



THE KANSAS UNION FARMER

Organization

Education

Co-Operation



VOLUME XX

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NUMBER 36

TUNING IN ON THE BANK MEETING

This Enables You To Hear The Discussions And The Motions

You are listening now to the proceedings of the special meeting called by the State Farmers' Union for Salina, April 12. It is 10 a. m. and the large room at the City Hall is filling rapidly. President Huff occupies the chair and is calling the meeting to order.

"The house will come to order. This meeting has been called that we may inquire fully into the facts which led to the closing of our Kansas City bank, and the developments which have since occurred. All these facts fully before us we shall then undertake to formulate a program capable of meeting this situation in such a way as to leave us with a minimum of loss for all concerned."

"This is an organization meeting. Anyone who is neither a member of the Farmers Union nor a depositor in the bank will please withdraw from the room. The press will be given a statement when we have acted, but the meeting itself is a closed one."

"The Farmers Union has had difficulties prior to this one. This organization never sought the line of least resistance. We never tried to find the easiest way. The Farmers Union looked for the direct path to the point it wanted to reach, and if there was no path, it set out to make one. From the very beginning the organization has faced trial after trial, for the most part successfully, meeting whatever challenges came. We have not sought well beaten paths. We have made our own way. We are not afraid to meet the problems. We meet them as intelligently as we can but with a spirit of determination that is not easily defeated. We have carried out great experiments, proving our way step by step, retaining, modifying or discarding specific activities, all in the interest and right of agriculture. We are not forgetting what we designed to do and to establish equal rights and justice with the callings of other men. This failure is an accident. Just a single battle. We are brought here today to determine exactly what has happened to us in this case and how we may take advantage of those facts with least loss and difficulty and go on towards our goal."

The question was asked should a committee on order of business be appointed, or should the rulings be left to the chair.

Charles Fenn, Lindsborg, made the motion to leave the rulings for the day's meeting to the chair. Motion seconded and carried with no voice dissenting.

Mr. Huff stated: "The chair will hold our first task to be of investigation of the existing facts, inquiring into the facts. There will be nothing in the discussion as to what we ought to do this morning. Inquiry only will be made in this case. No excluded or evaded. Let's avoid personalities so far as we can but let us know the existing facts. I will ask the assistant receiver, T. B. Dunn, to present us with facts of the situation. Using that as a basis, questions may be asked of every officer or director of the bank, or of the Kansas Farmers Union, or any one else and the fullest possible information will be given. This afternoon we will inquire into ways and means of meeting this situation."

Such a large crowd arriving, the room was not large enough to comfortably seat all, and C. E. Brasted went to make inquiry and arrangements for a larger place to meet. While he was doing this, Mr. Brasted was asked to speak, he being chairman of the Discount Committee of the bank.

E. E. Woodman:

"I really feel that possibly the remarks coming from any member of the Board of Directors of the bank or any member of the Discount Committee will be better understood after we have heard the report of the receiver. When that report is before the members of this meeting you will know the exact condition of the bank at the present time as viewed by the banking department and the assistant receiver."

"I might say a few things in regard to the condition that brought on the present situation. The present discount committee, which is Mr. Brasted, myself and Mr. Witham, became active as a discount committee about a year ago. From that time we have held pretty frequent meetings. Of course Mr. Brasted could not be in Kansas City every week, but for months, I think he averaged about every two weeks and very often when Mr. Brasted was not in Kansas City, Mr. Witham and I visited the bank on bank matters. When we took hold, we found the bank in conditions not to our liking. Some time prior to that time when we became active, the bank had been in greater or lesser difficulties but at that time we did not feel that it was primarily the bank's condition itself, but more the conditions of some of the other state-wide activities that caused the embarrassment. The creamery began to grow mighty rapidly and the business of the creamery was done on a float. It runs an average of from 10 to 15 days and our bank was attempting to carry that amount. There were times when the float of the Jobbing Association, added to the

big float of the Creamery and Live Stock, made a burden the bank could hardly carry. We had the task at different times to tide over those periods of embarrassment. At different times the state-wide activities had to come to the relief of the bank. The Insurance company put its securities on three different occasions in 1927 down to tide the bank over a crisis. At one time the manager of the Live Stock put his personal securities behind that institution in order that the bank might meet its clearings. We did those things because we felt it was the proper thing for the men at the head of things to do. We did it on our personal responsibility but when we came to act as a discount board, we did find conditions on the inside of that bank that we did not approve of and we used our best efforts and spent much time in trying to correct those conditions. A great deal of the paper that will be read to you by the receiver and a good deal of the paper placed in the requirements by the banking department and ordered out, went into the bank in its early stages. It was paper that went in and was good paper at the time. As time went on and became harder and crop failures in a large part of the state, that paper became slow paper and in many cases almost uncollectable paper. When the paper was in that condition the banking department ordered it taken out."

"We had used all the money of our state-wide institutions in trying to take care of that institution. Some of the men in the Farmers Union have gone to the extent, because they were officials and the discount committee but have gone further and given more time and attention to that bank and the bank's condition than they have to their own business or the business they represent. There is not a member of that board but who has done all in his power when he knew the conditions that existed but to try to remedy them. It took the Banking Department two weeks with three of their keenest auditors to locate and bring to light the conditions that existed and how could you expect any director to get into those things and uncover those things that will be uncovered today. As a member of the Farmers Union with over 12 years of association with this organization there is one thing I hope will come out of this meeting and that is that regardless of what has happened, that we will not forget that our organization owes it to itself to come out with a clean record, regardless of any individual or personalities or who it might affect. We owe it to ourselves as an organization to see that the depositors of that bank are paid and I believe we are big enough as an organization to see that it is done. It is going to cost the stockholders of that bank 100 per cent assessment. That will have to be paid whether this organization takes on the added burden or not, unless some plan can be worked out here so the depositors are paid and remaining assets of the bank liquidated or reorganization affected or whatever is to be done. I believe we cannot afford not to make a supreme effort to see that the individual depositors are paid 100 cents on the dollar. I believe we can do it."

Mr. Brasted returned and announced the Unitarian church on South Eighth street was available and he could adjourn there at once or wait until noon.

E. E. Woodman made the motion that the meeting adjourn to the Unitarian church at once. John Huber seconded the motion which carried. Unitarian Church.

Meeting again called to order.

T. B. Dunn, assistant receiver, was introduced.

"The Farmers Union bank opened about three and one-half years ago. The capital stock to be raised was \$100,000 and \$100,000 stockholders' fund and surplus. \$200 for one share of stock which was supposed to represent that your stock was 100 per cent more valuable than its face value. Shortly after the bank opened it was discovered that \$50,000 of the \$100,000 must be set aside as a stockholders' fund. There must be some account to which you could charge organization expenses and other details. In a short space of time that \$50,000 was used up. Then we got to work on our surplus of \$50,000. That surplus has all been used up. This brings you down to your capital stock and as soon as that condition arises, the banking department says stop."

When the bank was started, it was understood that the Farmers Union Auditing Association would audit the bank once a quarter and we carried out our part of the program. I audited the bank for the first quarter.

It was just checking up the organization's expense, principally. After the bank's first half year, the first six months the bank operated, I made my report. I will read a part of it. You may see by Ex. B the overhead expense is too heavy and places a serious handicap on this institution. Most of the business is derived from our institutions by the bank and that being so, the necessity for a large staff is not necessary and we recommend that steps be taken to reduce the expense of this institution."

"That was the report handed to the president of the bank at the meeting to be held of the bank stockholders. The report was never read. During that examination I looked over the note case and took exception to certain real estate notes being carried by the bank. It was carried by real estate loans to outsiders. I was told by the president that they were not secured. I did not dispute that part. I said 'What was the purpose of the organization of the Farmers Union bank, to lend money to outsiders on real estate?' That was the last audit the Farmers Union Auditing Association did for the bank. It went on and conditions are as they are today."

Mr. Dunn then gave an analysis of the assets and liabilities, his estimate of the conservative value of the assets in legislation, and showed that on this basis \$116,000 was required in order to pay all depositors in full. Many of the most vital facts in the situation have only just come to light, but the analysis seemed to show conclusively that we are now in full possession of the truth. The Chairman said:

"Before you begin asking questions, I would like to make one remark. There was some criticism of the delay in calling this meeting. I am sure you understand now it would have been futile, without meaning, and worse than useless for us to have called a meeting until sufficient time had elapsed and investigations made to know the facts. It would do no good to meet until we could be aware of the situation we faced, and this meeting was called at the earliest minute it was possible to call it and have the facts."

Now ask all the questions you want to."

Q. "Was the Capital Stock paid for in cash?"

Mr. Dunn: "When I made my statement I mentioned regarding the assets of the bank that these loans were only worth about 50 per cent and that was one of the reasons. The note case has a considerable number of notes representing stock. Some of the notes we will be able to collect and some we won't. There are two kinds of notes. Accommodation notes and bona fide notes. It is doubtful if we will be able to collect on accommodation notes. We will have to test that in court. There has been criticism of the banking department for closing this bank. After I got down into

"And They Lived Happily Ever After"

A Farmers Union local had to have a secretary. They all do.

So they prevailed upon a good brother to be it and he did and was.

And he receipted for dues those who would pay.

He urged slow and delinquent members to come across and he attended all meetings.

Sometimes unanimously and alone he made his reports to the state office.

And the office called him blessed.

Then upon a day he forgot.

A large envelope had come to him from the State Secretary.

And he had intended to bring it to the local's attention.

One meeting night was stormy.

The next one had a special program in prospect.

He forgot.

But he was conscientious and could not forget for long.

So he has arranged to present the referendum.

And the returns will soon be in.

I thank you.

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this thing, I can only blame the banking department for one thing. That is that they did not close it 18 months ago. These figures are not a secret. They are a financial statement I made up from the records of the bank. I may be called on to make another statement for the banking department to make public in a paper.

U. S. Alexander:

I would like to know if it can be shown, what proportion of the capital stock and surplus was or is now represented by cash. What proportion was or is now notes or paper?

