an actual operating period of one year and nine days, showed net earnings in excess of \$48,000.00 from which reserves were set up and the balance, amounting to 2c per pound butterfat, returned to the members.

385,458 pounds of butter were churned during June, 3,396 pounds more than in May, this year, and 77,520 more than were manufactured in June, 1926. Sunday, June 19, with a production of 25,284 pounds, was the heaviest single day in the history of the organization. To paint a more vivid picture, this is equivalent to approximately 401 tubs or 1 1/2 carloads.

At the present time, the number of cream stations shipping to the creamery is 87 with an increase in butter production over the same period last year of approximately 30 per cent.

In addition to handling cream, this year facilities have been provided for handling eggs. The Egg Department began its operations on January 10 and, at the present time, eggs are being received from about 35 stations. It is the plan to eventually handle eggs and poultry from all stations from which cream is being received and operations are being extended in this direction just as rapidly as possible.

One step that has played a very important part in the affairs of the creamery is the establishment of a sales agency in the East. When operations were first started, all sales of butter were made through commission brokers who took a goodly portion of the profit as their handling charge. The difficulty was overcome by the employment of a competent man who is well acquainted with market conditions in the East to represent the creamery in that territory on both butter and eggs.

While the volume has grown quite rapidly since operations were started, the creamery is equipped to take care of even a larger volume than is being received at the present time. As a means to that end, the organization work is being extended into other territories through meetings conducted by representatives of the creamery. One of the principal features of the organization program is the use of moving pictures. In fact, the use of the moving picture program the past few months has proved so satisfactory that the creamery has purchased one of the latest type moving picture machines available; also, several reels of pictures portraying farmers' co-operative activities. In addition to this, films are borrowed from the United States Department of Agriculture.

Farmers Union Livestock Commission

Kansas City, Mo.
E. E. Woodman, Manager

The Farmers Union Live Stock Commission was established by the Kansas branch of the Farmers' Educational and Co-operative Union, and opened its doors for business October 14, 1918. In July, 1919, it was incorporated as a Stock Company under the Co-operative Corporation laws of the State of Kansas, with a capital stock of \$25,000.00, divided into 25,000 shares of \$1.00 each, these shares drawing interest at a rate not to exceed eight per cent (8%) interest per annum.

At that time there were only two other Co-operative Live Stock selling agencies in existence in the central markets of the United States, and the most bitter opposition was encountered in opening this house, and the opposition was continued for the first four years. At the present time we are operating in perfect harmony with the other marketing agencies here, enjoying all the privileges that the members of the Live Stock Agencies of the country enjoy. This was made possible by formal agreement, which was entered into with the Live Stock Exchange and the Trader's Exchange on this market.

Below is a tabulated statement showing the volume of business, stated in terms of the number of head of cattle, hogs and sheep, with their sale value as shown by our records for each year since we have been in business:

Year	Cattle	Hogs	Sheep	Total value of Live Stock Handled
1919	43,760	99,775	11,575	\$ 4,720,750.75
1920	57,369	127,640	13,359	5,962,875.02
1921	81,655	157,355	23,895	6,745,850.72
1922	97,852	187,839	28,241	7,655,768.11
1923	122,316	234,798	35,301	9,319,710.16
1924	163,088	313,065	47,069	11,052,846.86
1925	192,595	216,076	47,751	11,394,114.03
1926	108,410	202,306	51,269	11,501,613.20
Total	807,045	1,534,854	258,460	\$68,393,728.85

In 1919, the first year the Farmers Union was in business, it had to compete with 90 odd firms in business. Most of these firms had been established for many years and were well entrenched in their business. At the close of 1926, there were only 60 old line commission companies left in business on this market.

The business of the Farmers Union has made a consistent and steady growth ever since it started, going from the bottom of the list to second place, in 1924, and has been in second or third place ever since.

For the last five years we have sold, by far, more carloads of hogs than any other firm here.

In addition to establishing itself firmly on the Kansas City Yards, as one of the outstanding selling agencies here, the Farmers Union has established and operated a branch on the Wichita market for the last four years.

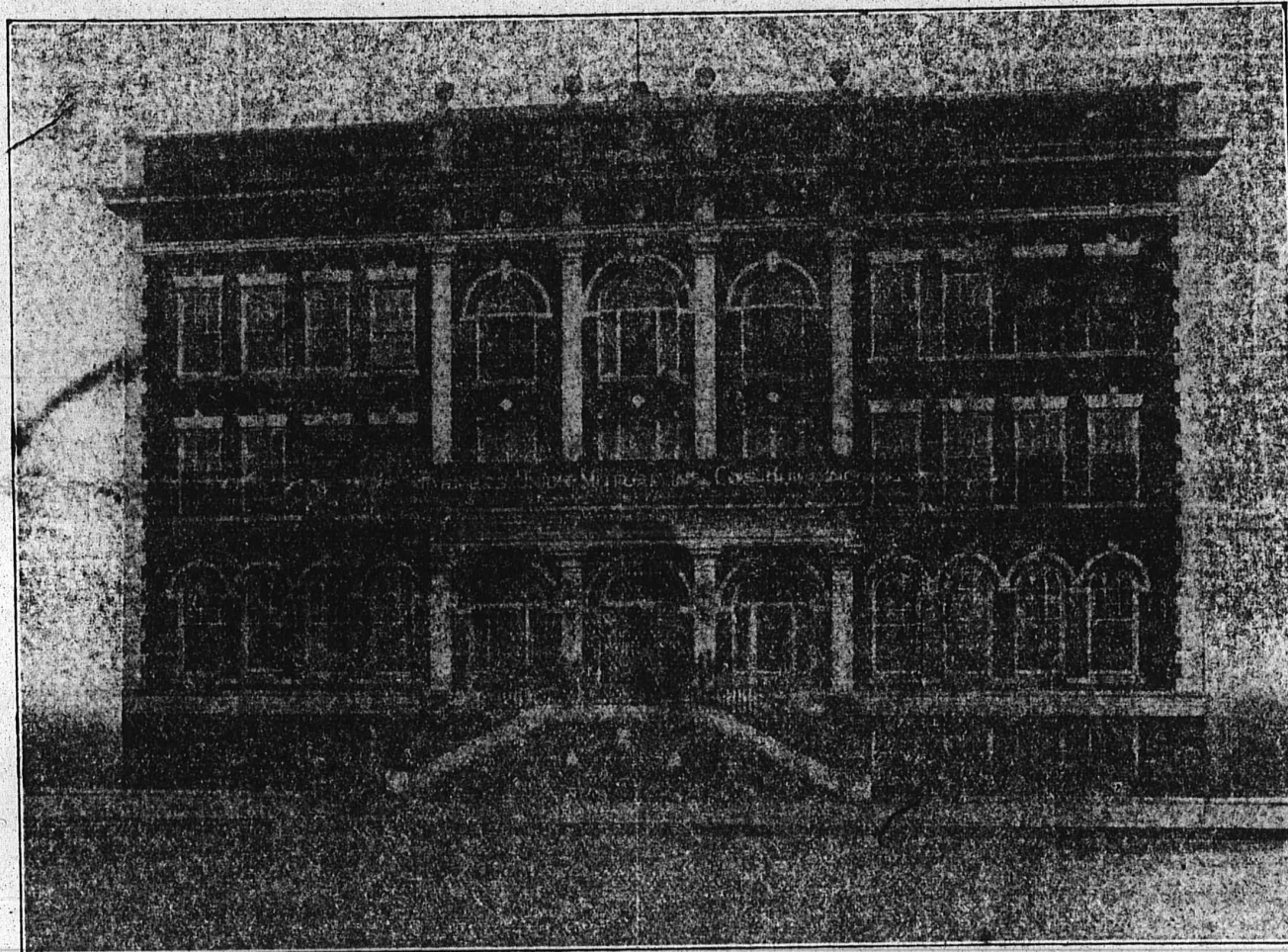
Up until last year this branch was not a money-making proposition, but has gradually advanced until it is now in second place on that market and will be a consistent money-maker for its patrons from now on.

In the Kansas City market we have distributed, in the last five years, to our Stockholder Members, approximately \$150,000.00 in Patronage Dividends, and have set up a Reserve Fund of about \$18,000.00.

The Farmers Union has been of real service to the shippers in this territory, as it has been able to bring about improved market practices on this market and has made it necessary for all competing firms to give better service and closer attention to the interest of the patrons of these yards.

