



THE KANSAS UNION FARMER

Organization

Education

Co-operation



VOLUME XXIII

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HAS THE FARM BOARD KEPT FAITH WITH AGRICULTURE?

Witham Calls Attention To Co-Operative Progress

Address Over WIBW Points Out Accomplishments of Jobbing Association and Farmers National.

A radio broadcast of a great deal of interest to readers of "The Co-Operator" was delivered over station WIBW, the Capper Publications station at Topeka, on Friday night, September 18, by Mr. Harry Witham, manager of the Farmers Union Jobbing Association at Kansas City. Mr. Witham talked from the "Crystal Studio" which is a glass enclosed studio placed in front of the pavilion at the Kansas Free Fair grounds at Topeka. The fair was in progress at the time Mr. Witham spoke. Mr. C. A. Ward, president of the Kansas Farmers Union, supplemented Mr. Witham's talk with a few words. In addition to the talks, an orchestra conducted by Mr. Witham's son, played several selections.

Mr. Witham's talk was along lines pointing out the advantages of the Farmers National Grain Corporation, and the accomplishments of the organization, and the resulting development of co-operative marketing. He pointed out the fact that the Farmers National is owned by twenty-six co-operative grain marketing organizations doing business on a large scale.

Among other things, Mr. Witham mentioned the export business of the Farmers National. He told that through the Farmers National, the Jobbing Association has contact with millers and other buyers in all the principal grain importing countries in the world, and that grain, produced by co-operative farmers, now goes to the final buyers, moving all the way through co-operative channels.

Mr. Witham called attention to the fact that the Farmers Union Jobbing Association is now in a position to render financial assistance to the different member elevators, which are scattered out all over Kansas, with a few in other states. Such assistance has been given in several instances. A notable example is the new elevator which is now being erected at Phillipsburg, Kansas, and which is made possible because of assistance from the Jobbing Association.

Another thing mentioned by Mr. Witham in his talk was the feeding of wheat to live stock. He pointed out that the corn crop is short due to the droughts during the summer months, and that the feeding of wheat not only offers a cheaper substitute for corn, but that the practice helps

to cut down the surplus of wheat, and thus tends to help boost wheat prices. Mr. Witham concluded his talk with these words: "Co-operation in the master of marketing farm products, as great as it is, will not stand without the support of those who benefit by co-operation. This support must be constant and not spasmodic. A thing is worth doing, it is worth doing well. We have found that co-operative marketing is worth doing, and we are doing it well. Co-operation is on a higher level and on a firmer basis than ever before, simply because we, the farmers, are educating ourselves in the ways of co-operation. We know a good thing when we see it, and we see a good thing in co-operative effort among ourselves."—Co-Operator.

THE WEEK WITH OUR STATE LEADERS

Salina, Kans.—C. A. Ward, President of the Kansas Farmers Union attended the Neosho County Farmers Union meeting which was held Monday night, September 29, in the vicinity of Erie. Tuesday afternoon, September 30th, at 1:30 P. M. Mr. Ward was the principal speaker on the program of the Crawford County Farmers Union meeting, at Girard, Kansas. Thursday, October 2nd, Mr. Ward attended a meeting of the stockholders and directors of the Flag Oil Company, in Oklahoma City, Oklahoma. Because of this meeting he was forced to refuse the invitation of the Illinois Farmers Union to appear on the program of their State Convention, Friday night, Oct. 3rd. Mr. Ward plans to speak at the Ottawa County Farmers Union quarterly meeting, to be held at Minneapolis.

A. M. Kinney, Secretary, will spend Tuesday and Wednesday, September 30 and October 1st in Cloud County, where he will attend a series of local meetings.

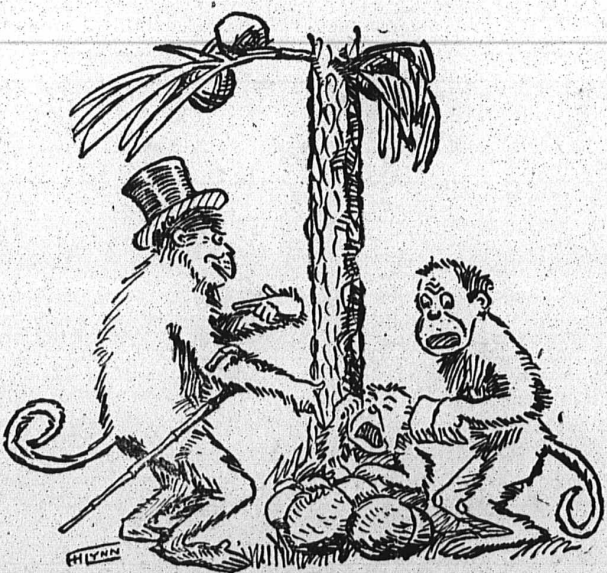
WHEAT FUTURES

The sale of wheat futures on the Chicago Board of Trade during the fiscal year ended June 30, 1930, aggregated 16,598,849,000 bushels, and on the nine United States contract markets trading in wheat a total of 19,606,700,000 bushels. This is the largest volume of trading in wheat futures in any year since records first became available in 1921, according to figures compiled by the Grain Future Department of Agriculture.

MONKEY FOOD AND MONKEY BUSINESS

By A. M. KINNEY

(Continued from Last Week)



"But when the tax collector came —"

The first law given to these mutts, Established vested rights in nuts; That is, to each was given a tree Which he could hold his own in fee; Except that taxes must be paid To enforce laws the crooks had made; And you can bet the authors saw That they alone enforced the law.

The common monks held jubilee And boasted that they now were free; Each owned his food and country home And never would be forced to roam; But when the tax collector came And told the monks that he would claim One third the nuts from every tree, They found that they were not so free.