Mr. Dunn:

"I cannot answer that for this reason. Notes were issued all over the state for one or two shares of stock. Notes were issued all over the state for one or two shares of stock. These notes have all been renewed. When I look in the note case and find a \$200.00 note, I cannot tell what that was for. Whether it was for capital stock or not. One man said he gave his note for one share of capital stock and he was told the interest he would get on his bank stock would take care of his interest on the note and in time would pay for the stock itself."

Mr. Brasted:

"Just a word in connection with Mr. Dunn's reply to you, Mr. Alexander. I know Mr. Dunn cannot ascertain how much of that stock was paid in cash and notes because your Board of Directors made request at different times of the president of the bank to advise them how much of this stock was represented by notes and we failed to get the information."

Mr. Phares:

"Is there any way to know what notes were given for one share of stock or two shares, or accommodation paper from the other?"

Mr. Dunn:

"There is no way of distinguishing so far as the notes are concerned. The only way I find out is notifying the individual whose notes we hold that he owes the bank that amount and payment will be appreciated. Then, he writes back and tells me he never got the stock. He gave that note to tide the bank over the difficulty. These individuals are going to have to prove those are accommodation notes. It is up to them to prove it before the courts. I am not going to accept any man's word if it was an accommodation note. I will have to sue him for the money and he will have to prove his word."

Mr. Schiefelbusch:

"What were the requirements to be met before the opening of the bank that Monday morning?"

Mr. Huff:

"There has been some criticism of the bank officials for permitting the bank to close. That is a very pertinent question, bringing out the situation they faced."

Mr. Brasted:

"I think it is very proper that you people today know exactly what those

requirements were. That is the reason why I took the means to have them here. These requirements were drawn in the nature of an agreement. It was an agreement entered into by the Board of Directors and the State Banking Department."

"You will understand, while this was in the nature of an agreement, that naturally the State Banking Department and the Banking Board of the state of Kansas did not ask the directors to enter into the making of this agreement. It was laid down to us and a place for us to sign our names, which we did not sign."

(The requirements as laid down were read. There were to be more than \$67,000 in notes replaced with cash before 9:00 o'clock Monday morning. The requirements were presented at about 11:30 a. m. on Sunday. By April first an additional \$92,000 was to be removed. But the agreement carried one clause by which the directors agreed to become personally and legally liable for the future transactions of the bank, and also to assume responsibility for transactions in the past upon which liability might arise. "AND WHICH ARE AT PRESENT UNKNOWN.")

"Now, ladies and gentlemen, those are the requirements. Your Board of Directors did not feel that they would be justified in signing that agreement. Knowledge had come to us that representations made to the Board of Directors were not exactly as represented, and when your Board of Directors were asked to sign an agreement in which they became personally liable, financially and legally responsible for some irregularities, we did not feel 'now unknown,' we did not feel 'now reasonable man would sign those requirements."

(Concluded in next issue)

SAID IT PROFESSIONALLY

A physician's small daughter was sent to bed supperless just before her father's return from his calls. Hearing him enter, some time later, the young miss called down:

"Mamma, I want to see daddy."

There was no response from below.

A moment later:

"Mamma, please let daddy get me a drink of water."

When that, too, failed, a small white figure came to the head of the stairs and said sternly:

"Mrs. Mathews, I am a very sick woman. I must see my doctor at once."

Needless to say, the doctor went up.—Wallace's Farmer.

FREE FROM HANDICAPS

Uncle Ab says he knows an inventor who does things because he never learned enough engineering to find out why they couldn't be done.

HE DID

Nip: "Give me a sentence with the word 'fascinate' in it."

Tuck: "My wife has ten hooks on her dress, but she is getting so stout that she can only fasten eight."

Lehigh Burr.

SALINA MEETING HIGHLY SUCCESSFUL

Attendance Far Surpasses Expectations

The Kansas Farmers' Union responded! From every corner of the state earnest men and women came into Salina on April 12, filling the Chamber of Commerce room at the city hall, crowding it, overflowing it!

Before a hurried call for fifty extra chairs could be filled it was apparent that the space itself was inadequate. The gathering looked like a state convention crowd. Quick action secured a church building and the meeting was transferred to the larger

quate. The gathering looked like a made to care for 100 people. What a proof of the spirit and determination of the Kansas Farmers Union membership it was, to have 250 in attendance!

The details of the adopted plans were left in the hands of the State Board, and a meeting of this and other boards was held at once and the plans set forward. There will be created a Trust Fund, under control of the State Union, and Mr. T. B. Dunn has been named as trustee and placed under bond. Records and receipt books are being prepared, and the whole matter will be accurately handled and recorded. Payment of the stockholders' liability assessment will be made by the trustee in behalf of all who subscribe to the fund an amount equal to or greater than that liability, and the state of Kansas will receive the stockholders. It is reasonably believed that a considerable part or all of the fund so subscribed will later be returned to the contributors. Such a happy result cannot be guaranteed, but those who have most carefully examined the possibilities of the plan believe that it is almost certain to accomplish that result.

Meetings will be held over the state to explain fully the proposals, and the field men of the state-wide organization will aid in presenting the matter to locals and business institutions, as well as to individuals. Men from other state unions will aid us also in the campaign. No attempt will be made to "high power" our membership, but only to inform and help. The plan is practical. It can be carried out. It will secure the results obtained above. And it will do it with little or no eventual cost to our people. So effective does the plan seem that thousands and thousands of dollars have already been pledged. Success is almost assured, and with a response from all concerned we will "go over the top" in great shape.

How the Plan Will Work.

If the closed bank is allowed to be handled in the usual way by the Department, the situation will be something like this:

The notes will be collected by the Banking Department, as fully as possible within a length of time, and those remaining probably sold at auction, singly or in lots.

The stockholders' assessment will be levied and collected. Some court action and costs will be involved.

Those who have acted as trustees, or in other capacity, in behalf of the organization, will have to pay unless they can establish immunity in court.

The receivership will necessarily continue, with its costs and charges, until these things have been accomplished and the funds so secured have been distributed to the depositors. It is estimated that about 75 per cent of the deposits would be paid in this manner, but it would be long in process. Meantime those whose funds are tied up will continue to suffer. And the Farmers Union as an organization will suffer most of all—in prestige and reputation, in membership, in business. But there is a better way.

The plan adopted is to create a trust fund large enough to make up the difference between the fairly liquid assets of the bank and the depositors' claims, and so discharge those claims at an early date.

With the fund the trustee will purchase out of the bank the less liquid paper. In his hands eventually the larger part of these notes will be paid, and the money so received will belong to those who contribute to the fund. The fund will be reimbursed also by being made to share in the net profit of the state-wide business units each year until the fund has been wholly reimbursed and returned to the contributors. As indicating the possibilities in this direction it may be mentioned that the Jobbing Association made a net profit during the last half of 1927 of over \$30,000. Each month of 1928 so far has shown a gain of more than 100 per cent over last year. The first five days of April equalled in volume last year's April total.

If all the Farmers Union elevators were to put all Farmers Union grain through the Jobbing Association for a single year they would do at least as well as otherwise, we would be building our organization into one capable of bargaining in the market, and the commissions which we are now paying would wipe out this whole deficit in that single year! The Live Stock, the Produce, the Insurance, the Auditing—each of these wants to serve more fully and effectively, though they are getting a larger and larger share of our business. These institutions will proportionately aid in meeting this situation. The plan is practical. It appealed to the two hundred and fifty Farmers Union folks who adopted it unanimously. It

(Continued on Page 4.)

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

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

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

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



THURSDAY, APRIL 19, 1928

THE POINT OF VIEW

By J. P. Warhase

(Editorial Note:—We publish this article from the journal "Co-operation," of New York City, for its interesting discussion of war and for the revelation which it gives of the enormous volume of co-operative business done in European countries).

The Unorganized Public Blundering on War

"Give the People their own War Power," is the title of a book by my friend, Dr. Thomas Hall Shastid, who sets forth a way to have world peace. He shows that in no country have the people any vote, or legal say about war. He asks the question: "What would happen if, in the four or five dominant nations, the war-making power were removed from the hands of just a few politicians and placed in the hands of the people generally?"

Dr. Shastid shows that wars are made by a few people, who do not go to war, and that the mass of people who have to do the suffering in the end, do not want war. He contends that we would have world peace, if the people were given the power to decide by vote in all cases for or against war.

But this voting-power is precisely what the people will not be given—unless the politicians could depend upon them "to vote right." The five important war-making groups of politicians who act as the agents of those who own the property and control the business and credit of the country. They give the people nothing. Their job is to take from the citizens. Among other things, they take the liberties of the people. There is not the faintest sign in these countries that the people will be given any control over anything—and least of all over the privilege of making war. It is an axiom, proved by a thousand events of history, that politicians in power do not voluntarily give up the power that is in their hands. It is relinquished only when it is taken from them.

In the great war-making countries, the politicians tell the people that they have the power to do what they wish. And the people believe it. But it is not true. They cannot act. They are quite helpless. Let any important question come up which is vital to the public: the politicians can divide the people into hostile camps, fighting one another; when their interests in reality are all common and the same.

What the people get they will have to take. In order to take things they have to organize effectively to act together. And they are not so organized.

Trading and commercial forces are organized. The politicians are organized. But the people, the plain mass of consumers of things and sufferers of consequences, are not organized.

This can easily be tested. Go to any of the capital cities—to Washington, if you please—with some measure that is simply in the interest of all of the people, but of no class or group, or go with some measure that is to protect the people from some violation of their liberties: the measure will be pigeon-holed, thrown on the scrap heap, or laughed out of town—but it will not be enacted.

The measures that are enacted into law are in the interest of some organized group with organized economic power, or with dictatorial power behind it. The people have neither of these. Without power, they are flatteringly told that they have all power.

The people elected Mr. Wilson president because "he kept us out of war," and they hoped that he would continue to do so. The Morgan banks bought the allied war bonds. Mr. Wilson decided to take us into war. George Creel was appointed Liar Extraordinary to the U. S.; and proceeded to feed the people "dope" to make them want war. The British Government spent 30,000,000 pounds among the newspapers of the U. S. to get us into the war. And presently the people were howling for German blood.