Kansas is also greatly interested in the Farmers Union Live Stock Commission at St. Joseph, Mo., but will leave the story of its great achievement and present position for our Nebraska brethren to tell. If they do not avail themselves fully of that privilege, we hope the editor of the Herald will give us space to return to it, for it is a rather wonderful story.

(Continued on Page 3)



Big office building at Salina, Kansas, owned by Kansas Union Property Insurance Company. The Kansas State Headquarters of the Union are located in this building.

The Farmers Union Co-operative Creamery

Kansas City, Mo.

A. W. Seamans, Manager

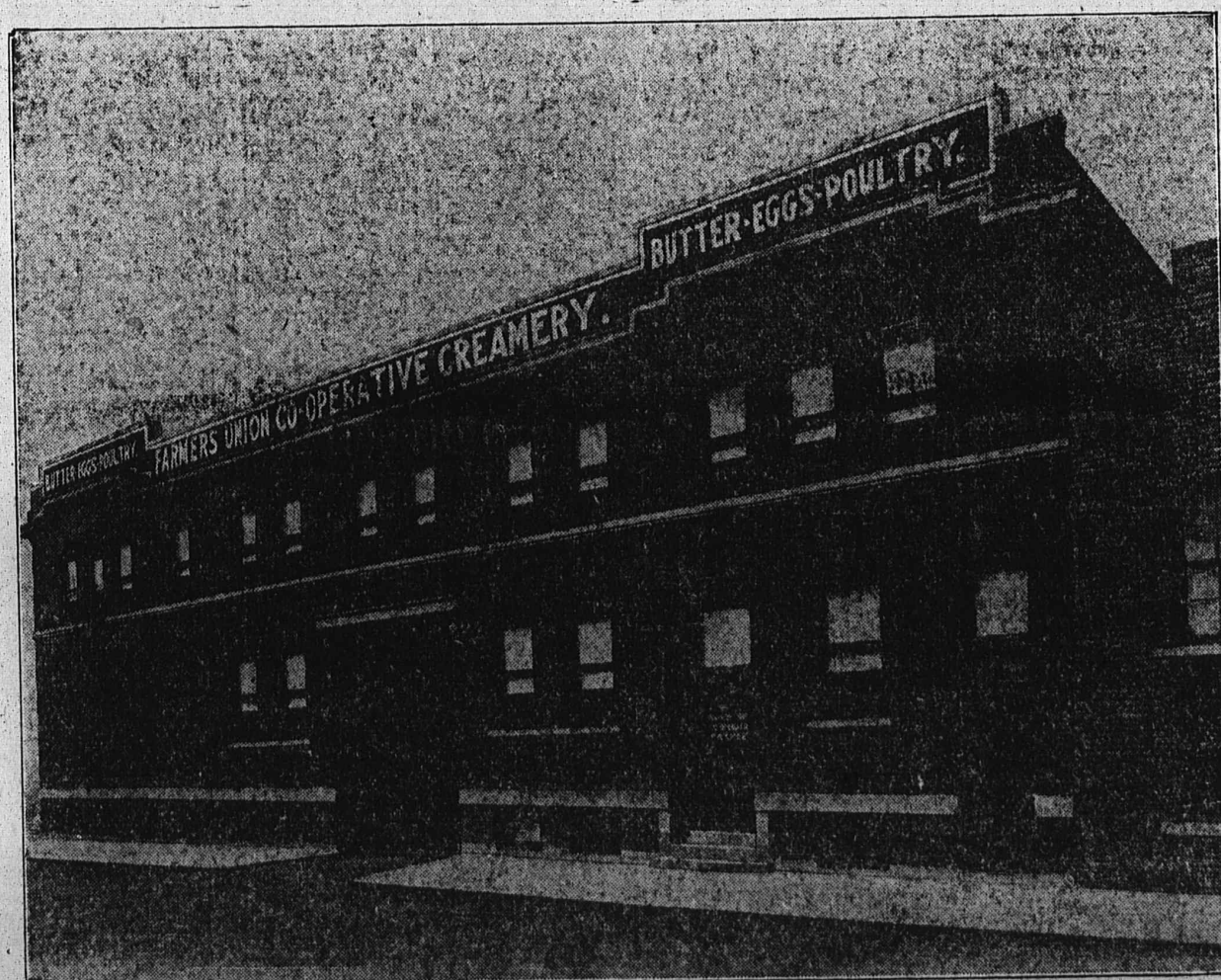
The Farmers Union Co-operative Creamery, located at 201 Oak Street, Kansas City, Missouri, is one of the last links added to the chain of Farmers Union co-operative statewide business activities. The Creamery was created for the purpose of manufacturing, packing, processing and selling co-operatively to the best advantage the dairy and poultry products of the Farmers Union membership of Kansas.

The Creamery is a Kansas organization and derives all of its business from Kansas farmers but is located across the line in Missouri for convenience. It occupies a building containing approximately 19,000 square feet of floor space under lease from the United States Cold Storage Company. This building is but a short distance

from the United States Cold Storage building, one of the largest, most modernly equipped cold storage plants west of the Mississippi. This is a valuable asset from an operating standpoint as it places ample storage facilities within easy access.

The Creamery began operations on September 21, 1925, with 24 stations reporting in the first day. The volume showed a gradual increase from that time as is indicated by the following figures:

September	22,606
October	141,023
November	273,484
December	421,767



The Kansas Union Creamery Building located at Kansas City, Mo. This plant also handles eggs.

The Kansas Union Farmer

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

Entered as Second-Class Matter August 24, 1918 at Salina, Kansas. Under Act of March 3, 1872

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

C. E. HUFF, Editor and Manager

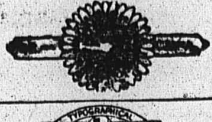
Subscription Price, per Year.....\$1.00

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

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

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

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



THURSDAY, OCTOBER 13, 1927

THE KANSAS ROAD PROGRAM

No one has a more vital interest in roads than has the farmer. To others they may be essential for pleasure or an aid to business, but to the man on the farm they are the only outlet and inlet. He can neither sell nor buy without the use of roads. Every contact between his home and the world outside, except that by telephone, involves a road. Farmers want good roads quite as badly as do towns and cities. And if the farmer refuses to endorse a road building program such as has been proposed in Kansas for the past several years, it is for good reasons. Speaking very frankly, he has not felt that he could trust the state government with the full administration of the highway system. The state has been unable to keep itself from the dominance of a group which is fattening at public expense. Governor Paulen admitted this situation when he said these interests were "riding for a hard fall, and that unless a change came Kansas would be ready for a revolution." No need to clamor for the public to entrust further great funds to an administration which is falling down on the tasks already in hand. Public confidence in a centralized road program is further weakened by the type of campaign which is being followed. There is strong suspicion that the whole thing originates with the commercial-political group dealing in road materials, machinery, bonds, etc. The Kansas press has given much space to criticizing and condemning our roads and methods. It has been freely declared that Kansas has the worst roads in the U. S. They have broadcast the declaration that our roads were impassable, and a public disgrace. Comparisons were made between Kansas and her neighbor states, and we always came out worst. Tourist information bureaus got the word somehow that tourists would be unable to cross the state, so awful was the condition of our highways, so they began advising travelers to go around Kansas. Then the same newspapers said we had lost our tourist traffic because our roads were bad. We had wasted our money, built no roads, and now we were ridiculed and left to ourselves. Half of these editors had not been outside their own villages in a year, but they spoke with one voice. It would be interesting to know what bureau gave them their "information." A family from Pennsylvania was in Colorado this summer and wished to visit relatives in Osborne Co. on the way home. They were told in Denver that Kansas roads were awful, and were advised to go to Franklin, Neb., and then turn south. Imagine their surprise when they found passable roads in Kansas! Of course they went home over Kansas roads to the Missouri river, and writing from home declared the highways in Kansas the best encountered on their entire trip. It is doubtful if Nebraska has a better road than 40 N or 36 to Colorado. The worst thing about our roads is the lies that have been spread. If this little group believes that Kansas is to be forced or betrayed into a road program not in line with public interest by such methods, they are mistaken. If Kansas towns have had less tourist trade than they should have had, they have a bunch of newspapers to thank for it. Our roads are poor enough, and so are everyone else's. Our houses could be improved, many of them, and about half of us do not own them, at that. If we keep our roads on a par with our general level of living conditions it will be well. But what are the actual facts regarding Kansas roads? Are funds wasted, thrown away, and are other states around us excelling us in highway construction? This office has just gotten the fullest information available from state and federal highway departments, and the following table is made up from those records. Study it carefully, and take into consideration the further fact that on Sept. 1st there were in Kansas 155 additional miles of hard surfaced roads under construction, 166 miles of gravel, 419 miles of standard grading and 141 bridges. Note further, in connection with hard surfacing, that Colorado has the least of it and the highest general level of roads. Nearly 60% of their roads are improved, but they report only 286 miles of concrete. It is the general level of road condition which interests the citizens of Kansas, and not merely a few fine roads connecting towns and cities. Roads which farmers use, and particularly mail routes, are of as much concern as the tourist highways. No one-sided program of road building can be permitted, and it is folly to advocate it.