At first this system seemed to please Until some monkeys lost their trees By storm and wind; and not a few Were swindled by the robber crew. Until their titles slipped away And common monks became the prey Of capitalists, who only give Producers just enough to live.

This bunch of monkey autocrats, These financiering plutocrats, Could not begin to eat the nuts They pilfered from the common mutts; And so the surplus which appeared Began to shake the system, reared By privileged few, for selfish ends. (This is the plan our law defends.) (To be continued)

WAS THE AGRICULTURAL MARKETING ACT MERELY A GESTURE? WE ARE GETTING ALONG INTO THE SECOND YEAR OF ITS OPERATION AND WHEAT IS LOWER THAN IT HAS BEEN FOR NEARLY TWENTY YEARS. THE FARMER'S WHEAT DOLLAR WILL BUY LESS AT THIS TIME THAN AT ANY TIME SINCE THE WAR.

When the Agricultural Marketing Act was passed a year ago last June, The Farmers Union of Kansas was enthusiastic in the belief that it would be of immediate benefit to agriculture. We believed that Mr. Hoover and the Republican administration in Washington were sincere in their attempt to relieve Agriculture of some of the burdens which it has been carrying since the farmers were deflated soon after the war.

The Agricultural Marketing Act starts out with a declaration of policy, which if carried out honestly and efficiently, we believe would have changed the status of agriculture.

This declaration of policy has been printed several times in our paper, but we are printing it again.

(Public—No. 10—71st Congress)
(H. R. 1)

An Act To establish a Federal Farm Board to promote the effective merchandising of agricultural commodities in interstate and foreign commerce, and to place agriculture on a basis of economic equality with other industries.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled,

DECLARATION OF POLICY

SECTION 1. (a) That it is hereby declared to be the policy of Congress to promote the effective merchandising of agricultural commodities in interstate and foreign commerce, so that the industry of agriculture will be placed on a basis of economic equality with other industries, and to that end to protect, control, and stabilize the currents of interstate and foreign commerce in the marketing of agricultural commodities and their food products—

- (1) by minimizing speculation.
- (2) by preventing inefficient and wasteful methods of distribution.
- (3) by encouraging the organization of producers into effective associations or corporations under their own control for greater unity of effort in marketing and by promoting the establishment and financing of a farm marketing system of producer-owned and producer-controlled cooperative associations and other agencies.
- (4) by aiding in preventing and controlling surpluses in any agricultural commodity, through orderly production and distribution, so as to maintain advantageous domestic markets and prevent such surpluses from causing undue and excessive fluctuations or depressions in prices for the commodity.
- (b) There shall be considered as a surplus for the purposes of this Act any seasonable or year's total surplus, produced in the United States and either local or national in extent, that is in excess of the requirements for the orderly distribution of the agricultural commodity or is in excess of the domestic requirements for such commodity.
- (c) The Federal Farm Board shall execute the powers vested in it by this Act only in such manner as will, in the judgment of the board, aid to the fullest practicable extent in carrying out the policy above declared.

You will notice that in the very beginning in the description of this Act, Congress says "An act to establish a Federal Farm Board to promote the effective merchandising of agricultural commodities in interstate and foreign commerce, and to place agriculture on an economic equality with other industries." It also says "The intent of this Act is to protect, control and stabilize the currents of interstate and foreign commerce in the marketing of agricultural commodities."

There is no question but the intention of Congress was very plain when they passed this Agricultural Marketing Act, that the Federal Farm Board should use the power which this Act gives them to stabilize the prices of agricultural commodities.

This year in the most critical emergency that has ever faced the wheat farmers of this country, the Federal Farm Board, through its spokesman, Mr. Legge, made it plain to the wheat farmers that their only hope for a better price for wheat was in reducing their acreage and bring wheat production to a domestic basis. We fail to find anything in the Agricultural Marketing Act which authorizes this program. We believe the Federal Farm Board has utterly failed in at least a part of their duties in carrying out the intent of the Agricultural Marketing Act.

The third step to be taken in carrying out the Agricultural Marketing Act, as stated in the Declaration of Policy, is "by encouraging the organization of producers into effective associations under their own control for greater unity of effort in marketing." We are giving the Federal Farm Board full credit for attempting to carry out this provision. We believe the National Grain Corporation set up under the authority of the Federal Farm Board and with the financial assistance given it, has been a great step forward in the marketing of grain. A step which would probably have taken years to bring to the effective place it occupies today. Without the assistance of the Farm Board, the Farmers National Grain Corporation has been able to bring all of the Co-operative Grain Marketing agencies in the country together into one organization for the effective merchandising of grain and there is no question but this will result in great benefit to the grain producers. We believe in it. We are supporting it to the fullest extent.

At the same time Mr. Legge and Mr. Hyde, as spokesmen for the administration, are using their efforts to induce the wheat farmers of this country to reduce their acreage and produce less wheat, the Government is entering upon one of the greatest reclamation projects ever entered in this country; the Boulder Dam in the Colorado River which will bring millions of acres of land into production and competition with the farmers who have their money invested at the present time in farm lands. This is not consistent with the program of acreage reduction.

Mr. Legge is reported as making a statement before the Mortgage Bankers Convention at Detroit, Michigan last week "that the only hope of the farmers is consolidation of their farms." This is a very thinly disguised proposal that the agriculture of this country should be turned over to corporation farming.

The farm organization of this country asked for legislation which they felt would help the condition of agriculture. The McNary-Haugen Bill was passed in two separate sessions of Congress and vetoed twice by President Coolidge. The Export Debiture Bill was presented in several sessions of Congress and was denied to us. The Agricultural Marketing Act was finally given to us as a cure-all for agricultural ills.