If the American bankers had invested the people's money in German bonds and if Germany had spent \$150,000,000 on propaganda in the U. S., George Creel's bureau would have been telling us about the French and English atrocities and the danger of French and English conquest of our happy firesides; and this would have set the people howling their heads off for French and English blood.

The bankers and war-making profiteers told the Government which side to fight for and the Government saw to it that the people did it.

There are movements to organize the people

outside of the political field. The labor movement would organize all workers, and the syndicalist side of the labor movement would compel all capitalists to become workers and thus convert the world into a great trade union. But these organizations are all divided in their opinions and methods.

The church would bring all people under one banner. But it also is divided into hostile factions, and fails as a means of uniting the masses.

The boards of trade and commercial organizations are addressed to a minority class.

There is only one movement outside of the political field that is organizing the people upon a common ground. That is the co-operative movement. It organizes the consumers; and they are everybody. As the people become more and more united into consumers' co-operative societies, they more and more take into their own hands the control of their economic life, and to just that degree weaken the political control.

In such countries as Denmark, Switzerland, Finland, and Sweden, where nearly a half of the people are organized into co-operative consumers' societies, the politicians are losing their control. The mass of people, with wants and interests of their own to be considered, are organized sufficiently to have a large voice in determining their fate.

The 100,000 consumers' co-operative societies, in thirty-six countries, with 50,000,000 members, united into the International Co-operative Alliance, possess the organization which offers hope for world peace. Here are people organized to distribute to themselves, and finally to manufacture for themselves, the things they need. These societies are not static. They are growing in volume of business and in membership. During the last fifteen years the membership of distributive societies has increased three fold in Germany, Sweden and Finland. In Switzerland, Denmark and England, and several other countries over one-third of the population are supplied with the necessities of life by their co-operative consumers societies. In many countries these societies are federated to form wholesale societies which in some instances are the largest distributive businesses in the country. In Great Britain, for example, the turnover of the English and Scotch Wholesale amounts to \$500,000,000 a year. The turnover of one of the two German Co-operative Wholesales has increased from \$25,000,000 in 1911 to \$65,000,000 in 1926.

The turnover of the consumers' societies in Great Britain is over a billion dollars a year. Their paid up capital is over \$100,000,000. The English Wholesale is the largest manufacturer, trader and landowner in the British Empire.

The International Co-operative Wholesale Society, which is a federation of the national wholesales, was formed in 1924. The international co-operative wholesale business already amounts to \$250,000,000 a year. Fourteen per cent of the butter that comes into England is brought in through this co-operative channel. The British societies use 500,000 tons of flour a year, most of which comes in through the Wholesale Society.

This large and growing international business is carried on not in the interest of making profits. These co-operators are not going out into the markets of the world seeking trade to exploit. The jealousies and hostilities that demand tariffs, secret treaties, and navies do not exist in this co-operative business. Perhaps the hope of world peace must be sought in this economic field. It is doubtful if the politicians have the power to give the people peace.

The International Co-operative Alliance, with its committees and congresses, is a true league of nations in the economic field. It is wholly non-political. While a political Disarmament Conference composed largely of men whose fortunes depend upon the perpetuation of war languishes at Geneva, the International Co-operative Alliance goes steadily forward with activities that make for international friendship and peace.

But as yet in the great war-making countries, the co-operative societies are far from being a dominant influence. The war-makers shift their cannon, make their powder, rattle their swords, and move their politicians about on the chess board of the world as pawns and kings—while the people are more interested in the movie show, the price of beer and a package of cigarettes. And each country goes blundering on toward war.

The citizens may get the war-making and peace-declaring power when they learn that, as a first step, the actual control of government by all of the people is a fatuous dream. It is perhaps only through the non-political organization of their economic power that they may subject governments to their will, and then hope for peace. But so long as the people are at the mercy of forces that want war, the people may be counted upon to be for war.

FARM POPULATION STILL DECLINES

The report by the U. S. Dept. of Agriculture shows a net decline in farm population for 1927 of 604,000 people.

A part of this decline is normal and wholesome, no doubt. But for the most part it is tragic. Forced out of their calling, added to the crowded millions already seeking declining industrial employment, probably a half-million of these people are victims of the farm depression.

HOW VALUABLE TO ITS MEMBERS IS THE FARMERS UNION

In sending in the report for his local on the referendum ballot, the secretary of one of our good locals writes a letter to express the sentiment of his people with regard to the dues requirement. We do not want to criticize, but we do want to inquire somewhat into our conception of what the Union may be worth.

The letter says: "You will note that they voted against the amendment allowing the raise in dues. They feel that this raise is made necessary by the cost of operating a weekly newspaper. Most of these members belong to lodges or fraternal societies, and receive a lodge paper published once per month.

A motion was made and carried, that I write you that ——— local is in favor of having the Farmers Union paper published once per month instead of weekly as heretofore.

A little more than 15 years ago, at the cost of a good deal of effort and some money the Kansas Farmers Union advanced its paper from the monthly to the weekly basis. It was a forward move,

hailed with delight by the membership. We could go back to the old basis. It would save some money, of course. It would, in fact, save practically five cents per month for each dues-paying member. The decline in advertising income and the possible increased cost per issue on a monthly basis might bring it somewhat below that figure. Not every item of overhead could be proportionately reduced in going from a weekly to a monthly basis. The saving might not exceed one cent per week per dues-paying member. Even this, in the aggregate, would be thousands of dollars, and ought to be saved if it can be done without a more-than-equal loss.

But if the paper, as a means of organization publicity, has any value to us, it has value beyond this cost. The writer says "Most of these members belong to lodges and fraternal societies." No doubt they do. And fraternal societies and lodges are good, no doubt, filling a real enough place. They are worth their cost. This editor belongs to one, and is proud of that fact. It is a rather democratic one, rather conservative. My current receipt for dues is for the sum of six dollars. I am not complaining, and apparently the members of this local are not complaining, although the cost for dues is several times as much for each of us as in the Farmers Union.

If I get sick the lodge sends flowers, and if I die it will pay a few dollars (gladly) toward the funeral costs. It has a fraternal value, and is worth six dollars per year. But the Farmers Union provides me with marketing facilities which, conservatively, have advantaged the farmers many millions of dollars. It has greatly influenced market practices favorably to producers. It will take my cream from my local point of delivery to the city retailer, selling it as a finished product for my benefit. It will take my grain and live stock to the central market and represent me there fairly. It provides insurance on my property and on my life at a cost basis, and that cost very much below the cost of other companies. For I am a consumer as well as a producer. It has effectively reduced my costs in many commodities, as binder twine for example. It has been able, working with other farm organizations, to save millions of dollars in freight rates. It has been a real factor in legislation. It provides me with a local meeting which, for interest and fraternal value equals any lodge meeting. In sickness or death it has, in a thousand cases in Kansas, served and helped more fully than do most lodges, and such help is free from formality. It touches my family, my own life, my community, and my marketing problems. It is vital to me. It also furnishes me every week the best paper in the state, the Kansas Union Farmer. For this I pay two dollars and a quarter every year, whether it is worth it or not. Of course, I keep eighty cents in my local and twenty cents in my county treasury, and twenty-five cents of the remainder goes to pay my part in maintaining the national organization—one of the most vital and virile farm organizations in America.

Sure we all "belong to lodges and fraternal societies." But when we are seized with violent attacks of economy, let's not take it out on the Farmers Union! The money we pay into this organization pays back more than does any money we put into any other organization on earth—except the church. It is vital to us. With a few cents per member increase in dues receipts it could serve still better. How much do YOU think it is worth per year? And has your local voted on the Referendum yet?

WE DONATE THIS SPACE

The Missouri Pacific Railroad Company furnishes this office enough printed bunk, disguised as news, to fill half our space. It is all designed to benefit the company, directly or indirectly. They hope we will use this "service" which they so kindly furnish. We solicited them for a paid advertisement, and learn that it is contrary to their practice to carry ads in papers of this type. Their publicity director may not be an unmitigated ass. He may merely act like one.

ORGANIZED SELLING

The way to meet direct buying of hogs is by organized selling of hogs. Central markets must of course be maintained and made as openly competitive as is possible, as price-fixing markets. Proper legal safeguards must be provided, but the biggest factor in keeping the central market at its best is a strong co-operative sales agency, well patronized. Given a large per cent of the total receipts, such an agency will be able to bargain effectively with organized buyers. Those who buy in bulk will meet as equals those who sell in bulk. A fair market price will be established and maintained.

But there are interior packing plants, using large numbers of hogs, and these hogs cannot properly be sent to central markets and returned again. Such a practice would be expensive, wasteful, hazardous.

The present practice, by which each individual farmer sells his hogs to a representative of some packer, large or small, is an impossible one. The effect is disastrous to the producer, since it affects the entire market price structure adversely. Not only does each producer compete against his neighbors in selling, but together they compete against the central market, where basic prices are determined.

There is need for the development of co-operative concentration points, where a single selling agency can cope successfully with a single buying agency, where full market values can be expected. Such an agency would be able to command bids from more than one buyer, and through contact with the central market would be able to sell direct or forward to the open market as competitive conditions might indicate.

The needs and possibilities of co-operative live stock marketing are greater under present conditions than when the Farmers Union established the first successful live stock commission company at Omaha. When the live stock handling agencies are called into session soon by the chairman of the Corn Belt Federation a commission ought to be created to make a comprehensive study of the whole field and problem. State Livestock Associations and the Agricultural Colleges might properly be called upon for aid in developing a live stock marketing program comprehensive enough to meet the present situation and tendency. The Capper-Hope bill ought to be passed, but that will not be enough. We must have an enlargement of the co-operative marketing program.

INQUIRY IS ASKED INTO NICARAGUAN ELECTION AFFAIRS

The Norris resolution, in part, is as follows: If the president of the United States has authority, under existing law, to use the army and navy of the United States to supervise an election in Nicaragua, has he not the same authority to use the same forces in the supervision of an election in any other foreign country?

Will the use of the army and navy of the United States in supervising elections in foreign countries have a tendency to bring on war between our government and foreign nations where such supervisory authority is attempted?