A COMPARISON OF HIGHWAYS

	Kans.	Neb.	Okla.	Mo.	Colo.
Miles of highway in State Sys.	7,887	6,256	5,589	7,640	8,965
Miles of Co. and Twp. roads	120,577	81,549	128,673	102,680	58,905
Total miles of roads.....	128,464	87,805	134,262	110,320	67,871

Miles of road graded and drained	7,125	4,471	3,805	12,039	29,603
Miles of gravelled roads	1,721	2,818	945	7,122	8,348
Macadamized roads	309		299	2,545	
Concrete slab-1,177	93	642	1,601	286	
Brick pav. 120	22	36	17		

Total miles of surfaced highway	3,327	2,933	1,922	11,285	8,634
Total miles of improved highways.....	10,452	7,404	5,727	23,324	38,237
Miles of improved roads	118,012	80,401	128,535	86,996	29,634

FAVORITE SCENES

When we were boys in the long ago great emphasis was placed on the fact that any boy might become president. The lesson must have been taken too seriously, judging from the great number of men who offer themselves as candidates, or whose friends offer them. Not wishing to be outdone in the matter of offering, Kansas offers Senator Curtis. Now Kansas has reason to be somewhat proud of her senators. Either of them might easily do honor to the highest office in the land. Senator Curtis has never declared himself an especial friend of the farmer, but his record has been clean on questions in which agricultural interests were involved. It is unfortunate that at a time when almost more than ever before farmers are concerned as to the type of man who is to be president so large a number of "favorite sons" should be involved. Few of them are taken seriously outside their own states. Most of them can expect to receive but the vote of their own delegation in the National Convention, and that only upon the first few ballots. However worthy these men may be, and however good the intentions of their friends, that is a rather empty honor. The misfortune in the present situation is that these state delegations, after this polite and friendly gesture in behalf of their own candidate has been made, are apt to be wholly in the hands of a group of politicians who will use their power in a way far from helpful to agriculture. We do not want to oppose Senator Curtis. But if the Kansas delegation to the National Republican Convention goes instructed for him, for whom will they be directed to vote later? Many farm organizations have endorsed Governor Lowden's possible candidacy, feeling that he has the qualifications necessary from other angles for the presidency, and that along with those qualifications he has an understanding of the farm problem. Kansas is an agricultural state, and no doubt Kansas is for Senator Curtis. But there ought to be some assurance as to the probable stand of the Kansas delegation if in the balloting they find their support must go to some other candidate. Kansas farmers have a great deal at stake in the next election, and this situation must be closely guarded.

WHY THE FARMERS UNION HAS LIFE INSURANCE

To operate a Life Insurance Company requires officials, offices, clerks, field men, solicitors. It makes another organization and another group of employees. If any Farmers Union member has been unaware of that, he is bound to have it called to his attention sooner or later by some "friend." The friend will usually be an employee of an old line insurance company, and he is apt to groan about the expense and risk and danger, all in your behalf. Forget it. Probably no organization in its field is doing as much for the farmer as is the Farmers Union. And it is probable that no single activity in which we are engaged has larger possibilities for the future than has the life insurance department. America seems committed to life insurance as is no other nation on earth. It is our savings account, our only protection (many of us) for our loved ones in case of death, and it is increasingly our only hope of building an estate. It is readily available for every man in sound health, is safe, and may be had upon terms which we can meet. Of course it is carried on at a profit, as is all business.

GLIMPSES OF CO-OPERATION

BUTTER CO-OP BOOSTS BASIC PRICE LEVEL

Demand for Land o' Lakes Brand Exceeds Supply and Association Grows Rapidly.

Two million pounds of butter per month is not enough to supply the demand built up by the Land o' Lakes co-operative creameries of Minnesota and association officials are seeking to increase production in order to gain advantage of the higher prices which the Land o' Lakes brand commands.

The Minnesota butter co-op has changed the basic level of butter prices so that there now is a much greater spread between poor butter and quality butter such as Land o' Lakes, according to John Brandt, president of the organization.

"Consumers are beginning to get acquainted with superior quality butter through our brand," he said. "It is becoming more difficult to sell the low grade butter."

Increases One-Third

The printing of over 2,000,000 pounds of butter per month shows an increase of 35 per cent over last year's production by the co-operative. In addition to making butter, Land o' Lakes has introduced a fine processed cheese and manufactures sweet cream buttermilk powder. In the summer it ships frozen cream to Philadelphia, Springfield and Boston, and in the winter to Florida and other southern states.

Most of the butter is sold in New York, where retail stores find that the Minnesota brand builds up a quality trade and draws the best class of customers.

Growth of the association is shown in the fact that each share of original stock, which cost \$25.00, is now worth more than \$250.00. At the same time members have been sharing in the larger returns made possible by co-operative sale, freight savings and market reputation.

Pool Boosts Hog Prices

Hog prices in Calgary have raised 50 cents above Winnipeg prices since the organization of the Alberta Co-operative Livestock Producers, according to recent figures.

ness. (Farming is not a business. With some it is an accident, with some a habit. It will not become a business until it exercises some control over the price of its product.) But the great power of insurance organizations is now the result of profits directly, but from the control of financial resources so vast that the figures lose meaning. The life insurance companies doing business in New York state have resources of over eleven billions dollars—about equal to the mortgage indebtedness on American farms. Indeed, these very companies own nearly five billions of farm mortgages, and over four billions of corporation stocks and bonds. Three companies with over a billion each in resources are directly controlled by New York bankers. The directorates of the big companies interlock with banks and trust companies, with railroads and big utility corporations—the industrial and commercial groups which dominate so large a part of America's life and activity. There is nothing wrong with having such vast funds. They are provided to protect untold thousands of widows and orphans—to provide homes and comfort and schooling. The danger is only that such vast resources should pass into the hands of those who control these organizations. What a day it will be for the farm movement, when the bonds of co-operative marketing organizations will enjoy the same financial privileges as do corporation bonds! What support it will give to the whole program of the Farmers Union when we have a great reservoir of accumulated funds in the life insurance reserves, upon which our banks, our business institutions and our farms may draw! Twenty-five years hence, if we play up to our opportunity, this company will be not only one of the greatest insurance organizations in the country, but one of the strongest links in the farm movement chain. Along with our other institutions it is entitled to support.

AGRICULTURAL PROSPERITY

Mr. Eugene Meyer, of the Federal Farm Loan Board, not long since set the minds at ease that have been worrying over the farmers' plight. Mr. Meyer announced that a billion dollars was in process of accruing to the credit of the American farmer this year. That is sufficiently important news to interest everyone. The great gains seem to be mainly confined to cotton and corn. Crops as a whole have been about normal, except for the two crops mentioned, and the increased income from them is due to shortage and accompanying higher prices. The Mississippi flood and the boll-weevil made a good market for those farmers who were fortunate enough to have the cotton. The near-failure of corn in the eastern area and the probability that frost would catch a great acreage before maturity made a high speculative, or prospective, price for corn market changes recently have wiped out a very considerable part of the theoretical billion dollars. Without doubt this year's crop will be of help to the agricultural situation, but since its value is largely based upon partial failure and a national disaster it cannot be hailed as agricultural relief. When one group of farmers must suffer crop failure for another group to realize a profit the farm problem is still unsolved.

AIN'T MANAGERS FUNNY?

When a Farmers Union business is established it is necessary to employ a manager, of course. He is usually chosen carefully—selected for his fitness for the place. As a group they will compare favorably with any other group of business men. I'll leave it to A. M. Kinney if they are not the equal in type, intelligence and alertness of any group you can gather. They are a hard-working lot, enthusiastic in support of the business which employs them. And then—O darn!—one hears of a manager who shipped 71 cars of Farmers Union live stock to 69 different old line commission companies. He ought to have had wonderful results. And of one 80 per cent of whose grain shipments went to about a dozen old line grain firms. These are extreme, but are rather typical of a lot of us. And every one of these managers believes that his members are under obligation to patronize the business they own and which he manages. Can you beat it? Ain't we funny?