If the administration of this Act so far is a criterion of what we shall expect in the future, it reminds me of a story. Back in my home town there was a young fellow by the name of Burdue. He was nicknamed Tucket. Tucket Burdue. When Tucket was about 19 or 20 years old he got girl crazy and was very anxious to get married. I do not suppose there was a girl within 40 miles who did not have the chance to become Mrs. Burdue. Finally he married a widow about 55 years old, and the boys got up a little skit on him.

"The Children of Israel wanted for bread and the Lord sent them manna. Tucket Burdue wanted a wife and the Lord sent him granny." That seems to be about what we have gotten from the administration of the Agricultural Marketing Act.

PLAN NOW TO ATTEND STATE CONVENTION

We are again calling attention to our State Convention to be held at McPherson, October 28-29-30-31 and we are anticipating the largest crowd that has yet attended one of our conventions. Reports we get from over the state indicate that many are planning to be in attendance. Local and County units and business associations are urged to choose their delegates to be in attendance at this convention.

It is to be hoped that large numbers of our membership will plan to come in groups. Kansas has a splendid system of highways and those wishing to motor will in most instances find an all weather road without difficulty.

A tentative program is being arranged and this convention will be favored with an array of speakers second to none. Arrangements are also being made for one session of the convention to be broadcast, which will be a special feature at this year's convention. The good people of McPherson have given us to understand that all who attend will be adequately taken care of. Entertainment of various kinds is being arranged.

Again we urge all to help make this the biggest and best Convention ever.

C. A. WARD, President.

CHAWFORD TO SALINA OFFICE JOBBING ASS'N

SALINA, Kans., Sept. 27—Mr. Roy Crawford of Kansas City, member of the Kansas City Board of Trade and representative on the floor for the Farmers Union Jobbing Association in Kansas City arrived here today to take charge of the Salina office of the Jobbing Association, during the absence of Mr. A. T. Riley, manager. Mr. Riley plans to spend a two weeks' vacation in New Mexico and Arizona.

REX LEAR TO SPEAK OVER WIBW FRIDAY, OCT. 3

Mr. Rex Lear, State Manager of the Farmers Union Mutual Life Insurance Company will be the principal speaker on this week's Farmers Union Hour program, which will be broadcast over station WIBW, Topeka, Friday night, October 3rd.

PLEASE TAKE NOTICE

We are suggesting at this time that those wishing reservations and hotel accommodations or those who wish to stop at private homes should write their wishes to Reuben Peterson, McPherson, Kansas, who has been designated as chairman of Committee on Arrangements.

There are three splendid hotels in McPherson and those knowing they will be in attendance are asked to get in touch with Mr. Peterson at an early date and reservations will be made according to your wishes. It is suggested that any of our membership having items of legislation or matters of importance that should come before any of our various committees will please mail same to this office which in turn will be forwarded to the proper Committee Chairmen.

Mutual Insurance Company Safest and Cheapest

F. U. Mutual Ins. Co. Second in State in Volume of Business in Force—Corporation Farming a Menace.

A radio speech of wide interest was delivered over station WIBW, Topeka, on Friday night, September 19th, by Mr. Charles Broom, manager of the Farmers Union Mutual Insurance Companies at Salina, Kansas. Wesley Pangrac, president of the Culver local, violin, and Mrs. Blondefield, Culver, piano, played several numbers following Mr. Broom's speech.

During the course of this speech, Mr. Broom stated that there were three things and three only for the owner of property to consider in buying insurance, namely, safety, service and cost. Regarding the last of these, the rate charged by the stock companies on farm business in Kansas is \$3.25 per hundred dollars of risk assumed for a five year policy covering against fire, lightning, windstorm and tornado. The cost in the mutual companies operating over a large portion of the state is \$1.75 to \$2.40 per hundred for the same length of time and from this is deducted a dividend of as much as .33 at the expiration of the policy.

As to the point of safety, Mr. Broom quoted the section of the law governing extra assessments, section No. 4041009, "but no member shall ever be liable to such company, or to any other persons for more than the whole amount of his deposit note."

Answering the argument advanced by stock company agents, that mutual companies do not pay their losses, Mr. Broom declared that mutual companies have as many assets per dollar of risk as the other classes, and this is the only way in which a proper comparison can be made. This fact can be verified by securing a copy of the last report of the commissioner of insurance.

Another point Mr. Broom discussed was, why, if the mutual plan is not good, have nearly all the largest life (continued on page 2)

Notice to Members

CALL FOR THE TWENTY-FIFTH ANNUAL MEETING OF THE KANSAS DIVISION OF THE FARMERS EDUCATIONAL AND CO-OPERATIVE UNION OF AMERICA, WHICH WILL BE HELD AT McPHERSON, KANSAS, OCTOBER 28, 29, 30, 31, 1930.

The Kansas Division of the National Farmers Union will convene at McPherson on October 29, 1930 at 10:00 a. m.

The Board of Directors of the Farmers Educational and Co-operative Union will hold a meeting on Monday evening, October 27, 1930 at 8:00 p. m.

The Farmers Union Managerial Association will hold its meeting on Tuesday, October 28, 1930 at 1:00 p. m.

Tuesday evening will be a general get-together meeting.

Wednesday morning, October 29, 1930 at 10:00 a. m., the Farmers Union will convene in annual session and with a few intermissions will continue in session until all the business necessary to come before the meeting is transacted.

Thursday morning the Convention will proceed to nominate its officers and three directors, one director from each of the first, second and third districts.

Friday morning will be election of officers.

Delegates to the Farmers Union annual meeting are requested to have their credentials in the hands of Secretary Kinney five days before the date of the annual meeting.