If the president of the United States, under existing law, has authority to use the army and navy to supervise elections in foreign countries, does he possess the same authority to use the armed forces of the United States to supervise elections in different states of the union? And would such use of the army and navy of the United States be advisable in case where the senate has official information of corruption taking place in state elections where members of the senate and house of representatives are elected?

Attractive.

A black hand letter addressed to a wealthy match and cigarette man demanded \$25,000, or otherwise the matchmaker's wife would be killed. The letter was delivered to a poor laborer by the same name who replied: "I ain't got no money, but I'm interested in your proposition."

—Tawney Kat

TREMENDOUS PROFITS HURT FARMERS

A good friend sends a clipping from the Kansas City Star, an editorial dealing with the recent wool speculation in the stock market. The

REFLECTIONS

article says (of the industrial situation): "The situation is similar to that through which farming has come."

Tremendous profits from farming led to speculations in farm lands and live stock. The article is fair enough to say that "purely economic laws, SUPPLEMENTED BY LEGISLATION WHICH WAS UNFAVORABLE, resulted in a collapse."

Our correspondent wants to know when the profits in farming were "tremendous." We can tell him. Right after every "million dollar rain in Kansas," which the Star jubilantly reports each time a cloud appears.

Then They Swore Off.

"Porter, fifty cents for another pitcher of ice water." "Sorry sur but if I takes any more ice, dat corpse in the baggage car ain't goin' to keep."

—Fetter Clippings

New York Church Makes Offering For Suffering Miners

Third avenue Methodist church, Watervliet, N. Y., of which Rev. Frank W. Vogell is pastor, after listening to a description of the sufferings of the miners' families in the soft coal fields by the pastor at a regular service, took up a collection of \$40 as a contribution and filled a number of barrels with clothing for the families. This is a working class congregation for the most part.

"MY BLUE HEAVEN."

"My Blue Heaven" is the title of a popular song which is going the rounds just now. Editor's Note. It seems that I by Nature's laws designed, Must spend my life like thousands of my kind, Toiling from early morn till late at night, For fear the banker makes me pay at sight,

The mortgage on my implements and farm, Because the bank examiner took alarm.

My crops have failed me three successive years, It hurts like hell to see my wife in tears. I'll maybe get a crop one year in seven, Because out west we get too much Blue Heaven.

We live in hope, despair may make us die, God grant the city man a clear Blue Sky.

This oft sung song will bring the writer money, Blue Heavens will help this bee to gather money. But if the farmer gets so plum disgusted, And quits the farm, the songsters will be busted.

Counter this, get out the Old Tin Lizzie, And tell your brother farmers to get busy. Lets organize our power, Divinely given, And thus share in the city man's Blue Heaven.

—Thomas B. Dunn.

(Reprinted from Kansas Wheat Growers' Journal.)

Very Useful.

A teacher in the lower grade was instructing her pupils in the use of the hyphen. Among the examples given by the children was the word "bird-cage." "That's right," encouragingly remarked the teacher. "Now, Paul, why we put a hyphen in 'bird-cage'?" "It's for the bird to sit on," was the startling rejoinder of the youngster.

Neighborhood Notes

A NEW CONTRIBUTION TO THE FARMERS UNION MOTION PICTURE PROGRAM

Mr. Woodman, general manager of the Farmers Union Live Stock Commission Co., Kansas City, has authorized the purchase of government's new picture, "The Co-operative Marketing of Live Stock."

Mr. Woodman Evans, in charge of motion pictures in the U. S. Dept. of Agriculture, made arrangements with Mr. Seams, manager of the Farmers Union Produce Association to loan one of the first copies of this new picture to Mr. D. G. Francis, who is in charge of the Farmers Union Motion Picture Program. Mr. Francis showed the picture to several western Kansas Farmers Union audiences in the short time the picture was in his possession.

Everyone seeing the picture was delighted with the views of the stock yards and the manner in which live stock is handled in the process of Co-operative Marketing. Mr. Woodman thinks the picture will be of interest to live stock shippers and of considerable educational value in giving our members a better idea of the magnitude of the Co-operative marketing of live stock.

We are very glad, Mr. Woodman, to get this addition to our picture program.

MITCHELL COUNTY PASSES RESOLUTIONS

Glen Elder, Kansas, April 6, 1928. Salina, Kansas.

Please find enclosed several resolutions adopted at last quarterly meeting of the Mitchell County Farmers Union in regular session, March 20, 1928.

We would like to see a copy published in the State Union paper and would like to have a copy of these resolutions mailed to the governor and to the state highway commission.

The following resolutions were unanimously adopted by the Mitchell County Farmers Union in regular session at Beloit, Kansas, March 20, 1928:

First—We oppose any further tax on gasoline.

Second—We oppose the levy of bonds for roads or other purposes.

Third—We oppose the move of the State Highway Commission to take away any rights or privileges that rightfully belong to our county commissioners.

Fourth—We favor the Capper-Hope bill in regard to the direct buying of stock.

Fifth—We favor the McNary-Haugen bill.

C. L. HENDRICKS, Secretary, Mitchell County Union.

PRESIDENT NEBRASKA UNION INSURANCE CO. VISITS US

Mr. Marce Witzgenberg, of Blue Springs, Neb., President of the Nebraska Farmers Union Co-operative Insurance Co., was a pleasant and appreciated caller a few days ago.

He was in Salina on some business in connection with his local elevator at Blue Springs, and found time to look things over in the Kansas Farmers Union office, and to visit a bit in the state office.

He reports his company doing a fine business and showing substantial gains.

Mr. W. J. Fleming, of Stockton, called at this office on Monday afternoon, April 9. He had been in Kansas City, transacting some business with the jobbing association and also visiting a brother. The two brothers then drove to Oklahoma where they were with a sister.

The Farmers elevator at Stockton is one of the highest in the state in point of patronage with the Jobbing Association. It is doing fairly well in spite of crop failures and the fact that eight of the twelve banks in the county have failed.

ONE MOTOR VEHICLE TO EVERY 513 PERSONS

More than twenty-three million motor-vehicles were registered in 1927, according to information collected from state registration authorities by the Bureau of Public Roads of the United States Department of Agriculture. The total registration of 23,127,315 vehicles was composed of 2,304,429 passenger vehicles and 2,896,886 motor trucks and road tractors. This registration represents an increase of 1,125,922 vehicles or five per cent more than in 1926. Using the population estimate for the middle of last year, there was one motor vehicle for every 513 persons.

States with a registration increase of ten per cent or more are North Carolina, South Carolina, Utah and Arizona. States with a numerical increase of over 500,000 are New York, California, Ohio, Illinois, Texas and New Jersey.

As in other recent years, motor vehicle registration receipts constituted a substantial contribution to funds for road construction. The total receipts from registration fees and license taxes amounted to \$301,061,192. These funds were allocated as follows: Collection and administration \$14,876,410; state highways \$189,985,289; local roads, \$53,577,893; payments on state and county road bonds, \$38,087,508; and for miscellaneous purposes \$4,533,942.

The Farmers Union peddler had the good fortune to be at Baldwin Saturday, April 7th, when the Union Store had their regular annual spring opening. It was the busiest store I have ever seen, and was there. Free sandwiches and coffee were served, also candy, cigars and cookies were freely handed around to all who cared for them.

The cash merchandise sold amounted to over four hundred dollars. The produce taken and shipped amounted to almost eight hundred dollars. Something like thirty-five hundred dozen eggs were handled that day.

A. M. Kinney.

The following members of the Farmers Union of Trego County attended the Farmers Union bank meeting at Salina last Thursday, April 12, 1928: G. A. Dorman, M. Turnan, J. L. Arnold, John Fred Deines, J. H. Phares, Ludwig Deitz.

TEAM WORK

Team work: What farmer isn't proud and justly so of a good pulling team? Be they a peppy team of mules, big horses or an old team of plows, that doesn't look as if they could pull. Yet a lot of these same farmers don't know the meaning of teamwork when it comes to pulling together for themselves. Perhaps the hardest thing the average farmer has to learn is team work. Team work has been one place where the farmer has become adept at teamwork in the past. That has been with the mortgage company. If he won't team there, he won't team in the traces, he won't team on pulling his full share and more of the load. However, the farmers are beginning to do team-work and we are beginning to see visible results. Not long ago a Farmers Union woman said to me, "We insured with the Farmers Union, but we don't sell. We get a few cents a pound more for it." And honestly that woman

didn't know that those few cents more a pound paid by the Old Line Company were paid because of the loyal team-work of the Farmers Union Creamery at Kansas City.

Another example—In our village there is an Old Line Cream Station and the Farmers Union Station. The Old Line had been doing business several years before the organization of the Farmers Union.

Nary a whisper or word about rebate from them until the Farmers Union started operations. Soon word spread a few miles around and began to hear rumors of rebates and sure enough (at the end of the Farmers Union first year) the Old Line Company handed out their rebate checks. What brought about the Old Line Company's change of policy? Team-work. Yes sir, Farmers Union Team-Work. I am told this same Old Line Company pays rebate only where they must buck the Farmers Union.

It was with interest that I read H. E. Witham's report of the increase of business done by the Farmers Union Jobbing Association during the months of February and March, 1928. An increase of over 100 per cent over February and March, 1927.

That is an excellent example of team-work. Yes, we're learning to pull together, but Mr. Witham says, "A what a wonderful thing this would be if the Kansas Union Organizations in the State of Kansas would get behind their own organizations 100 per cent."

Come on, let's pull, pull together in our locals and pull together for our own organizations.

—Sarah Sprague.

WE VISIT UNCLE ANDY IN HIS DEN

Passing through Frankfort the other day, Brasted and I took advantage of an opportunity to stop and spend a few minutes with Uncle Andy, whose name appears on the census as Andrew Shearer. This rather dignified name was the gift of his parents. The name "Uncle Andy" he achieved for himself. It well expresses his intimate relation to thousands of folks in Kansas.