Cotton Pool Makes Record

More than 3,000 contracts during a single month is the record pinned up by the Arkansas Cotton Growers' Co-operative association during August. Almost 850 of these came in during one week.

A significant feature of the situation shows up in the fact that during the short period in 1925 (before the pool was organized) that Calgary prices topped Winnipeg prices, there were very few hogs in the Alberta markets. In 1926 and 1927, however, the pool influence kept Alberta prices higher even during the periods of heavy deliveries.

Twenty-Six Markets Against One

In a recent number of Co-operation, the official publication of the South Carolina Cotton Growers' Co-operative Association, Columbia, the attention of growers is called to the fact that where each member has only his local market upon which to offer his cotton, his association has 16 selling offices at spinning points in America, and also 10 selling offices at points in Europe and Asia. Through these 26 offices and their outlets the member is offered a world market for his cotton, compared with the single local market of the non-member. Through the association he will receive the mill price which differs greatly from the interior price, and also will be able to sell his cotton according to grade and staple, as well as having the advantage of selling in large lots of 1,000 bales or more. The same advantage attends the marketing of any other commodity co-operatively.

NEWS OF THE RECENT RATE HEARING AT MINNEAPOLIS

HIGHER GRAIN RATE "FATAL"

(By a Staff Correspondent.)

Minneapolis, Minn., Oct. 6.—The Kansas farmers are in the midst of an economic depression, but they are working their way out. This was the declaration of Governor Ben S. Paulen of Kansas to the interstate commerce commission hearing the general grain rate case here today. The governor was asked to appear before the commission by the commission and the invitation expressly said the commission desired an undistorted view of the Kansas farm situation.

Glyde M. Reed, who represents the various farm organizations in the grain rate case, has pointed out the serious economic condition of the Kansas farmers as their returns from produce are compared with their purchasing power. W. J. Bailey, governor of the Federal Reserve Bank at Kansas City, had presented an entirely different view, in which he asserted the farmers were in excellent financial condition and did not need any help from reduced freight rates.

In a Position to Know

The commission asked that the governor appear to give his view. The governor is a banker in a farming community and was a merchant in the same community for many years.

When he was called to the stand today, Governor Paulen submitted a statement, "as expressing in a general way my best judgment of the situation as I interpret it and believe it to exist."

The agricultural depression in Kansas was characterized by the governor as "serious."

"Sales of farm lands are slow," he pointed out. "The market is stagnant. Transfers, where made, are at values greatly reduced from former values prevailing at the close of the war."

THE DECISION TO PROTECT CO-OPERATIVES AS WELL AS MUNICIPALITIES

The underhanded scheme of the private power companies in Nebraska to put municipal plants out of commission by cut throat competition and underselling in places where there is municipal competition while charging extortionate rates elsewhere has been before the courts. A decision in the case of the city of Hartington recently has declared the practice illegal.

THE CROSSES AT BELLEAU WOOD

A Parable of Sated the Sage I trod the peaceful fields in France and Flanders, and I beheld the red drops of blood that had been shed there grown up in Poppies. And I rubbed my eyes as I beheld the houses rebuilt that had been cast down, where the fields filled that had been plowed by shell, and marveled that man and nature should have wrought together to obliterate so swiftly the marks of havoc of war. And I said, I almost fear that it hath been too well done. For in a generation what will there be save the Poppies, that are the blood of brave men crying out from the earth, to remind men of the sorrow and shame of war?

And one spoke unto me slightly and said, Thou visitest those fields where the men of their own country fought, but their coming was late and the area was small, and the spirit of the foe was already broken.

And I said, Judging by the size of the Cemeteries, there remained some graves more than two thousand, each with its White Cross that telleth of a life that was given, and if I mistake not here be more than Thirty Thousand such Crosses here beside many thousands beyond the sea.

And he said, But our losses were hundreds of thousands.

And I said, How many sons hadst thou in this fight?

And he said, I had no son in it. And I said, Then talk not to me, for there be matters which I understand better than thou dost. It is not for thee to speak of those whose share in the struggle hath been small. Yet, and when I see what I have seen both in the war and now, I have very little patience with those who would make our small share in the struggle smaller than it really was.

And he said, Thine is a boastful people.

And I said, That is true. I might covet the modesty of those peoples that reprove us for our boastfulness if that were worth while. But I think we may leave that matter where it is. I would rather think of other things. More Important Lessons to be learned from the Crosses of Belleau Wood and the Crosses of Verdun.

And he said, What are those lessons?

And I said, Chiefly this, that it is availed to ask those who are the larger cemeteries, but that it is well worth while to shout from every soldier's grave in France and Flanders that War is stupid and wicked and leaveth in its wake bitterness and hatred, and that it should be buried deeper than the deepest shell-hole along the Hindenberg Line.

And he said, If War cometh again,

more in harmony with the requirements of the situation.

"Kansas should not be placed in any classification, the result of which would be to add to her difficulties."

A General Depression Exists. "A general depression does exist, involving farm lands and agricultural products."

"The situation of our people should not be distorted. I would not picture a prosperity which would be only visionary, nor would I minimize the difficulties. Kansas is not a state filled with paupers, and our people do not wish to be embarrassed to the world as such. They have a pardonable pride in their state and only demand that they have a square deal and an equal chance."

In a formal statement given out to the press the Kansas governor declared:

"Kansas takes the position that this application of the interstate commerce commission is unjust, and its public service commission is doing everything in its power to present to the interstate commerce commission arguments and facts from official records that will sustain its contention."

Asks a Square Deal

"In spite of several unfavorable crop seasons and other causes, our farmers are slowly but surely approaching a more satisfactory situation. They still are in need of the most favorable consideration of the government."

Governor Paulen announced in the statement that he had come to Minneapolis "to ask for a square deal for the producers of Kansas, for the government's help in assisting them to overcome the handicap under which they have been striving the last half dozen years."

"The farm depression is so self-evident that it does not require proof," Governor Paulen reiterated under cross-examination several times. "As an expert witness, said he had not made a detailed study of the situation, was not interested in graphs or diagrams, and would give only a general impression of the situation."

Knows It Like a Headache

Examiner Mackley of the interstate commerce commission asked the governor how he knew there was a depression.

"There is," said Governor Paulen. "It is self-evident. You don't have to prove it."

"Like when you have a headache, you just know it?" suggested Mackley.

"That is it exactly," replied Governor Paulen. A. B. Enoch of the Rock Island, chief counsel for the railroads, announced there would be no cross-examination for the railroads.

Mackley then developed from the governor—who declared he had made the same statement in the prepared statement he read when he first went on the stand—that conditions are improving.

"In the last two years my impression is that conditions are better," said Governor Paulen. "Some figures I have seen for 1925 do not indicate that, but I believe it is true."

"Would you go so far?" suggested Mackley, "as to advise anyone not to come to Kansas and engage in farming?"

"Don't Farm to Get Rich"

"I certainly would not advise anyone to go into farming with the hope of getting rich," responded Paulen. "Kansas will come through all right, however," the governor added. "We always have."

While the governor said the bank statements indicate there is less money in the state than there was a few years ago, he believed it was partly accounted for by increased purchases of bonds and other securities.

"Before the war, only a few persons owned bonds," he said.

He also pointed out that building and loan companies showed much larger deposits—nine times as much in Fredonia—as before the war. Savings deposits also had increased, he said, these being made principally by school teachers, laborers, professional men and farmers.—K. C. Star.

REFLECTIONS

THE ITEM WAS A TOTAL LOSS FOR ME

Saw a news item that said the costumes worn at a fashionable affair in England were 14th century garments. Thought it might cheer the Misses to know that old clothes were fashionable. But she says hers miss the fashion about 300 years either way.

WHERE IS THE MONROE DOCTRINE?

Paama's public presentation to the league of nations assembly a few days ago of the details of her dispute with the United States concerning the sovereignty of the canal zone has caused something of a sensation at Geneva. It has distinctly created the impression that the Latin-American council problems arising among themselves will not only air at Geneva politics but also those which directly affect the United States.

Panama appealed to the United States to accord her satisfaction in her claim that complete sovereignty over the canal belt has not been abandoned by cession of special administrative rights there but it is remarked here both by Europeans and Americans that the United States appeal through medium of the league.

At the initial meeting of the league council's present session, Enrique Villegas, of Chile, as president, made it clear that he saw no reason why Panama's "obvious and imperative international duty to permit this natural right-of-way to be used on a footing of absolute equality by all nations without hindrance or obstruction."