BASIS OF REPRESENTATION

1. One delegate for each local union in good standing in the State Union, October 25, 1930.

2. One delegate for each county district union in good standing as above. A county and district union to be in good standing must have five or more local unions in good standing in the state union October 25, 1930.

3. One delegate for each county or district cooperative Business Association and in case of county Farmers Union Co-operative Associations, each unit of such association is entitled to a delegate. All delegates must have credentials of the organization they claim to represent.

A delegate must be a member in good standing of the organization he is elected to represent at the Annual Meeting.

DELEGATES ARE REQUESTED TO SEND THEIR CREDENTIALS TO A. M. KINNEY, STATE SECRETARY, SALINA, KANSAS, AT LEAST FIVE (5) DAYS BEFORE THE DATE SET FOR THE OPENING OF THE ANNUAL MEETING.

C. A. WARD, President.
A. M. KINNEY, Secretary.

NOTE: If the delegates will kindly mail in their credentials then we can list them and thereby assist the credentials committee and make the work much less for them than it will be if the delegates bring in their credentials to the meeting.

DELEGATES' CREDENTIALS

The Farmers' Educational and Co-operative Union of America

This is to Certify that Farmers.....(Delegate)

P. O. Address.....

.....(Alternate) who are members

P. O. Address.....

in good standing of.....Union No.....

State.....were elected as delegates to the Twenty-

Fifth Annual Meeting of the Farmers' Union which meets at McPherson, Kansas, on October 29, 1930.

.....Secretary

.....President

THE KANSAS UNION FARMER

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

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

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.

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FARMERS UNION JOBBING ASSOCIATION—1147 Board of Trade Bldg., Kansas City, Mo., 915 United Life Bldg., Salina, Kans.; 1004 Corby, Bldg., St. Joseph, Mo.

FARMERS UNION CO-OPERATIVE PRODUCE ASSOCIATION—201 Oak St. Kansas City, Missouri.

FARMERS UNION LIVE STOCK COMMISSION—400-3-10 Live Stock Exchange Bldg., Kansas City, Missouri; Live Stock Exchange Bldg., Wichita, Kansas.

FARMERS UNION MUTUAL INSURANCE CO.—Room 202 Farmers Union Bldg., Salina, Kansas.

FARMERS UNION AUDITING ASSOCIATION—Room 201 Farmers Union Bldg., Thomas B. Dunn, Salina, Kansas.

KANSAS UNION FARMER—Salina, Kansas, Room 208, Farmers Union Bldg.

FARMERS UNION MANAGERS ASSOCIATION

C. B. Thowe President
T. C. Belden Secretary

SALINA, KANSAS, THURSDAY, OCTOBER 2, 1930

WE WAIT THE EMERGENCY

When Alexander Legge, chairman of the Federal Farm Board, visited Salina early in the summer, the Journal asked him how low the price of wheat would have to go before he would recognize an emergency and utilize the stabilization corporation, that powerful and well financed piece of machinery included in the marketing act by congress to be used in a situation such as exists at the present time.

Mr. Legge replied that he hoped the price of wheat would never get that low.

When the Federal Farm Board was organized, and the stabilization corporation was set up, the price of wheat was over \$1.15 at Kansas City. The stabilization corporation was set to work on the situation, and began to buy considerable wheat. It looked like recognition that an emergency existed.

But after a short time the stabilization corporation got out of the market. The price of wheat has been steadily depressed. Today it is the lowest it has been in a quarter of a century. Yesterday, in Salina, the price declined to below the 60 cent mark, but the stabilization corporation still remains idle so that, evidently, in Mr. Legge's opinion the emergency has not come yet. We wonder how low the price of wheat will have to go before it gets to the point Mr. Legge had in mind.

As is generally known the stabilization corporation was provided, in the marketing act, to take care of an emergency. If an emergency has not been created when wheat is below the 60 cent mark, when it is the lowest in 24 years, the people would like to know what constitutes an emergency.

Within the last week a new feature in so-called depression of wheat has been discovered. The Russian government stands charged with selling short some five or seven millions of bushels, thus sending the market down to even lower levels. And still the stabilization corporation, backed by \$500,000,000 already voted by congress, and the promise it can have more if it wants it, does nothing. Certainly it would not take long or any great portion of the huge sum given the Farm Board to counteract any adverse effect on the market the alleged dealings of the Russians might have caused.

But with his gospel of wheat acreage curtailment, and his apparent idea that the price of wheat should be allowed to drop far below the cost of production in order to force curtailment and eliminate a surplus, it seems extremely unfair for Mr. Legge to criticize the Russians. No doubt they consider themselves the allies of Mr. Legge and are expecting praise from his for the co-operation they have been giving this theory of forcing the adoption of his curtailment plan as the way out of the surplus problem. Mr. Legge should decorate the Russians for their help. A nice medal, showing a farmer prostrate, with a Russian bear at his throat, while Mr. Legge stands idly by, waving a banner on which is inscribed "curtail or you get no help from me" might be appropriate. Wheat is down to 59 cents now, so it is evident that the price Mr. Legge had in mind last summer that would create an emergency will not be reached until it is too late to help the producer.

Meanwhile we have the Farm Marketing act which gives the Farm Board broad powers; we have the stabilization corporation, a powerful piece of machinery set up and financed to the sum of half a billion dollars and a promise of more if needed. Wheat has gone down in the meantime from \$1.15 to less than 60 cents and a hullabaloo is being raised about the hand of Moscow trying to assist Mr. Legge in putting his curtailment idea into operation.