Mr. Shearer has been for 57 years resident in the same community. The location of his pleasant town home in Frankfort is typical of him—it is only a short block from the center of the town. Uncle Andy was never far from the scenes of public interest and activity. He does not live at the edge of things. He confessed that our call found him in the midst of writing his column of comments for the Bureau Farmer, and that his paragraphs were high in temperature. His belief that his pen would cool somewhat because of the interruption. But someone needs to deal warmly with the situation, and Uncle Andy does it well.

BEATTIE FARMERS UNION HAS BUSINESS MEETING

Sec'y Brasted and the editor had the pleasure on April 10 of meeting with the Beattie Farmers Union in their stockholders gathering. There was a good attendance and a lively interest. The report for last year showed a small loss, due in part to invoicing their eight thousand bushels of corn at a rather low figure, but the first 3 months of 1928 shows a gain of several thousand dollars.

The stockholders seemed very much in earnest as to the details and management of their business, a wholesome situation. Manager Winkler and his helpers seem to have the business well in hand and to be rendering good service. The plant and equipment well suited to their needs, and they are free from debt.

Among the good members at Beattie is John Ekstrum. John is beginning to feel quite at home in the Farmers Union, having joined it in Texas within a short time after its origin. He voted for Charles S. Barrett for National President the first time he was elected to that position. It was a pleasure to meet him, as well as the other loyal Co-operators in that territory.

Ladies' Auxiliary

NOTICE

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

THE AUXILIARY DUES ARE \$1 YOU KEEP 90c IN YOUR LOCAL SEND 70c TO THE STATE SECRETARY. THEN 20c OF THIS IS

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

Junior Cooperators

MEMBERSHIP LIST
ADDIE HARDIN—Kincaid.
JULIA POWELL—Colony.
HELEN HOLCOM—Baldwin.
LORETTA SIMECKA—Della.
NAOMI KITCHEN—Lyndon.
HELEN CENTLIVRE—Mont Ida.
KEITH CENTLIVRE—Mont Ida.
PETE CENTLIVRE—Mont Ida.
CLINTON DONALD—Kincaid.
HOWARD DONALD—Kincaid.
GEORGIA GRACE CAFFMAN—Madison.

HELEN BARTZ—Rush Center.
MILDRED NELSON—Ottawa.

Kincaid, Kans., April 5, 1928.

Dear Editor:

I have planned to raise some chickens to make some spending money this summer. Our school will be out in six days, then I shall take music lessons. We are getting up a play at our local and I am going to try to answer your questions.

C. E. Huff, president, Salina, Kansas.

E. L. Bullard, Vice-president, Lyndon, Kansas.

C. E. Brasted, sec'y-treas., Salina, Kansas.

J. C. Felts, conductor, Lebanon, Kansas.

M. V. Gates, doorkeeper, Logan, Kansas.

Number 2.

The Kansas Union Farmer charges at the rate of 3 cents per word for advertising.

Number 3.

The top price on veals March 22 was \$12.00.

Number 4.

The most paid up locals are found in Ellsworth county.

Number 5.

The words you can make money are found in the Farmers Union Jobbing Association ad.

Yours truly,

Addie Viola Hardin.

We have two letters for our department. We wish to welcome Margery Jean Kresie of Meriden, Kansas, into our department as a new member. Margery Jean's book report is

interesting. I am sure you would all enjoy reading "Hiedi."

We have a letter from our old friend, Addie Hardin; you remember Addie won a prize in the first contest we had. Addie has made for herself two credits in this letter by doing two of the stunts that have been suggested.

Anything that has been previously suggested for you to write about is worth five credits; any one writing for the first time will be made a member of the department, also receive credits according to the amount of work done.

Write me this week telling me why you like the Farmers Union.

AUNT PATIENCE.

Meriden, Kansas, April 13, 1928.

Dear Aunt Patience:

I am a little girl, ten years old, and in grade 4.

The best book I read is Heidi. It is a story of a little Swiss girl. She lived with her grandfather up on the Alps mountains. She went to the pasture with goat-Peter. He was a goat-herd. At last her aunt came and she stayed with a rich family. There she stayed with a sick girl, Klara. She was twelve years old and Heidi was eight. At last she became sick and went to the Alm and got well. She was quite fond of goat-Peter's grandmother. His father was dead. Heidi's father and mother were dead. At the last, Klara, the sick girl, came to the Alm, and went to stay with Heidi and got well.

I have a baby doll. He is named Billy Jean. He says Mamma and goes to sleep.

I belong to the Reg'lar Fellars' Club, Kansas City, Missouri.

For pets my brother Donald and I have three cats, five kittens, a dog and Shetland pony which we ride to school, one mile. We go to Dix and the teacher is Miss McGreevy. My mother has about fifty White Leghorn chicks. I would like to join the club.

A Junior Co-operator.

MARGERY JEAN KRESIE.

Meriden, Kansas.

P. S.: I will read the letters every day.

HOME HINTS

(By Aunt Aggie of K. S. A. C.)
Since dietitians are preaching the gospel of more vegetables in our diet, perhaps Kansas housewives will be interested in these new combinations recommended by Miss Achsa Johnson, assistant in the cafeteria at K. S. A. C.

Scalloped Cabbage and Celery

Three cupsful cooked cabbage, 1 cupful cooked celery, three-fourths cupful cracker crumbs, salt, pepper, 2 pimientos, 1 egg, 1 cupful milk, one-third cupful cream, 2 tablespoonsful cream.

In an oiled casserole place a layer of cooked cabbage, chopped fine, then a layer of celery also chopped fine. Over this layer sprinkle cracker crumbs, one-fourth teaspoonful salt, a little pepper, and pimiento cut in thin strips. Repeat, using all the cabbage and celery, the crumbs and seasonings. Beat the egg and add to it the milk and cream. Pour over the rest. Sprinkle with the crumbs, and garnish with the remainder of the pimiento. Dot with bits of butter, using two tablespoonsful in all. Bake 12 minutes in a 450 degree F. oven. Cheese may be added if desired, being put in over the cabbage and celery just before adding the bread crumbs.

Baconized Corn and Macaroni

Two cupsful macaroni or spaghetti, 1-2 cupsful medium white sauce, 1 cupful canned corn, 1 teaspoonful salt, one-fourth teaspoonful pepper, one-half teaspoonful paprika, 3 slices bacon.

Cook macaroni until tender in plenty of boiling, salted water. Drain. Add to the white sauce the seasonings, corn, and cooked macaroni.

METHODS DIFFER

Kansas is now developing the use of electricity on farms. Such a servant as electricity, will "lighten" the situation in many ways. The corporation which is to furnish the current (at good rates) proposes to finance the cost of installation up to \$175 per farm, as the press reports the matter. This cost is to be repaid by the users on a monthly basis, with interest.

Ontario faces the problem of making electric power available on farms, also. The length of power lines required, together with transmission and maintenance costs, makes relatively more expensive the farm paper says.

Ontario, realizing this, is paying one-half the cost of the construction of rural lines; as an aid to agriculture.

We have in our eternal rivers vast stores of power. Previous efforts to "hitch-up" this to our rural life have been stunted and unsuccessful. With wider vision, a more comprehensive effort and a surer courage, hydro power can be made the dominant factor in raising the standard of our rural life, and the basis of balanced development for our entire province.

One-fourth of the soil of the United States is better suited to timber growing than to anything else, government experts say.

News From The Locals

STAFFORD COUNTY FARMERS

Stafford County Farmers Union held their regular meeting at St. John April 3, 1928. Mr. Ward Spencer, our president, called the meeting to order at 2 o'clock. Sec'y Rex Lear called the roll of delegates. Not many responded but later many came and before the meeting closed there was a fair crowd.

Mr. Spencer called on one from each local to report the activities of the past month and each local gave a response as follows:

Valley Center—Held two regular meetings with good attendance. They were entertained with splendid literary programs. Had bought their seed potatoes and all were delivered.

Livingston Local—Reported the sale of 80 sacks of flour.

Union Local—Held two regular meetings.

New Hope Local—Had good attendance at both regular meetings. Ordered more chairs to accommodate their crowds. 15 new members were taken in. Membership dues 90 per cent paid. 4-H club work going fine.

North Star Local—Held only one regular meeting as there was so much sickness in the Local. Pres. W. L. Buckle called a meeting which was fairly well attended. 20 new

members were taken in. Much interest in the 4-H clubs is being shown among the boys and girls.

Liberty Local had two regular meetings at their community building and one call meeting at the local regular meeting. The Men's Chorus from Stafford Choral Society furnished the program which was very much enjoyed by the crowded house. Refreshments were served by the Local. The 4-H Club was organized and Mr. Alva Minnis appointed leader. The committee appointed Mr. Ward Spencer to formulate rules for the agricultural booths at the Stafford County stock show, gave their report, and the rules were read by Sec. Mr. Rex Lear. These rules were accepted, also a motion was made that we, the Farmers Union of Stafford Co., put an advertisement in the Stafford County Stock Show Premium Book, same to be written and space obtained by our Secretary, Mr. Rex Lear.

The literary program was given by North Star representatives, and was much enjoyed. Next was a humorous reading by Mr. Rex Lear. Second a double number sang by Mrs. Bula McCune, and third, a reading on square dealing with agriculture by W. T. Buckle.

The next county meeting will be June 5 at 8 p. m. Place of meeting to be announced later.

Mrs. R. E. Buckhall, Corr.

FRANKLIN LOCAL NO. 1301.

Ellsworth county is keeping up its good work, sure enough. An Easter luncheon and social was held at the regular meeting April 3. Plenty of wit and humor all informally given, made each and every one feel at home and all enjoyed it to the utmost.

Mrs. Charles Howell, her daughter Mildred, and her sons, Kenneth and Charles, Jr., were guests from New Virginia. The large turnout splendidly manifested the great interest which is being taken and the recognition of the fact that a Local meeting is a congenial place to spend the evening. The schoolroom was beautifully decorated by Velma and Eunice May Janzen, clever daughters of Mr. and Mrs. Henry E. Janzen. The Local has held its meetings here for a long series of years and has held many notable social features, some of which were record breakers in attendance. Locals like the members of which they are composed, grow older and naturally should profit from their acquired experience. We will meet again April 17.

Mrs. O. W. Holmes, Reporter.

WOODSON COUNTY

Gridley, Kans., April 9, 1928.