Addressing the Assembly on Saturday evening, Dr. Eusebio Morales, Panama foreign minister, characterized the canal as small in size, but mighty in the affairs of the nations because of the waterway through which 4,000 merchantmen flying nearly every known flag, pass yearly.

Emphasizing that the canal is essential to world trade, he said, it was Panama's "obvious and imperative international duty to permit this natural right-of-way to be used on a footing of absolute equality by all nations without hindrance or obstruction."

From The Western Producer, Saskatoon, Sask.

BUT NO POETRY IN THIS

Only agriculture insists on practicing the theory of pure democracy in production and ends its ownership of the fruit of its labors at harvest. No other productive business allows the dealer or broker to fix the price of its products; only the farmer takes what is offered whether profitable or not.—Roger W. Babson.

MUST HAVE BEEN A GOVERNMENT CROPE REPORTER ON THE JOB

"In our last week's issue we erroneously reported that triplets had been born to Mrs. Claude Strauss. The Strausses are the famed parents of twin boys." (News item in the Gatto Republican.)

An Iowa woman who has run a farm for twenty-two years won a laughing contest. Maybe she was thinking about the way congress has solved the farm problem.—Hutchinson Herald.

Rather she has probably learned to laugh for the sake of laughing. There is not much comedy in farming, but laughter is wholesome. Or she might have thought of the way the newspapers have solved the farm problems.

Every noble life leaves the fibre of it interwoven forever in the work of the world.—Ruskin.

THANKS FOR THE GRAPES

The Salina offices have been enjoying a generous treat of grapes grown in the vineyards of our auditor, Mr. Stimpson, in Michigan. These grapes are by far the best flavor we have ever eaten.

We think, of course, that they are much better than the ones received by the Jobbing Association last week. We might be better able to judge had the pleasure of sampling the Jobbing Association grapes been ours.

AN ESSAY ON HORNS

Horns is three kinds. One is the kind which the cows wear. Then kind grows where they are and are no good only to push other cows and people around with. They are just a detriment. The other two kinds is the one you can blow on. One kind of them is the one which gets blown. Sometimes it is blown just to make noise. It shows you are alive and glad of it. Ma sez sometimes she don't see why anyone would be glad of it then, but she don't really mean it cause everyone likes to see everyone be glad he is alive. Sometimes it is blown for music and if the feller which blows it follows the notes it make awful pretty music and if a lot of people blow a lot of 'em at once and make them notes they're sposed to follow it the prettiest you ever heard. They all blow when they're sposed to or else it don't listen good. The other kind is no good at all. It is one which don't get blown. The feller which has it mumbles the feller is to modest but I sez Gee Pa I sez what does he think he is in the band for? Don't he think we want to hear music? But Pa sez the Farmers Union is kind of a band and they should ought to be more tootin in this department. Bobbie Smith.

DIVERSIFIED FARMING

From our great seats of learning they teach the farmer how

To raise two stalks of wheat in place of one he's raising now. The highbrows also lecture him to keep the surplus down, As that's the thing which sets the price when he hauls wheat to town.

Reclaiming swamps and worthless land is also their ambition; They say that millions spent on this will brighten his condition.

But Farmer Jones is getting wise and kicking up a racket, Because they haven't spent a dime to teach him how to market.

The modest crop of wheat he grows without their kind assistance; So this new theory of theirs is meeting with resistance. Crop raising is the farmer's game, they say he's raising plenty; Yet when he's growing ten they show him how to make it twenty.

But not a word on marketing from highbrows of the school, Till Jones, joined with his farmer friends, decides to form a pool.

Then come the "Wise Men from the East" to try and block his game; He'll raise the price of bread, they say, and that would be a shame. So obstacles unlimited are set up in his way.

To prove to Brother Farmer that pooling doesn't pay.

They always ran his business before he saw the light, So naturally they're hard to kill, like every parasite.

"Diversify your crops," they teach, "leave us to sell your grain." So Farmer Jones diversifies by raising wheat and CAIN!

In Canada and other lands the pool flag's been unfurled, So don't let Kansas lag behind with "the best wheat in the world."

—Thomas B. Dunn.

Women's Auxiliary

WOMAN'S AUXILIARY

We have wanted for a long time to change the name of this department. But have not had any excuse to do so. For this issue we are taking this liberty, and hope that it will be so well liked that, every week from now on, there will be no end to the Auxiliary news that we can use in this space.

A year ago the women of the Convention at Arkansas City organized an Auxiliary. The movement was launched with enthusiasm, and every woman went home with the idea of starting an Auxiliary in her home neighborhood, consisting of the Farmers Union women, who were already every inch Farmers Union. From this starting point, the possibilities were seemingly unlimited. There were women who would not want to be left out, whose husbands would join the Farmers Union in order that the wife might belong to the club. Where there was a Farmers Union member who had not paid his dues for a couple of years, because he could not see any reason why he should do so, a committee of Auxiliary women would do wonders in collecting back dues for the Farmers Union Local, thereby paving the way for the wife of the man who was behind, to join the Auxiliary. Then, but not least by a long way is the opportunity for the women to teach the children co-operation. This

was the dream of the 1926 convention. There was a while that some thought this dream was to prove a night-mare, but the term of enthusiasm has been growing, quietly, in some places, 'tis true, but nevertheless there are more friends in the movement than one would think could possibly be, without making more noise about it.

The State President, Mrs. Chas. Simpson, chosen for one reason because of her fine opportunity to travel on little expense with Mr. Simpson, visited many places, talked to many groups of women, who were interested, and would undoubtedly have gone ahead and organized their Local if they had been called upon again.

The matter of constructing a constitution was left to a few. They did the best that they knew. This convention will now have it to revise to suit the majority.

There are three Auxiliary locals organized, and working. We have an Auxiliary in Anderson County and the Rural Rest Local in Salina. We know that there are many other groups of Farmers Union women who are working just as hard for the order, who will come in as soon as they can see their way clear.

The State Farmers Union officials extend greetings to the Farmers Union Auxiliary, and wish it the best of success, in this convention and throughout the year.

CONTINUED FROM PAGE 1

Farmers Union Jobbing Association

H. E. Witham, Manager

The Farmers Union Jobbing Association, one of the oldest branches of the Kansas Farmers Union, was organized in May, 1914, at Kansas City, Kansas, under the State Co-operative Law of 1913. Its organization was the result of requests from members of the Kansas Farmers Union for an outlet through which their products might be turned and a channel might be purchased to the best advantage possible.

Approximately five hundred Farmers Union Stores and Elevators were established at points conveniently located for Union members throughout the State, and during the early existence of the Jobbing Association, the "Mail Order" method was used in the transaction of all business. This entailed the handling of local shipments on which there was little or no profit for the association and it was impossible to render a better service on a jobbing basis than if orders were placed direct with the local dealer or the city manufacturer.

The Association was anxious to perform a better service for its members. With this in mind, a reorganization was effected in April of the year 1918, and all attention was turned to the handling of merchandise.

Kansas Farmers Union Auditing Association

Salina, Kansas

T. B. Dunn, Manager

When the Kansas Farmers Union broadened its field of educational work by entering the marketing end of the business, or in other words, built its own elevators and stores so that its members might have the then unique privilege of selling their grain through their own agency, also buying their merchandise through their own store, they soon discovered that to run any kind of business, no matter how small, without keeping an account of the revenue and expense meant ultimate failure, so a few of the managers of country elevators and stores met and discussed the advisability of appointing a qualified auditor to teach them the shortest, simplest and most effective way to handle that end of their business. That, in short, accounts for the existence of the Farmers Union Auditing Association at the present day, just seven years after its inception, and still going strong.

It started out with one auditor and

THE FARMERS UNION CREDIT AND BANKING PROBLEM
opening. Every one of the ten appears to be in a sound condition, having established themselves much more fully than is usual for a bank in so short a time.

It is believed that the time will come within a few years when all of the Farmers Union activities in Kansas will be financed through their own banks.

THE IOWA STATE CONVENTION

It was a great convention of Iowa farmers which assembled in the Garrick Theatre at Des Moines on Wednesday, September 21st, and wound up its business on Friday. Our wish, as we sat through its orderly proceedings, was that our new members of the Union in the Northwest might have been privileged to see this convention and hear what was said.

Iowa has long possessed a state division of the Farmers Union. It has had time for education as well as organization. For seven years Milo Reno, the "sternly pet" of organized farmers has been the president of the Iowa Union. It has been under his leadership that Iowa has developed two Terminal Live Stock Commission Houses, a National Life Insurance Company which has now entered the Bank in what Cheer soon to be followed by other co-operative banks.