That's gratitude. Mr. Legge makes it plain that he intends to force the farmer to swallow his curtailment medicine if it kills him—the farmer, not Mr. Legge. Then Russia, anxious to be on friendly terms with Uncle Sam, decides to show its interest and good will by selling wheat it cannot deliver, and make it easier for Mr. Legge to prove his point.

Ungrateful, we call it, for Secretary Hyde to rush into print in protest, just when the lesson of curtailment is being fed to the farmers in capsules that have cost the wheat producer millions of dollars daily since Russia joined Mr. Legge in the curtailment crusade.

Of course, Russia made some money in the transaction, but that probably is nothing compared to the satisfaction they derive from having assisted Mr. Legge. True it might have been possible to turn the tables on the Russians, and by supporting the market, increase instead of depress the price. But, in that case, the curtailment lesson might have been less drastic, and that would never do.

In view of the statement of Mr. Legge last summer that he hoped the price of wheat never would get so low as to create an emergency, and his very evident belief that the present price is too high to properly emphasize the curtailment lesson, we presume that we can expect the chairman of the farm board to use the weapons at his disposal, and come dashing to

the rescue of the farmer whenever the attempt is made to charge the farmer for possessing wheat at all. So, in the meantime, the friends of acreage curtailment should stop this criticism of the Russian government since it seems evident its only purpose was to aid and assist Mr. Legge.

But at the risk of being unduly persistent, the Journal still would like to know when an emergency may be said to exist that will justify the farm board in using the tremendous power and money which it has at its disposal.

THE PRESIDENT'S COLUMN

C. A. WARD

THERE ARE MANY REASONS WHY OUR COMING CONVENTION SHOULD COMMAND A LARGE ATTENDANCE

There never has been a time when the co-operative movement was challenged as it is today. The oppressing hand of big business and monopolistic control is just outside our door. Wolves in sheep's clothing are seeking whom they may devour.

Influences and agencies under the guise of lending a helping hand, are baiting us on and back of it all may be a well organized scheme to deliver our organizations, bound hand and foot, to powers and agencies that have not the common interests of the masses of the farmers of this country at heart but instead are dominated by selfishness and a desire to strengthen political positions. That which was intended to be a help has become a political football and the poor farmer remains the victim.

Men and women, don't be deceived. We have reached a crisis in the history of our organization. The interests and welfare of the farmers and common people of this country are being challenged every inch of the way. Loyalty to our organization should be exercised one hundred fold. The preserving of our farm organizations and our loyalty to them is the key to the prevailing conditions that will exist in ten, twenty or thirty years from now. So, again I warn all who love liberty, peace and independence; who believe in equality and self preservation to be on our guard and stand by our organization.

Sacrifice and Loyalty

We should never relinquish our present position. Our attainments have been slow but sure. A national monument should be erected to the memories of the pioneers in our cause. Some are still with us, many have passed on. The trail has been blazed. Foundations have been laid and we dare not sacrifice or minimize in any way the heritage that has been handed down to us. Commodity organizations are all right; co-operative business organizations render a real service but the success of all such depend upon our adherence to and connection with the "Good Old" parent organization itself.

Let me say now we have passed the experimental stage and are well on our way. Our failures are buried with the past and evidences of our successes are on every hand. Let the multiplied thousands of the Farmers Union membership of this country proclaim to the world that no power or agency shall destroy our organization that has been purchased at a great price and is rendering a real service to the commonwealth of the farmers of this country.

More About Our State Convention

The Twenty-fifth Annual Convention of the Kansas Farmers Union will convene at McPherson on October 28-31 inclusive. From all reports, we are expecting a record breaking crowd of enthusiastic men and women. Just a couple of weeks ago I attended the Iowa Farmers Union Convention and some three or more thousand were in attendance. Surely our interest and zeal in Kansas is equal to that of any sister state and we should do as well.

Our statewide business activities are making splendid progress. They have had a good year and you will want to know about them. The parent organization has carried on a worth while program and this should be of special interest.

The general program is in the forming and shall be worth any special effort in arranging to attend the convention and hear it.

Several leaders of our organization from other states will be in attendance and will address the convention. In this connection, let me say I have no apologies to make for our leaders. They know the farm problem; can and do speak square from the shoulder.

Entertainment in various forms is being arranged. In addition to group singing, band and orchestra music will be in abundance. It is possible that some of our own groups will be present with their musical numbers. McPherson itself has two bands that will make their contribution along with the orchestras from McPherson and Lindsborg Colleges. The different Civic groups of McPherson are showing a splendid attitude in making the convention a success.

There are three splendid hotels in McPherson. The Hawley Hotel has been in operation less than a year. The McCourt Hotel has been remodeled and I understand is furnished with a complete line of new furnishings. The Town Tavern is operated in connection with the McCourt Hotel.

Prices will range from \$1.00 to \$3.00. In cases where folks will group together accommodations can be had as low as 75c per person. Two of the hotels are within one block of the City Auditorium and will make it very convenient to all.

The Committee on Arrangements are listing rooms in private homes so it would seem all will be adequately cared for.

The Auditorium itself is a splendid new building with adequate seating capacity. The gymnasium is a large room directly adjoining the auditorium and the Federation of Women's Clubs are contemplating to serve two meals each day in this room. This arrangement should guarantee quick and good service to all those taking advantage of it.

McPherson itself is a beautiful little town with population of something over 6,000. It is located in the center of the state and equal distance from all sides and corners. It has four railroads and two national highways; 81 running north and south and 60N goes east and west and in addition there is bus service from Wichita, Salina and Hutchinson.

It is hoped that in addition to every local, county and business organization being represented, that our folks will come in mass numbers and enjoy this period of recreation, entertainment and information. PLAN NOW TO ATTEND THE STATE CONVENTION, OCT. 28-31.