Kansas Union Farmer:

The Woodson County Union met March 31 at Piqua. We had an enjoyable meeting but small attendance. Would have been quite a few more present if it had not been the same day the governor's private legislature was in session at Iola, six miles east of Piqua. Several of us were sorry we could not be in two places at the same time, but the good plain facts straight from the shoulder that Vice-President Bullard gave us were too good to have been missed. And we are sorry for the members who stayed at home. Our next meeting will be the last Saturday in April with Clay Bank Local. We want and will expect a program. Every member is appointed a committee of one to give a number, sing, read or talk, or the wrath of the president will fall heavily upon you.

S. C. Cowles, President.

L. R. Byfield, Secretary.

GREENWOOD COUNTY

The Greenwood County quarterly meeting of the Farmers Union was held on March 22nd in the M. W. A. hall at Summit.

The morning session began at 11

KANSAS UNION FARMER WEEKLY EXCHANGE
If members of the Union have anything to Sell or Exchange, they should advertise it in this department. Rates: 3 cents 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

FARM WANTED

WANTED—Hear from owner good Farm for sale. Cash price, particulars. D. F. Bush, Minneapolis, Minn.

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

MISCELLANEOUS

MILLER LUGGAGE CARRIER
Made of heavy cotton duck, folds into small space when not in use. Large carrying capacity. A very efficient carrier. Send for circulars. Wm. H. Miller, 1205 W. Mills, Creston, Iowa.

POULTRY

MASTER BRED CHICKS, From World's Largest Poultry Breeding Organization. Accredited. We breed for capacity 200 eggs and up yearly. 14 varieties. Utility prices low. 2c. Live delivery. Catalog Free. Missouri Poultry Farms, Box 72, Columbia, Mo.

SEEDS, PLANTS, ETC. FOR SALE
PURE TURKISH EGGS 15 for \$2.75, postpaid. A. Chegwidden, Lucas, Kansas.

300 POSTPROOF Cabbage and 300 Bermuda Onion plants, prepaid \$1.00. Jacksonville Plant Co., Jacksonville, Tex.

SUDAN 32-00—Cans seed \$1.00—Millet \$1.60 if you have carlots cased, millet or kaffir ash us for bids. Meier Grain Co., Salina, Kansas.

LIVINGSTON'S Globe, Burpees Giant, Pondwara, Baltimore, Large Transplanted, 1c seedlings 1/2c, Cabbage, Sweetpotato, Celery 1/2c, Pepper, Egg plant, Cauliflower, Salvia, Yehema, Calendula, Marigolds, Asters, Petunia, large transplanted plants 2c, seedlings 1c, Strawberry young plants 1c, seedling Asparagus plants 1c. We pay postage. Address Vanstrom Greenhouse, Edgar, Mo.

ATLANTA \$6.50; Red Clover \$12; White Scarified Sweet Clover \$4; Timothy and Timothy \$4.00; Blue Grass \$2.50; Orchard Grass \$2.40; Red Top \$2.10; all by bushel. Barges Free. Tests about 96% pure. Send for Free Samples and Special Price List. STANDARD SEED COMPANY, 21 East Fifth Street, Kansas City, Mo.

Front Proof Cabbage and Onion Plants. Open field grown, strong, well rooted from treated seed, 1c. All plants with bulbous roots, labeled with variety named. Jersey Wakefield, Charleston or bushel. Barges Free. Tests about 96% pure. Send for Free Samples and Special Price List. STANDARD SEED COMPANY, 21 East Fifth Street, Kansas City, Mo.

Onions: Prizetaker, Crystal Wax and Yellow Bermuda. Postpaid: 500, \$3.50; 1,000, \$1.25; 6,000, \$6.50. Express collect crate: 500, \$4.50. Full amount shipment, safe arrival, satisfaction guaranteed. Write for free Seed and Plant Catalog. BARGE FREE. TEXARKANA, ARKANSAS.

a. m. with some discussions on different departments of the state-wide activities of the Farmers Union after which the morning session adjourned for dinner which the Farmers Union ladies served cafeteria style and the men were plentiful with their every one.

After which the meeting was called to order at about 1:30 o'clock by Mrs. Guy Bangs, county president. The next on the program was a song by Summit Local members. The next was a song by the school boys and a song by the school girls of Summit school, which was certainly enjoyed by all present.

After the program, Mr. E. E. Woodman of the livestock commission company of the Farmers Union was introduced and gave us a splendid talk on the commission company work and what it was doing for the Farmers Union members. And spoke also some on the bank situation at Kansas City but could not tell how it stood at that time, he also advocated a shipping association at Madison which has been organized since that time is ready for business with a paid up membership of around 100 members with more signing up right along. We should grow in membership and we will. Now folks of Farmers Union, County unit of Greenwood county, let us all try to do just a little more than heretofore.

Chas. A. Roberts, Co. Sec'y & Theas. of Greenwood Co.

BEAVER LOCAL NO. 1558
The last regular meeting of Beaver Local No. 1558 was held April 2, 1928. After a short business meeting, Odessa Local gave the following program:

Piano solo.....Mrs. Grover Whitson
Reading.....Helen Reynolds
Vocal duet.....Helen Johnson and Mrs. B. M. Whitson.
One act play, "Marrying Off Father."

Sue Robbins, the sworn enemy of step-mothers.....Helen Reynolds
Alda Sayles, the Robbins family advisor.....Pauline McGinn
Christopher Robbins, Sue's young brother.....Gerald Whitson
Floyd Robbins, Sue's older brother.....Creust Beaver
Mrs. Finley, a candidate for matrimony.....Helen Johnson
Helary Robbins, the subject.....Eugene Brown

Vocal trio, Geo. McGinn, G. A. Beach and J. G. Cochran.
Vocal solo.....Helen Johnson
Mrs. Eugene Brown had charge of the program.

After the program refreshments were served.

Harmon D. Smith, Sec'y-Treas.

STANDARD 1692
What about the Standard Local 1692 east of Lincolnville? Well we have been going good the past winter. We had several good meetings on the following dates: Oct. 14, 1927; Dec. 9, 1927; Jan. 13, 1928, and April 4, 1928.

We succeeded in getting some of the women folks interested in the Union and several of them have joined. We have also been co-ordinating with the Farm Bureau. Have organized a sewing club for the women which is making fine progress. We also have some 6 or 8 boys interested in a club which seem to enjoy their work. We had a farewell social April 4 and will not meet until in September which will be at the call of the president.

C. H. Unruh, Sec'y.

FARMERS' UNION DIRECTORY

NATIONAL OFFICERS

C. S. Barrett, Pres., Union City, Ga.
C. E. Huff, Vice-Pres., Salina, Kansas
A. C. Davis, Sec., Springfield, Mo.

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J. M. Collins, Baton, Colorado
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Farmers Union Jobbing Association

337 Board of Trade Bldg., Kansas City, Missouri

Farmers Union Cooperative Produce Assn.

246 F. U. Insurance Bldg., Salina, Kansas

Farmers Union Live Stock Commission

406-8-10 Live Stock Exch. Bldg., Kansas City, Mo.

Live Stock Exchange Bldg., Wichita, Kan.

Farmers Union Mutual Insurance Co.

Salina, Kansas

Farmers Union Auditing Association

Thomas J. Dunn, Salina

Farmers' Union State Bank

Huron Bldg., Kansas City, Kansas

Kansas One Farmer

Salina, Kansas

Farmers' Union Managerial Association

A. M. Kinney, President, Huron, Kansas

Miss Olive Troutman, Secretary, Kansas City, Kansas

RESOLUTIONS OF SYMPATHY

Whereas it has pleased an allwise God to remove from our midst, Sister Esther Hagaman, wife of our president, Gust Hagaman;

Be it therefore resolved, that the members of the Baldwin Creek Local No. 1380 extend their sympathy to the bereaved family;

And be it further resolved, that a copy of this resolution be sent to the bereaved family, a copy spread on the minutes of this meeting, and a copy sent to the Kansas Union Farmer for publication.

Chas. Larson

Chas. Leipsberger

Gideon Potts

Committee.

RESOLUTIONS OF SYMPATHY

Whereas it has pleased the Almighty God in His infinite wisdom to call from our midst the beloved wife and mother, Mrs. L. W. Clark;

Be it therefore resolved that we the members of Buckeye Local No. 2074 extend to the bereaved family our sincere and heartfelt sympathy in their sorrow.

And be it furthermore resolved that a copy be sent to the bereaved family and a copy be sent to the Blue Mount Sun for publication and also a copy be sent to the Kansas Union Farmer for publication.

Signed

W. S. Baker

G. D. Wilcox

Resolution Committee.

RESOLUTIONS OF SYMPATHY

As much as the Almighty God has seen fit to remove from our midst, Miss Heryl Cline, Mrs. Eston Fortner, and little Ralph Farnell, we the members of North Star Local No. 1979 wish to extend to their parents, Mr. and Mrs. Cecil Cline, and Mr. and Mrs. Homer Fortner, and Mr. and Mrs. W. M. Farnell, our most sincere and heartfelt sympathy in their sorrow and to commend them to our Heavenly Father.

Signed

W. S. Baker

G. D. Wilcox

Resolution Committee.

PILES NOW CURED WITHOUT SURGERY

Every sufferer from piles or other rectal troubles should write for a new 68-page book on these ailments that is being distributed free and postpaid by Dr. O. A. Johnson, eminent Rectal Specialist and Ambulant Proctologist. It explains the new ambulant method that has cured more than 15,000 sufferers from piles without surgery, cautery, burning, acids, ligature, electro-tricty or other harsh, painful means.

Yet the piles are removed and cured cleanly, entirely and permanently. All mental like nervousness, irritability, pain in the back, groin, head; stomach, liver and kidney troubles; constipation, run-down condition, female complaints and a host of others that rectal troubles so often cause, are usually cured, too, when the piles are cured. No matter how long you have suffered or how severe your condition, be sure to write Dr. O. A. Johnson, Room 181, 1324 Main St., Kansas City, Mo., and this valuable book will be sent you without cost or obligation.