It was the Iowa Union that issued the call which brought together thirty-six farm organizations in what is now known as the Corn Belt Federation of Farm Organization. Thus the McNary-Haugen Bill got solid back-

ing of midwestern farm organizations, later to be supported by the cotton, rice, and tobacco co-operatives of the south.

Iowa keeps going ahead under the leadership of Reno who possesses courage, vision, and daring. Other and more conservative leaders in the Farmers Union have hesitated to back Reno in his go ahead policy. Predictions of failure and collapse have not been lacking, but the Iowa movement goes sailing on from one achievement to another.

"He who hesitates is damned," is an old adage. Reno has not hesitated in the midst of doubt and fear. His people have backed him. When they doubted, he has gone out on the hustings like Bob La Follette in Wisconsin and argued it out with them in two hour discussions, pulling his coat and vest and going to it.

The result has been achievement. Things called impossible have been done, and when done, other measures have been taken up and galvanized into life and action.

What the convention did in detail cannot be set down here because of lack of space. For one whole day and night and part of another the delegates and visitors listened to addresses interspersed with music and entertainment.

The delegates, chosen by the locals with expenses paid out of local treas-

uries, were thus given an education to take back home with them plus new inspiration and zeal.

A man can act only up to his knowledge. Any farmer who gains an understanding of the Farmers Union program, which program has been built to solve the farm problem, will be a good Union man. You will never have to coax or urge him to be active. He will see his Union as the savior and protector of his industry just as a Union printer, carpenter, or railroad man will see his Union as the guarantee of his job and the protection of his family.

Knowledge is all that it takes to make a good Union man. Hence the bulk of our work is educational. Until we can get an educated and informed membership, we can't have anywhere a good Union. We may have numbers, but of these members lack knowledge of the Union program, the numbers will not count.

A Credit Association
The Iowa Convention did one thing, and only one that is noteworthy. They started a credit association. For weeks before the convention a committee aided by Howard Clark, the attorney for the Iowa Union, had been working out the details of this association.

Our National Government some years ago provided agriculture with what is known as the Intermediate Credit Bank. Having a foundation of cash as a basis, a credit association may take farm paper to the Intermediate Credit Bank and rediscount this paper on a basis of ten times the cash resources of the credit association. Thus if a credit association has \$50,000 in cash as a basis, it may borrow at low rates of interest from the credit bank to the extent of \$500,000.

The credit association may borrow at four and one-half per cent, and loan at six per cent. There is then a profit to the association of say 1 1/2 per cent on the entire amount rediscounted.

On the basis of \$50,000 cash capital, the rediscount privilege would probably earn 10 per cent on the original capital. It might earn much more than that amount, but it would safely earn 10 per cent.

It could provide a safe investment for surplus funds possessed by Union members, because it could return to them 6 per cent interest at least, which is more than the same money would earn in savings banks or bonds.

The credit association will loan money to farmers who need it for live stock. It could and would be used to finance grain held in storage or to mature crops safely past the danger point.

The resources of the credit associations would be used to finance agriculture wherever and whenever the need arises.

Now the Iowa Division took a wise step in hooking up the credit association with its membership dues. The Articles of Incorporation of the Iowa Union Credit Association provide that memberships shall be purchased for the sum of \$50, the dues of the members to the Iowa Farmers Union will be paid for life. The Iowa Union member therefore invests \$50 and is given a life receipt for his Union dues.

When one thousand members have paid in \$50 each, the Association will have a cash capital of \$50,000 and credit resources through the Intermediate Credit Bank or the Co-operative Banks of Iowa of \$500,000. And for every additional \$50 paid into the credit association or invested in it, there will be \$500 of credit resources made available.

All that is necessary to expand this association to the point where it can care for all the credit needs of the Iowa Union is to expand the cash capital and multiply the cash by ten. Over one hundred life memberships were subscribed on the floor of the Convention, and the campaign to secure the one thousand will now be carried home to the locals and carried on until finished.

We shall watch this new venture of the Iowa Union with great interest. It is something we must do in the northwest when we are further along with our organization, and our members become confirmed in their allegiance to the Union.

With such a credit association built big enough as it can be, we can finance the storage of grain in the Northwest, the purchase of live stock or anything else we may need.—Farmers Union Herald, St. Paul, Minn.

MORE THAN FOUR MILLION BUSHELS HANDLED BY KANSAS WHEAT GROWERS

Wichita, Kan.—Final figures for the 1926-27 pool of the Kansas Wheat Growers' Association show that the total quantity of wheat handled was 4,055,243 bushels, with an average net price to growers of \$1.1038, after deducting all expenses, the two per cent reserve, and average freight and country handling charges.

The average net price for the pool, Kansas City basis, was \$1.3731. Operating expenses and the two per cent reserve amounted to 12.65 cents per bushel, and freight and country handling averaged 14.28 per bushel, leaving \$1.1038. Included in this amount is an item of 2.26 cents, the average cost of holding wheat on the farm.

Growers who stored their own wheat, and paid according to the length of time the wheat was held. Those who delivered early received no storage, others who stored until December 15 received as much as 8 cents. The 2.26 cents is the amount chargeable to each bushel in the pool for farm storage, and is considered as a handling charge rather than as an item of expense.

An investment in knowledge always pays the best interest.—Franklin.

Treating fence posts with creosote makes many kinds of wood posts last 20 or more years. The treatment costs but little.

Farmers may now borrow at rates of interest lower than others pay. The next job is to reduce the principal. Legislation will not do that.

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 line. Count words in heading as "For Sale," or "Wanted to Buy," and each initial or figure in the address. Compound words count as two words. CASH MUST ACCOMPANY ORDER—TRY THIS DEPARTMENT—IT WILL PAY YOU.

CLASSIFIED ADVERTISING

REGISTERED CATTLE

FOR SALE—My herd Registered and grade Holsteins. Cheap for the bunch. Might divide. Federal Accredited. R. 22, Hopkins, Derby, Kansas.

DOGS

FOR SALE—My Bluetick Coon and Opossum hound. Can't be beat. Shipped on trial. Satisfaction guaranteed. Coy Hicks, Sadalia, Ky. B 126.

SEEDS FOR SALE

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

TOBACCO

GUARANTEED HOMESPUN TOBACCO—Chewing, 6 lbs. \$1.00; 10, \$1.75; smoking, 10, \$1.50. FREE FRIGHT. Pay when received. UNITED FARMERS, Bardwell, Kentucky.

PUBLIC SALE

Will sell October 25, 1927, 11 1/2 miles north and 2 miles east of Hays, Kansas, all of my Registered Herefords, 43 cars, 13 yearling heifers, 15 yearling bulls, 24 calves. R. A. Meyer.

IOWA CONVENTION INSPIRES POETRY

The Convention—Bigger and Better
It was a great convention
Great from every point of view
And to all our folks who missed it
We say "too bad for you."

Our band was there resplendent
With their old time pep and life,
From Ennis with his baton
To the boy who blew the fife.

What messages they brought us,
Union gospel through and through
Preached by men who blew to prove it
And now pass it down to you!

What battle-scarred old heroes
We had in fine array
From Uncle Dorn of Texas
To fighting Jim O'Shay!

There was Dunn who fought the
grain sharks
For thirty stormy years
But still with fair and ardent
Undulled by doubts and fears.

And Thatcher with his message
Live stock, it could and would be
For thru' Farmers Union markets
Now pour floods of golden grain.

And Bowman with his vigor
Who convinced us as he spoke
That tariff for the farmers
Is a sorry sort of joke.

And that snappy milkman's message
It was filled with wit and fun.
We forgive him all his cussing
For the good that he has done.

And Magnus, big and brainy
Who "bane sure the light he seen"
We must "wote ust like Ollie"
And upset "dat damned machine."

And Huff who kindly shamed us
And asked us if we'd quit
Being satisfied with rattles
And a soothing sugar-tit.

And there was "Shady" Lewis
To approve our every plan
And tell us what labor
Was with us, to a man.

And Barrett with his shrewdness
Who is on to all their tricks
Keeping Godly fear upon them
Of the men out in the sticks.

But the master spirit guiding
To gain for us our goal
Had the flaming force of RENO
For its very heart and soul.

Are we big enough to back him?
God help us feed the flame
That will point the path from bondage
And from servitude and shame!
—J. S. Stamps.