THE INSURANCE CORNER

By CHARLES A. BROOM, Secretary

An item that is perhaps less understood than any one thing in our whole proposition is the builders risk. In writing this insurance, just bear in mind one thing, that unless you want wind insurance before the building is enclosed, you need not pay any additional premium.

This insurance can be written in either of two ways. The first is to write the policy just as wanted when the building is completed and describe as it will be when finished. The fire and lightning insurance will cover at all times both on the building and the material on the ground, and the windstorm insurance will apply when the doors and windows are in place. If windstorm coverage is desired before the doors and windows are in place, then an extra charge of 25 cents per hundred dollars of risk is made. The premium charge should be figured on the same amount as the other insurance and not on only a part of the other coverage.

Another item is the hail rider. This can be attached to any policy that carries windstorm, but is optional with the policy holder. Article 14 of the by-laws states that there is no liability on hail, whether driven by wind or not, unless the hail endorsement is attached. Yet in many cases we are asked to pay hail losses on buildings because the hail was driven by wind. Hail coverage can be taken on any one building on the windstorm policy, or on all of them, but not on contents or other personal property. The amount written on any one building must be the same as the windstorm on the same building. We do not care to cover rubberoid or composition roofs against hail.

The State Convention of the Farmers Union will be held at McPherson, October 29th, 30th and 31st, and we urge all our agents to attend this convention and find out for themselves what the state Union is doing. We will perhaps hold a few meetings with our agents and would like to see each one personally as well. Let's all be there.

MUTUAL INSURANCE COMPANY
SAFER AND CHEAPEST
(Continued on page 2)

insurance companies adopted it, and if it is successful in the life and fire business, then why not in the hail,

casualty and all other lines of insurance? All insurance is mutual in theory if not in practice, as the only place to get the money for the payment of losses is from the premiums that are paid by the insured.

Referring to his own company, Mr. Broom said that through it was only 16 years old and one of the youngest mutual companies in the state, yet it is second in volume of risk or business in force. The net cost of a five-year combined policy is \$1.07 per hundred while stock company cost is \$3.25 making the Farmers Union Mutual Insurance Company cost just five cents over half their cost.

Mr. Broom's belief is that his company's duty is to the policyholders and no one else. He feels that the policyholder who is the stockholder in the company, should have interest on his investments and that if there are any profits, they should go to the man who puts up the cash. This company has been built up to \$72,000,000.00 in the short space of 16 years. For the past twelve years, the volume has increased at the average rate of over five million per year.

A last point brought out by Mr. Broom was that of corporation farming, which he believes is as great a menace to the insurance organization of the Farmers Union as to the parent organization itself. He concluded his talk in this way:

"We can think of nothing more disastrous that could befall our state or nation than for this mode of farming to become general. If the plan should become general, it will cause a complete depopulation of the country, both farms and towns. We are surely an agricultural region, and if the corporation octopus should get control of a large portion of our farm lands, the town adjacent, as well as the business centers in these agricultural regions would certainly suffer. These organizations buy nothing locally, and sell nothing locally, which would mean disaster to the business man of the small town, as well as to the jobbing centers. All the farm homes in the territory covered would be razed and instead, a few bunk houses and cook shanties would take their place. Or, if the homes were allowed to remain, they too would be converted into cook houses or bunk houses. Consider what would be left for anyone. The corporation employs only a few cheap laborers a few months out of the year, during the planting and harvest seasons. The remainder of the time, a caretaker would be the only person around the farm. This means that schools, churches, banks, grocery stores, machinery dealers, in fact, all classes of business would be driven out, since these people buy nothing at home, and get everything as far down the line towards the factory as it is possible to obtain it. Think of the people this would throw out of employment, and we certainly know that

there is enough unemployment now. If this thing is permitted to run wild over our country, the entire state of Kansas would not have as many people in it as one of our larger cities have today. We should be giving some serious thought to these matters, and especially so this fall when election is upon us. In this, as in many other things, your organization is assisting. Let us all get together and drive such unnecessary evils as corporation farming from our borders."

LOCALS MEET WITH LARGE ATTENDANCE

The following locals met on the evening of Sept. 19th: Fontana Block, Highland and Indianapolis all report large attendance, a house full, is the report and all had speaking and eats. E. F. and Mrs. Schufelbusch, W. J. and Mrs. Prescott made talks for the good of the order at Fontana to fully sixty people, members all of them. Your writer is very sorry indeed that he could not be present at all these meetings for we enjoy meeting with the members as well as the eats. Now let's keep up this mode of procedure and have these meetings regularly and do a lot of visiting back and forth. Here is hoping our members are now awake and that all will strive to get our members back as of old.

A California bee man has 600 hives of bees which last year averaged 150 pounds of honey. Great as was the profit from the sale of honey, a greater profit was derived from the beeswax itself.



Bidwell-Johnston clear, pasteurized Anti-Hog Cholera Serum is easier to use—requires 20% less serum—is more quickly absorbed—is safer and purer—gives maximum protection. Made and tested under Government supervision. Guaranteed fresh, pure and potent. This type serum has highest endorsement of Government experts. While vaccinating against cholera inoculate at same time against Swine Plague with Bidwell & Johnston Swine Plague Vaccine. Price Only 10¢ per dose. We pay express or postage. Sent C.O.D. at your order. Serum comes in 15, 30 and 60 C.C. bottles only. Virus in 15, 30 and 60 C.C. bottles. Small quantities at complete price list on Vaccines and Serums FREE. Bidwell & Johnston Veterinary Co., 305 Live Stock Exchange Bldg., Kansas City, Mo.

PILES

Cured Without The Knife

Why Suffer Longer?