Stop Using a Truss

STUART'S ADHESIF PLAPAO-PADS are entirely different from trusses—being mechanical-chemo applicators—made self-adhesive purposely to keep the muscle-tonsic "PLAPAO" continuously applied to the affected parts, and to minimize painful friction and slipping.

Free—Trial Plapao—Free

No straps, buckles, or springs attached.

Soft as velvet—easy to apply—Inexpensive.

For almost a quarter of a century satisfied thousands report success without delay from work. Stacks of sworn statements on file. Process of recovery natural, no subsequent use for a truss. Awarded Gold Medal and Grand Prize. Trial of "PLAPAO" will be sent you absolutely No charge for it now or ever. Write name on coupon and send TODAY.

Plapao Co., 650 Stuart Bldg., St. Louis, Mo.

Name.....

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Return mail will bring Free Trial "PLAPAO"

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

who hath said "Lo I am with you always." Be it further resolved that a copy of these resolutions be sent to each family, that a copy be published in the Kansas Union Farmer, and a copy be spread on the minutes of our local.

Signed
Mrs. H. S. Crawford
Mrs. Rex Lear
Mrs. R. E. Burkhal

RESOLUTION OF CONDOLENCE
Whereas, An all wise Providence has seen fit to remove by death Katherine Casey, the beloved mother of Brother Tom Casey, Brother Jim Casey and Sister Mary Thomas, and

Whereas, In the death of Katherine Casey our Brothers and Sister have lost a loving mother, their only true friend, one to whom they could turn when all

others had failed them, therefore be it Resolved, By Brogan local No. 218, of the Farmers Union, in session assembled, that we extend to our bereaved Brothers and Sister our deepest sympathy in this their sad hour of sorrow and commend them for consolation to Him who doeth all things well, and be it further

Resolved, That as a mark of respect for our Brothers and Sister that we drape our charter in mourning for a period of thirty days and that these resolutions be made a part of our permanent records by engraving them as a part of the minutes of our meeting, and that the same be published

JOHN A. SIMPSON DISCUSSES SIR HERBERT

Incidents of Personal Contact With Herbert Hoover

Mixed Wheat.
The Wheat Pricing Committee arrived at their prices one night, I think, the 30th or 31st of August, 1917. The next morning Hoover called me into his office on a livestock subject. One of the first things he asked me when I reached his office was how I liked the price of wheat. I told him it was too low. He seemed much surprised, and said that he never expected it to be over \$1.75 per bushel, and wanted to know why I thought \$2.20 was too low. I told him because a farmer in Oklahoma could not take a pound of good wheat to town and exchange it for a pound of good corn. He told me that in less than sixty days farmers in Oklahoma would be buying corn for 75c a bushel because there would be the biggest corn crop the United States ever had. I told him that I had been raised in the corn belt of the United States and that I had just come through that belt on my way to Washington, and that his forecast was utterly impossible—that there would be no merchantable corn from Nebraska, Iowa and Illinois; that it was sure to be caught by the frost and be soft corn. I was right, and the corn our Farmers' Union members ordered that fall coming from Nebraska and Iowa had to come in the ear—they could not shell it—and by the time they reached Oklahoma it was grown together and hauled over in the car until many times we were forced to use a pick to get it out.

I told Hoover that the Wheat Pricing Committee had overlooked one important thing. They had made prices for different kinds of wheat, based on the various grades but they had failed to make a price on mixed wheat. Hoover wanted to know what mixed wheat was.

I might say here that I contended from the time it was announced that Hoover was to be in charge of the farmers' products, that such a man had no business in such a position. That even if his heart was right, he knew nothing of agricultural conditions or questions. He was an expert mining engineer. I might also say that not a member of the Wheat Pricing Committee had any knowledge of wheat whatever. They were not wheat raisers.

When I explained to Hoover the proposition of mixed wheat and that without pricing it the elevators and mills could penalize us as much as they pleased, and they might make it twenty or twenty-five cents a bushel, he immediately got in touch with

Julius H. Barnes, who was the head of the U. S. Grain Purchasing Corporation, and they fixed a price on mixed wheat at 3c per bushel below pure hard wheat.

Hoover then asked me to stay for a convention of representatives of livestock producers that he had called to Washington. He said there was no representative from Oklahoma, and appointed me to represent the livestock producers of Oklahoma.

Livestock Conference.
I enjoyed my privilege of attending the Livestock Conference. It was largely made up of livestock men in the business on an immense scale. I remember an individual producer would talk about it getting dry in a certain county and having to move ten thousand head of cattle over into another county. Another would tell about on account of lack of feed, having to reduce his herd by sending in to market twenty trainloads in as many days. Hon. Gifford Pinchot and Mr. D. Lasater, of Falfurrias, Texas, had been appointed by Hoover as heads of the Livestock Division of the Food Administration. The Conference worked out, under Mr. Pinchot and Mr. Lasater, a schedule by which hog producers should have a price of thirteen bushels of corn at the terminal market for each 100 pounds of pork, and that a certain ratio should exist between the price of beef and pork. Hoover was called in, and approved of what we had done. He told us to go home and tell the farmers in our respective states that they would be assured of the price set by the Conference. We went home happy, but our happiness did not last long, because Hoover went square back on his word and notified the packers not to pay such prices. In fact, they were told to pay on a basis of ten bushels of corn for 100 pounds of pork, and which price ruined the hog and cattle industry of the United States. Mr. Pinchot and Mr. Lasater were so embarrassed and disgusted with the perfidy of Hoover, that they resigned their positions and Mr. Lasater wrote a book right during the war exposing Sir Herbert Hoover.

Hoover—The Patriot.
A personal incident that shows the character of Hoover occurred late in the fall of 1917 when a group of heads of Farmers' Union State organizations were called in a conference with Hoover, and among other things, Hoover lectured us about, was that our wives and children would have to do more work in the fields and that

we would have to put in longer hours. Mr. Maurice McAuliffe, then president of the Farmers' Union of Kansas, asked Hoover why the young man, sitting in his car, just outside Hoover said that it was his driver, Mr. McAuliffe then asked him if he had any other cars for which he kept drivers. Hoover replied that he kept a driver for his wife's car. Mr. McAuliffe asked him if these drivers were of military age and able bodied. Hoover said they were. Mr. McAuliffe then suggested to Hoover that on these nice paved streets in Washington Hoover might drive his own car and let these young men take their places in the army; to which Hoover replied that he thought it was a reasonable suggestion.

Hoover Misrepresents.
In December, 1917, with 100 representatives of farm organizations in conference with Sir Herbert Hoover in Washington, D. C., Sir Herbert made us a speech in which he told us that since the food control of wheat products the price the farmer received and the price the mill sold the product for were closer together than ever before. He tried to corroborate this statement by reading the prices for September, October, November and December, at which the mills sold flour, shorts, millrun and bran.

When Hoover had concluded I arose and made practically the following statement:

"Mr. Hoover, I can only speak for the farmers of Oklahoma, and I want to say to you that the farmers of Oklahoma have lost all confidence in you. They do not have any faith in what you promise them. Mr. Hoover, what you told me that in 60 days the farmers in Oklahoma would be buying corn at 75c a bushel. That there would be the biggest corn crop the United States ever saw. Mr. Hoover, the farmers from that day to this have been paying \$2 a bushel for corn, and I want to say to you that your forecast last August as to the price of corn was no farther from what the facts are than the prices you have read here today at which the mills have been selling their products during those same months. Mr. Hoover, the Oklahoma delegation to this conference, before they came, with an order from the State Council of Defense, went out over the state and collected receipts of bills from retailers of flour and by the mills, show that the prices you have read here today as to flour are \$3.00 a barrel misrepresentation, and that your mill feeds are \$1.00 per hundred misrepresentation. Now, Mr. Hoover, if you would like to have the evidence that the mills have been selling their products at, we will be here in Washington several days, and any time you set we would be glad to confer with you."

Many of the farmer delegates were as white as sheets. This was right in the midst of the war, and they thought I was going to get all of us in jail. However, that night Mr. Charles McCarthy came to my room at the hotel and told me Hoover had sent him to thank me for my frank statement and to say that he would be glad to have the Oklahoma delegation present the next day at the hearing at which the mills were notified to accept.

Hoover Worked for England.
In January, 1917, organized farmers from Washington, Oregon, Idaho, Montana, the Dakotas, Nebraska, Kansas, Oklahoma and other wheat-growing states, sent delegates to Washington to try to get the price set in the Food Bill of \$2.00 per bushel for 1918 crop of wheat raised at \$2.20 a bushel. That the price received for 1917 crop. Of course, these prices were for No. 1 wheat, Chicago basis.

There were more than 300 delegates. We went to Hoover with evidence to show that our prospects for 1918 wheat crop were no better than what was produced in 1917 and with conclusive evidence that the price of farm machinery, labor, and everything that went into the cost of producing wheat, was higher than the year before. And on this evidence we asked Hoover that he received 1918 price \$2.20. He cold-bloodedly replied that he had made arrangements with England based on \$2.00 per bushel and could not change it.

Then we went to Senator Gore, who was chairman of the Senate Agriculture Committee, and he asked a rider to another agricultural bill pending before his committee, providing for \$2.50 per bushel for 1918 crop at the farmers' local market. And he permitted us to come before his committee with witnesses from all over the wheat belt.

At the hearing, which lasted about 10 days, the Senate Agricultural Committee voted unanimously to report the \$2.50 per bushel wheat amendment favorably. The day the committee made this report President Wilson, by proclamation, made the 1918 wheat price \$2.20 a bushel.