TWO LITTLE GIRLS

Two little girls walked down the street, their dresses short, their socks rolled low; both had ankles trim and neat, the way girls' ankles ought to grow; their hair was cut in latest style, their cheeks were pink, their lips were red; one gave each man they met a smile, until the other stopped and said, "Now maw, I think it is a shame the way you ogle men and flirt; I think you should give up this game and wear a somewhat longer skirt; I ought to have a chance to grab a man from out the passing throng, but you are always there to grab my chances as they come along." "Well I'll be jiggered," then I snort. With mothers dressing like the kids, with scanty clothes and hair cut short, and dancing round like kiddy-didd, how can a young man choose a wife and get one young and fair and sweet? Will he get tied to maw for life? This question surely has me beat.

A. M. Kinney.

LETTER HEADS

\$6 PER THOUSAND

ENVELOPES

\$5 PER THOUSAND

High Class Job Printing at Low Prices

THE GENERAL PRINTING CO.

Farmers Union Bldg., Salina, Kansas

CURED HIS RUPTURE

I was badly ruptured while lifting a trunk several years ago. Doctors said my only hope of cure was an operation. Trusses did me no good. Finally I got hold of something that quickly and completely cured me. Years have passed and the rupture has never returned, although I am doing hard work as a carpenter. There was no operation, no loss of time, no trouble. I have nothing to sell but will give full information about how you may find a complete cure without operation if you write to me. Eugene M. Pullen, Carpenter, 154-A Marcelus Avenue, Manassas, N. J. Better cut out this notice and show it

FARMERS' UNION DIRECTORY

NATIONAL OFFICERS

C. S. Barrett, Pres., Union City, Ga.
John A. Simpson, V. P., Oklahoma City, Ok.
C. Davis, Sec., Springfield, Mo.
W. C. Lansdon, Lecturer, Washington, D. C.

BOARD OF DIRECTORS

John Tromble, Salina, Kansas
H. O. Keeney, Omaha, Neb.
Geo. M. Bowles, Lynchburg, Va.
J. M. Collins, Baton, Colo.
L. E. Cottrell, Leon, Iowa

KANSAS OFFICERS

C. E. Huff, President, Salina, Kansas
C. E. Brasted, Sec., Salina, Kansas
R. B. Whitaker, Emporia, Kansas
J. C. Felts, Conductor, Lebanon, Kans.
M. V. Gates, Doorkeeper, Logan, Kans.

DIRECTOR

John Vesceky, Timkin, Kansas
Peter Mumph., Selden, Kansas
H. B. Whitaker, Emporia, Kansas
Carl B. Clark, McPherson, Kansas
R. D. Samuelson, Olsburg, Kansas

Farmers Union Jobbing Association

327 Board of Trade Bldg., Kansas City, Missouri
246 F. U. Insurance Bldg., Salina, Kans.
Farmers Union Cooperative Produce Ass., 239 Board of Trade Bldg., Kansas City, Missouri

Farmers' Union Live Stock Commission

408-410 Live Stock Exchange Bldg., Kansas City, Mo.
Live Stock Exchange Bldg., Wichita, Kan.
Farmers' Union Mutual Insurance Co., Salina, Kansas

Farmers' Union Auditing Association

Joseph B. Dunn, Salina
Farmers' Union State Bank, Huron, Bldg., Kansas City, Kansas
Kansas Union Farmer, Salina, Kansas

Farmers' Union Managerial Association

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

Duty done is the soul's fireside.

The first freedom is freedom from sin.—Martin Luther.

FREE TO ASTHMA AND HAY FEVER SUFFERERS

Free Trial of Method That Anyone Can Use Without Discomfort or Loss of Time
We have a method for the control of Asthma, and we want you to try it at our expense. No matter whether your case is of long standing or recent development, whether it is present as Chronic Asthma or Hay Fever, you should send for a free trial of our method. No matter in what climate you live, no matter what your age or occupation, if you are troubled with Asthma or Hay Fever, our method should relieve you promptly.

We especially want to send it to those apparently hopeless cases, where all forms of inhalers, douches, opium preparations, fumigations, "patent smokes," etc., have failed. We want to show everyone at our expense, that our method is designed to end all difficult breathing, all wheezing, and all those terrible paroxysms.

This free offer is too important to neglect a single day. Write now and begin the method at once. Send no money. Simply mail coupon below. Do it Today.

FREE TRIAL COUPON

FRONTIER ASTHMA CO., 427 E. Front St., Buffalo, N. Y. Send free trial of your method to:

HOW SHE GOT RID OF RHEUMATISM

Knowing from terrible experience the suffering caused by rheumatism, Mrs. J. E. Hurst, who lives at 204 Davis Avenue, P. 14, Bloomington, Ill., is so thankful at having healed herself that out of pure gratitude she is anxious to tell all other sufferers just how to get rid of their torture by a simple way at home.

Mrs. Hurst has nothing to sell. Merely cut out this notice, mail it to her with your own name and address, and she will gladly send you this valuable information entirely free. Write her at once before you forget.

STRENGTHEN YOUR CREDIT!

Every Farmers Union Member should carry life insurance in HIS OWN COMPANY.

- 1.—It offers all standard form policies at actual cost.
- 2.—Its funds are used to finance the farm operations of its members.
- 3.—It is owned by the policyholders, who share in its earnings and control its management.
- 4.—It is a legal reserve, level premium company, which means its policies are absolutely safe and that its premium rates can not be increased.
- 5.—It prides itself on rendering the best possible service, by making prompt settlements in full and leaving its policyholders or their beneficiaries completely satisfied.
- 6.—It is supporting the whole Farmers Union program and uniting the members in a loyal, compact organization through their community of interests. Only by such co-operative, harmonious effort can the farmers ever secure justice or attain the position of economic independence to which they are entitled.

If you believe in the aims of the Farmers Union and need more life insurance, it will pay you to write today to:

FARMERS UNION MUTUAL LIFE INSURANCE CO.

Des Moines, Iowa.

"Farmer Life Insurance At Farmer Cost"

STRENGTHEN YOUR CREDIT!

Every Farmers Union Member should carry life insurance in HIS OWN COMPANY.

- 1.—It offers all standard form policies at actual cost.
- 2.—Its funds are used to finance the farm operations of its members.
- 3.—It is owned by the policyholders, who share in its earnings and control its management.
- 4.—It is a legal reserve, level premium company, which means its policies are absolutely safe and that its premium rates can not be increased.
- 5.—It prides itself on rendering the best possible service, by making prompt settlements in full and leaving its policyholders or their beneficiaries completely satisfied.
- 6.—It is supporting the whole Farmers Union program and uniting the members in a loyal, compact organization through their community of interests. Only by such co-operative, harmonious effort can the farmers ever secure justice or attain the position of economic independence to which they are entitled.

If you believe in the aims of the Farmers Union and need more life insurance, it will pay you to write today to:

FARMERS UNION MUTUAL LIFE INSURANCE CO.

Des Moines, Iowa.

"Farmer Life Insurance At Farmer Cost"

STRENGTHEN YOUR CREDIT!

Every Farmers Union Member should carry life insurance in HIS OWN COMPANY.

- 1.—It offers all standard form policies at actual cost.
- 2.—Its funds are used to finance the farm operations of its members.
- 3.—It is owned by the policyholders, who share in its earnings and control its management.
- 4.—It is a legal reserve, level premium company, which means its policies are absolutely safe and that its premium rates can not be increased.
- 5.—It prides itself on rendering the best possible service, by making prompt settlements in full and leaving its policyholders or their beneficiaries completely satisfied.
- 6.—It is supporting the whole Farmers Union program and uniting the members in a loyal, compact organization through their community of interests. Only by such co-operative, harmonious effort can the farmers ever secure justice or attain the position of economic independence to which they are entitled.

If you believe in the aims of the Farmers Union and need more life insurance, it will pay you to write today to:

FARMERS UNION MUTUAL LIFE INSURANCE CO.

Des Moines, Iowa.

"Farmer Life Insurance At Farmer Cost"

STRENGTHEN YOUR CREDIT!

Every Farmers Union Member should carry life insurance in HIS OWN COMPANY.

- 1.—It offers all standard form policies at actual cost.
- 2.—Its funds are used to finance the farm operations of its members.
- 3.—It is owned by the policyholders, who share in its earnings and control its management.
- 4.—It is a legal reserve, level premium company, which means its policies are absolutely safe and that its premium rates can not be increased.
- 5.—It prides itself on rendering the best possible service, by making prompt settlements in full and leaving its policyholders or their beneficiaries completely satisfied.
- 6.—It is supporting the whole Farmers Union program and uniting the members in a loyal, compact organization through their community of interests. Only by such co-operative, harmonious effort can the farmers ever secure justice or attain the position of economic independence to which they are entitled.