My Ambulant Method is so mild that no time is lost from your duties, no hospital, nearly come to my office for treatment. I also treat all other rectal diseases, except cancer. If your case is accepted I GUARANTEE A CURE. Consultation and examination free and without obligation. Send for my new Booklet. DR. J. M. GAUME, 184 North Eighth Phone 2895, Social Specialist

KANSAS UNION FARMER WEEKLY EXCHANGE. If members of the Union have anything to sell or exchange, they should advertise in this department. Rate: 3 cents a word per issue. If run 4 times 10c per word for the four issues. Count words in heading, as "For Sale," or "Wanted to Buy," and each initial or figure in the address. Compound words count as two words. CASH MUST ACCOMPANY ORDER—TRY THIS DEPARTMENT—IT WILL PAY YOU.

CLASSIFIED ADVERTISING

WANTED

WANTED—Hear from owner having good farm for sale. Cash price, particularly. John Black, Chippewa Falls, Wisconsin.

WANTED—Discarded Jewelry. Cash for Dental Gold, antiques, diamonds. Uhler, Sta. B., Brooklyn, N. Y.

FOR SALE

FOR SALE—20 choice coon hounds cheap on trial. Kevill Kentucky Kennel, Kevill, Ky. B 22

FOR SALE—R. C. White Wyandotte Cockerels, Zwicks strain. Pure White April hatch, one dollar each.—Mrs. J. E. Graham, Rt. 2, Stockton, Kansas.

FOR SALE—Two Pure-Bred Holstein bulls coming one year old. Papers furnished. Out of tested cows over 400 lbs. B. F.—J. V. Nauerth, Keats, Kansas.

China Glits. Boar, Sow and Pigs.—M. Constable, Bennington, Kans.

PUREBRED SPOTTED Poland Chinas. Boars, sows and pigs.—M. Constable, Bennington, Kans.

QUIT TOBACCO EASILY, inexpensively without drugs. Send address, P. W. Stokes, Mahawk, Florida.

All Roads Lead to WaKeeney Kan.

FOR

Big Cooperative Oil Meeting

Wed. Oct. 8, 1930

Managers and Directors of Cooperative Oil Companies INVITED

All Other Cooperators Cordially Welcome

If you are Interested in the Cooperative Oil Movement You Can't Afford to Miss this "Cooperative Oil School."

AFTERNOON SESSION: Meeting Called to Order at 1:00 P. M. Interesting and Educational Talks by Cooperators fully informed on their subjects, and "Round Table" discussions.

FREE BANQUET—6:30 P. M.

EVENING SESSION: Illustrated Lecture on Cooperative Oil Movement—General Discussions.

Other Cooperative Oil Meetings held at North Kansas City, Mo., October 7, and McCook, Nebraska, October 9. Attend the meeting most convenient for you.

COME! Help Make This A Real "Get Together" Meeting! Enjoy the Hearty Hand-Shake of Your Fellow Cooperators!



UNION OIL CO.

(Cooperative)

North Kansas City, Missouri



Junior Cooperators by Aunt Patience

HOW TO BECOME A MEMBER OF THIS DEPARTMENT

Any boy or girl between the ages of six and sixteen, whose father is a member in good standing of the Farmers' Union, who writes a letter for publication, can be a member of this department, and is entitled to a pin. In order to receive a book, he must signify his intentions to study the lessons and send them in. We cannot send out books to those who do not intend to send their lessons. The address to which all Juniors should send their letters is: Aunt Patience in care of the KANSAS UNION FARMER, Salina, Kans.

489		FRANKFORT— Dane Odo Dexter Laveta Dexter
MEMBERSHIP ROLL OF UNION CO-OPERATORS		
ALMA— Maebelle Fink Kenneth Fink Adele Miller Willis Herron Helen Herron	FONTANA— Eather Cartwright Kenneth Barnes	GARNETT— Blair Watkins Vern Smith
ALTA VISTA— Achula M. Falter Erma C. Hoch Yona Maxine Boettcher Edith McElfitt	GENESSE— Archie Crowl Sarah Crowl **	GRAINFIELD— Ida Heier
ALTON— Cleoira Bates	GALTSBURG— Ralph A. Baldwin Ada Lee Baldwin Opal Baldwin Ruby Dora Baldwin	GINNELL— Hildegard Baalman
AMITY— Maxine Snodgrass Marthella Snodgrass	GARRISON— Eleanor C. Hanson Kathryn Toothaker Helen Moon Vincent Settles	GREEN— Carmaine Meier Justina Meier Louise Meier Virginia Meier Irene Peltel Edna Peltel Ida Hester Replogle
ARKANSAS CITY— Joyce Helen Hamm Wilma Lee Hamm	HAYS— Carmaine Meier Justina Meier Louise Meier Virginia Meier Irene Peltel Edna Peltel Ida Hester Replogle	HERKIMER— Henry Burger
ARMEN— Beulah Lagasse	HOPE— Gladys Luckenbaugh	HEATING— Louise Schmidt
ARKANSAS CITY— Joyce Helen Hamm Wilma Lee Hamm	HEALY— Lavonia Painter Dean Settles *	HOMER— Edna Beuerman
ALTON— Margaret Dole Josephine Pantel	HORTON— Emma Torkelson	HOMER— Edna Beuerman
AGRA— Virginia Rose	HOME— Leona Margaret Bingsell	KINCAID— Clinton Donald Edward Donald Lucille Gretten Farn Rogers Marjorie Alice Rogers
ADA— Marjorie Baldwin	HOPE— Gladys Luckenbaugh	LOGAN— Marie Runda Rosella Hill
BELLEVILLE— Emma Jane Coffield	HEATING— Louise Schmidt	LYNDON— Florence Barrett Ruth Beaman Grace Beaman
BALUWIN— Helen Holcom Helen E. Sutton Veda Sutton Mary Isabelle Churchbaugh Mervin Puckett Gerald Puckett Lloyd Puckett Virginia Williams Lorene Williams Sarah Marie Oshel	HOME— Leona Margaret Bingsell	LUCAS— Wilma Brichack Blanch Akasmit Agnes Askamit Jennie H. Askamit
BARNES— Mildred Tunklicka Bettie Irene Low	HOPE— Gladys Luckenbaugh	LA CROSSE— Lucille W. von Emil W. von Caroline Schuckman
BAXTER SPRINGS— Bettie Irene Low	HOPE— Gladys Luckenbaugh	LA HARPE— Arline Robinson
BURNES— Nadine Guggisburg Edna May Van Tuij Rosa Nelson Ruth Brenzikofer Theodore Geller Theodore Geller	HOPE— Gladys Luckenbaugh	LAWRENCE— Donald Bond
BREMEN— Melba Pecunia Mildred Sedacok	HOPE— Gladys Luckenbaugh	LENORA— Valena Mendricks Alva Mendricks
BURNES— Nadine Guggisburg Edna May Van Tuij Rosa Nelson Ruth Brenzikofer Theodore Geller Theodore Geller	HOPE— Gladys Luckenbaugh	LACTON— Opal Dauline Brayton
BURNES— Nadine Guggisburg Edna May Van Tuij Rosa Nelson Ruth Brenzikofer Theodore Geller Theodore Geller	HOPE— Gladys Luckenbaugh	LOST SPRINGS— Vivian Novak Lawrence L. Novak Thelma Thompson Jane Frances Galbraith
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BURNES— Nadine Guggisburg Edna May Van Tuij Rosa Nelson Ruth Brenzikofer Theodore Geller Theodore Geller	HOPE— Gladys Luckenbaugh	LARNED— Belle Carr Marvane Carr Rayvone Carr
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BURNES— Nadine Guggisburg Edna May Van Tuij Rosa Nelson Ruth Brenzikofer Theodore Geller Theodore Geller	HOPE— Gladys Luckenbaugh	MENARD— Margary Jean Kresle Betty Melucas Eva Lawrence Aldene Williams Mary Josephine Williams Margaret Beeler Robert Martin Mary Ellen Christy
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BURNES— Nadine Guggisburg Edna May Van Tuij		

Just Imagine!

Just imagine a highway one-fourth of a mile wide, running from the Farmers' Union Headquarters in Salina, Kansas, to Chicago; from Chicago to New York City; from New York to Philadelphia; from Philadelphia to Baltimore; from Baltimore to Washington, and from Washington one-third of the distance to Richmond, Virginia.

Imagine yourself and 2,228 other people as owning enough land to build such a highway.

Imagine every acre of this land to be in territory proclaimed by geologists as "potential oil territory."

Then try to imagine the possibilities for future income and wealth possessed by the 2,229 landowners who jointly owned an undivided equal interest in this vast prospective natural resource.

Try to imagine the great collective bargaining power this unit of 2,229 landowners will have.

Imagine yourself as one of these far-sighted farmers.

In short, imagine an unending stream of dollars rolling along this highway and into your own home. When you have imagined these things, then face the fact that within a short time there will exist 2,229 such landowners in the state of Kansas; that there is today in the Kansas

Farmers' Union Co-operative Royalty Company pool sufficient acreage to supply hundreds of miles of such right-of-way as is imagined above; that already many of these tracts are in drilling blocks with deep tests and producing wells around the horizon in several highly promising areas; that much of this land is already under lease starting the stream of dollars along the highway.

It is unnecessary to try and imagine the certainty of future income to these farmers even if all the geologists and all the oil companies are wrong. The only thing left to the imagination is the extent and the proportion of that future income to a co-operative pool whose by-laws preclude the possibilities of officers' salaries, high operating expense and opportunity for designing groups to obtain voting control.

Kansas farmers are now building this highway to prosperity. The Kansas Farmers' Union Co-operative Royalty Company is offering to Kansas landowners an opportunity to participate in the income that will flow along this "Golden Street."

When these 2,229 headrights are disposed of the Kansas Pool will be closed. The pool is formed on the co-operative plan which has, to date, yielded each Osage Indian a fortune of over \$108,000 with millions still pouring into the tribal treasury.

OUR GOAL
A 500,000-Acre Spread—All
Over the Map

INVESTIGATE — It Costs You Nothing To — INVESTIGATE

No matter how much your royalty is worth BEFORE a well is drilled, you as a cautious farmer should POOL a part of your mineral rights for your own protection. A royalty deed worth \$50,000 on its prospects, even in so-called PROVEN TERRITORY, may be worthless unless a part of it is POOLED. The greater the POOL, the greater your protection. The wider the SPREAD of the pooled acreage the greater your security.

The Kansas Farmers' Union Royalty Company

Farmers' Union Insurance Building

SALINA

KANSAS

OFFICERS AND DIRECTORS

A. D. RICE, President, Delphos
EMIL L. JOHNSON, Vice-Pres., McPherson
JOHN FROST, Blue Rapids

C. A. BROOM, Secretary-Treasurer, Salina
JOHN HUBER, Selden

C. E. CREITZ, State Manager, Salina

Trustee Bank, Planters State Bank, Salina

Our Goal—A 500,000 Acre Spread—All Over the Map

Similar Pools Now Forming in Oklahoma, Texas and New Mexico

The Kansas Farmers' Union Royalty Co.,
Farmers' Union Insurance Building,
Salina, Kansas.

Gentlemen:

Please send me full details of your co-operative royalty pooling plan.

Name _____

Address _____

(Print name and address clearly)