If you believe in the aims of the Farmers Union and need more life insurance, it will pay you to write today to:

FARMERS UNION MUTUAL LIFE INSURANCE CO.

Des Moines, Iowa.

"Farmer Life Insurance At Farmer Cost"

STRENGTHEN YOUR CREDIT!

Every Farmers Union Member should carry life insurance in HIS OWN COMPANY.

- 1.—It offers all standard form policies at actual cost.
- 2.—Its funds are used to finance the farm operations of its members.
- 3.—It is owned by the policyholders, who share in its earnings and control its management.
- 4.—It is a legal reserve, level premium company, which means its policies are absolutely safe and that its premium rates can not be increased.
- 5.—It prides itself on rendering the best possible service, by making prompt settlements in full and leaving its policyholders or their beneficiaries completely satisfied.
- 6.—It is supporting the whole Farmers Union program and uniting the members in a loyal, compact organization through their community of interests. Only by such co-operative, harmonious effort can the farmers ever secure justice or attain the position of economic independence to which they are entitled.

If you believe in the aims of the Farmers Union and need more life insurance, it will pay you to write today to:

FARMERS UNION MUTUAL LIFE INSURANCE CO.

Des Moines, Iowa.

"Farmer Life Insurance At Farmer Cost"

STRENGTHEN YOUR CREDIT!

Every Farmers Union Member should carry life insurance in HIS OWN COMPANY.

- 1.—It offers all standard form policies at actual cost.
- 2.—Its funds are used to finance the farm operations of its members.
- 3.—It is owned by the policyholders, who share in its earnings and control its management.
- 4.—It is a legal reserve, level premium company, which means its policies are absolutely safe and that its premium rates can not be increased.
- 5.—It prides itself on rendering the best possible service, by making prompt settlements in full and leaving its policyholders or their beneficiaries completely satisfied.
- 6.—It is supporting the whole Farmers Union program

THE consuming public is constantly demanding better quality food products ---That's why so many people specify

**"Union Gold"
Creamery Butter**

and

**"KFU"
Carefully Graded Eggs**

From the

**Farmers Union
Co-operative
Creamery**
201 OAK STREET
KANSAS CITY MISSOURI

1927 CONVENTION

**Farmers Union Jobbing
Association Reports**

**Business is Good
Results Satisfactory
Everything Points to a Successful Year
Thanks**

1928 CONVENTION

**THIS REPORT WILL DEPEND ON YOUR
CO-OPERATION**

Continue the good work.
Let us handle your consignments.
Buy your merchandise and twine thru us.
Make 1928 a bumper year.

THANKS IN ANTICIPATION
H. E. Witham, Manager.

**Farmers Union Jobbing
Association**

337 Board of Trade Bldg.
Kansas City, Mo.

ANDERSON COUNTY NOTES.

The Farmers Union scored again at the Kincaid Fair with a farm display worth going far to see.

The Belview Local acting as sponsor, invited in those who cared to assist them in putting on the display and because everything must have a director under whom the rest may work, while there were perhaps others who could have filled the place Mr. Everett Hall the genial Farmers Union Auctioneer, was chosen and acquitted himself in a very creditable manner, everyone was allowed to make suggestions and Mr. Hall accepted those which he thought best and discarded the others.

The Kincaid Fair Association had offered some very substantial premiums for the best farm displays and naturally the competition was very keen.

We heard many remarks from those attending the fair that you would not see as fine displays at the State Fair as were staged last Saturday at Kincaid. The weather may frowned on all the fairs this year, and Kincaid most of all, it is to be deplored that so much artistic accomplishment must go unseen by the general public.

It is not our intention to write up the Kincaid Fair, much as we desire to tell of its merits only in as much as it affects the Farmers Union.

The County Agent, Mr. Hendrix, judged all the farm exhibits and we did not envy him his place. We suppose they have a score card to judge by and grade according to points, but even at that where competition is so keen and spirited it is a rather thankless task.

The Baptist church display run the Union a close second, and the High School scored third with a mighty fine display.

The school and Union set ups were along educational lines, while the Baptists were perhaps more artistic, anyway we guess that is the way of it.

We are sure the folks who made exhibits desire to thank the County Agent for his painstaking and close judging. The Union we are sure thanks him very much for his favorable decision, also for his criticisms, as we feel perhaps another time we may profit by the mistakes we made.

The set up for the Farmers Union Exhibit was framed with red and white kaffir, while the background was white kaffir, with the words Farmers Union in red pimento peppers. This was exceptionally pretty.

However, the thing that appealed most to the sightseers was the little model farm, the buildings properly spaced, the fences and cross fences with the square white posts, the cement walks, the pond, with ducks swimming, the frog on the bank, the turkey proudly strutting about the barnlot, the hogs and cow standing by the silo, the tractor where it had left off work, the pile of lime where the ground was plowed and ready for liming for alfalfa, the little red roadster just driving away from the garage, and the paved highway running in front of the farm.

Folks it was just simply keen, and we would like to name everyone who helped in making this exhibit possible, but we might omit by mistake some of the names, therefore we desist, but we know that each and every one who helped in any way are just as proud of themselves as can be. We would just like to mention some of the men, however, who worked so faithfully and well. It is not unusual for women folks to potter around with the little things that make up the sum and substance of most of such work, but the men made a lot of this exhibit possible. Mr. Gretten as main carpenter and fence builder, Raymond Donald, Mr. Varnau, John Anderson putting up the frame display, Neilman, Mr. M. O. Pierce and W. T. Campbell, and the Herriks helping to drag in the stuff. The director's nerves grew pretty taunt along towards the last when we were rushed for time, and several times he spoke very nice words, such as leave that alone please "in the tone of" put that down before I knock you down," however when we had finished we were so proud of ourselves that we natted the director on the back and told him he was a mighty fine fellow, which he is.

We just know we have left some one out who ought to be mentioned, and if we have we will tell you about him next time. We know that all of Belview helped furnish material and others besides Belview, but we can't remember all of them just now.

We haven't heard a word from the county meeting which was to have been held at the Cedar Head school house, as it rained most the day and some of the roads were freshly graded out that way so we are afraid it did not materialize. Well we just called the County Secretary, Mr. Glasgow, and he tells us that they held a small county meeting, and decided to try it over again next Saturday, October 28th, all day meet we suppose. However, you can find out by calling the county president, Mr. Wes Griffith, at Welda.

Folks now listen, this is very important! The committee on arrangements have decided that the best day of the convention will be Wednesday, and if you can only go one day, please make it Wednesday, October the 12th, and meet in Garnett, Kansas, not later than eight o'clock in the morning and go in a body we desire to advertise the Union that day by taking a string of cars several miles long, now do your stuff, folks, if you love the cause. If you are not in line that day you are going to have to do some tall explaining to everybody so it would be the easier way out to go.

All delegates mail in your credentials according to rule if possible and thereby lessen the strenuous work of the credential committee.

Don't forget the next meeting of the Women's Auxiliary at Tourist's Park if the weather is favorable, if not another meeting place will be announced. This meeting is called for October 26th.

We thank you.
County Correspondent.

A good dairy cow probably consumes more water than any other domestic animal. The more feed consumed, the more water the cow requires.

**THE FARMERS UNION MUTUAL
INSURANCE COMPANIES
OF KANSAS**

A POLICY

In your own company is your protection when your loss occurs

Insure and Be Sure

Our policyholders have saved over a half million dollars when they bought their insurance by difference in rates and in addition have received rebate checks of \$344,000 more.

Net resources of the two companies \$420,000.

We were 13 years old last July and are making the same substantial gain as in former years.

Protect your property by buying your insurance in your own companies.

SALINA, KANSAS

Your Own Firm

By consigning your live stock to us you patronize an organization that you have a "say" in. You do not have this interest in other firms.

No concern ever organized is better prepared to handle your business.

No firm in business has a more capable force of salesmen, every one being a businessman, a hustler and dependable.

A concern that has led the Kansas City Yards in total, cars hogs sold for FOUR straight years has to have a competent hog selling department. There is no luck to this record.

Our firm is YOUR FIRM, so be loyal to your own interests by shipping your live stock to us. Organization is the ONLY means in the world of receiving a fair return upon your labor and investment. Co-operate with yourself by shipping to YOUR OWN firm.

Write, Wire or Phone Us Any Time

**FARMERS UNION LIVE
STOCK COMMISSION**

Stock Yards

Kansas City