Hoover a Crook.
The law establishing the food administration specifically stated that the price put on agricultural products should be a minimum, and Hoover before the Senate Agricultural Committee when he was asking to have the food bill passed, that there was nothing in the law that would permit of price-fixing or restricting the price of agricultural products. That it was all for the purpose of fixing a minimum that would encourage farmers to produce more. But no sooner had the price been fixed than Julius H. Barnes was placed in charge of the U. S. Grain Purchasing Corporation, with headquarters in New York City; and thru a license system made the minimum price a maximum. Early in the fall of 1917, Brother Hyde of Alva complained to a mill and elevator company that they were not paying as much for wheat as the price they charged for mill products justified them in paying. They admitted this but said the government would not permit them to pay more. That the price fixed was a maximum price. Brother Hyde wired Hoover

at Washington, asking him if the \$2.20 Chicago basis was a maximum or minimum price. Hoover wired back that it was a minimum price. Brother Hyde took this telegram from Hoover to the mill and elevator company and for the next load of wheat they paid more than they had before. A few days later when the report of what they had paid reached Julius H. Barnes in New York City, Barnes wired the mill and elevator company not to do this again and if they did their license would be revoked. Hoover and Barnes were two of the biggest outlaws during the war, stealing from the farmer and giving it to England.

Hoover Favored Big Business.
Early in the fall of 1918 Hoover took a malicious and maliciously announced it would be priced by the Food Administration. The price of seed dropped \$40 per ton in 24 hours. Organized farmers of the South, in company with the heads of State Departments of Agriculture, naturally they are financing other classes of business than farming when this is done. We, therefore, had a very good reason for organizing a mutual, legal reserve life insurance company, so that the funds created by the premiums paid by farmers would be used exclusively to finance their business.

Stabilization of farm land prices is as much important, as the stabilization of the products raised on the land, and the only way agriculture will have a stable price is through the control of the financial institution that owns the mortgages on their farm lands. As the Farmers Union Mutual Life Insurance Company is a purely mutual company, it is owned and controlled by the policy holders and not by any small group of stock holders.

The interests of the company are identical with those of the policy holders and the reserves created by the premiums annually paid to the company will be used at all times to finance the industry of agriculture.

Another reason for the organization of the Farmers Union Mutual Life Insurance Company was to give the farmers a company that would furnish them life insurance protection at farmers' costs.

Our investigations show that rural people live longer than those who live in the city, as is proven by the United States government census of 1910, which shows the rate of mortality per thousand of the people who live in the city as compared with rural people. In these tables we have found that the persons dying between the age of fifty and fifty-one years was nineteen and a fraction per thousand for those who live in the city compared to ten and a fraction per thousand for those who live in the country. If younger than age fifty the spread would not be quite so great and if older this fact also proved true, but in all cases at all ages between one and ninety the mortality experience was much better in rural communities than in the cities.

As nearly all legal reserve insurance is based on the American experience table of mortality, covering all classes of people, the Farmers Union Mutual Life Insurance Company, because they sell insurance only to rural folks, will naturally have a better mortality experience than companies who insure all classes of society, and for that reason you have a preferred risk company, that should eventually be able to furnish lower net cost protection.

By a group of people being associated together in a financial organization of this kind, which is part of a broad program of stabilizing the industry of agriculture, those outside of the organization have much more confidence in the institution that has financial backing, such as the life insurance department can give to the farm organizations affiliated with the Farmers Union Mutual Life Insurance Company.

The policy contracts issued by the Farmers Union Mutual Life Insurance Company are similar in character to those of other legal reserve companies and are designed to fill the needs of those in the market for a broad insurance protection or investment policies, which give the insured a safe place for the investment of their surplus money.

If after reading this article you want to learn more about the life insurance department of the Farmers Union, it is only necessary to drop a line to the home office at Des Moines, Iowa, and a booklet, giving full description of the organization and of the company will be mailed you without cost or obligation on your part.

FARMERS LIFE INSURANCE.
We would like to have you take ten minutes' time to read this article about the life insurance department of the Farmers Union. A great many people wonder why the Farmers Union should have a life insurance business, and on first thought it does seem strange that a farm organization should enter a field so foreign to what is usually considered the function of a farmers' marketing program.

At the time the Farmers Union organized their life insurance department there were a large number of good legal reserve life insurance companies then doing business in the United States. All of them were furnishing good life insurance protection to those who were policy holders, and were prepared to extend this service to anyone in need of life insurance protection. It can be readily understood, of course, that there was no need of organizing any more companies merely to furnish life insurance protection. Why, then, did we organize the Farmers Union Mutual Life Insurance Company?

Before giving you the answer to this question, let us first explain legal reserve life insurance. The legal reserve is that amount which, if added to the discounted value of the future premium payments, will equal the discounted value of the policy claims, and so long as a company has this amount based on the mortality table and assumed rate of interest specified by its policies it is solvent.

In other words, the term "legal reserve" merely implies that all companies organized on this basis are required under the Iowa law to set up a reserve sufficient at all times to carry out the provisions of the policy contract. These reserves are in the form of securities approved by the Iowa Insurance Department and are carried on deposit with the insurance department of Iowa, as trustees for the policy holders, and in all cases are a certain specified amount of

the insurance in force with the company.

To make this a little more plain: When the insured pays his premium to a legal reserve life insurance company, that company must invest the required amount of reserve in approved securities. Some companies invest in farm loan securities, railroad bonds, bonds on apartment houses and hotels, road bonds, and school and municipal bonds. The Farmers Union Mutual Life Insurance Company, however, invests the reserves created by farmers' life insurance premiums in first mortgages on farm lands, and in so doing it becomes at once a financial and credit institution for those engaged in agricultural pursuits.

Statistics show that a very large percentage of the reserve of a great many of the large Eastern insurance companies are invested in securities other than those of farm loans and naturally they are financing other classes of business than farming when this is done. We, therefore, had a very good reason for organizing a mutual, legal reserve life insurance company, so that the funds created by the premiums paid by farmers would be used exclusively to finance their business.

Stabilization of farm land prices is as much important, as the stabilization of the products raised on the land, and the only way agriculture will have a stable price is through the control of the financial institution that owns the mortgages on their farm lands. As the Farmers Union Mutual Life Insurance Company is a purely mutual company, it is owned and controlled by the policy holders and not by any small group of stock holders.

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SALINA MEETING.
HIGHLY SUCCESSFUL
(Continued from Page 1)
will appeal to all. It will meet the need fully. It will reduce the loss to a minimum and distribute it so fairly as to free everyone from any unjust part. Stockholders will lose their investment, but that is one of the hazards of membership. There will be no other loss.

Just as soon as details and dates can be arranged the program will be gotten under way in the field. We have had a hard jolt but we are not whipped. We shall emerge from this trial stronger than we were when it came upon us. The courage and vision of those who gathered in Salina April 12th is a prophetic that which will be found throughout the state. We will win!

ANOTHER SATISFIED CUSTOMER.
Bazaar, Kans., April 6, 1928.
F. U. of Kansas City, Mo.:
Dear Sirs:—Just a line or two to tell you how well pleased I was with your sale of my car of kaffir. You certainly got every cent out of it that a man could expect—and then some. The quick action I got was another pleasant surprise, not to mention the excess over home weights.

Needless to say, all consignors were very well pleased and you will get some very good advertising in this part of the world.

Yours truly,
M. W. Greene.

FARMERS UNION TO PAY DEBT OF FAILED BANK

CAMPAIGN TO RAISE \$100,000
START AT ONCE

Depositors Will Not Lose Penny.
Say Officers; Other Institutions
To Be Stronger

Salina, Kans., April 12.—The deficiency of the Farmers' Union bank, which failed in Kansas City a short time ago, amounting to about \$100,000, will be cleaned up at once, according to plans laid by the special meeting of the members of the Farmers Union held here today. Reimbursements will be by voluntary assessments.

Officers of the union will take charge of the work at once and a vigorous campaign will be launched and President C. E. Huff said this evening the entire amount should be raised and the indebtedness wiped out in sixty days.

There are five Farmers' Union banks in the state and these as well as most of the various departments of the organization were involved in the bank's failure. The Farmers' Union Mutual Insurance company, the Jobbing Association, the Live Stock Commission, the Produce Association, and the Auditing Association, all departments of the Farmers' Union, have been affected by the failure.

Closing up the affairs of the closed bank will furnish funds immediately for the other five banks and make them stronger than they have been before, Mr. Huff said tonight, and the various departments that have been more or less crippled by the failure will be placed on a better financial basis.

It is the intention of the Farmers' Union, President Huff said, that no depositor will lose a cent and that the Farmers' Union will not owe a penny on any account because of the failure of the bank.

**WE HOPE THE SETTLEMENT
GETS EQUAL PUBLICITY.**

A journal published in New York City comments on the closing of our Kansas City bank. If anyone in the U. S. failed to learn of our misfortune we were fortunate. Now that we are arranging to pay the depositors in full and to put ourselves into possession of the assets of the bank, we ought to receive as full publicity as who lives in the city as compared with rural people. In these tables we have found that the persons dying between the age of fifty and fifty-one years was nineteen and a fraction per thousand for those who live in the city compared to ten and a fraction per thousand for those who live in the country. If younger than age fifty the spread would not be quite so great and if older this fact also proved true, but in all cases at all ages between one and ninety the mortality experience was much better in rural communities than in the cities.

Thoughtlessness is responsible for 85 per cent of our forest fires.

STOCK MARKET

FARMERS UNION LIVE STOCK
COMMISSION

Kansas City, Mo., April 12, 1928.

AS WE PREDICTED.
We have started all along that after Lent the markets would improve. Hogs sold higher this week than any time this year. Cattle and sheep are also higher. We have great faith in future markets. It will pay you to keep in touch with us.

STEERS.—Market opened Monday bid 25 higher, but slow and lower since. Receipts this week were mostly steers. Top heavy cattle 15.00, bulk of good heavy steers 14 to 15 cents, best medium weights 13 to 14 cents, fair to good 12.00 to 12.75, plain to medium heavy 11.50 to 12.50, lightweight plain to medium grade 10.75 to 11.50. Dories 11.00 to 12.50. Few yearlings here, selling at 11.00 to 13.25. Best demand is for cattle selling at 12 to 13 cents.

STOCKERS & FEEDERS.—Very scarce; good thin whiteface stockers 12 to 13 cents, fair to good 11 to 12 cents. Best thin shorthorns 11.00 to 11.50, fair to good 10.50 to 11.00, plain 9.50 to 10.00.

COWS, HEIFERS, MIXED YEARLINGS & BULLS.—While we have had the highest receipts of killing cows and heifers for a week of the season, our market has been just a little draggy on everything except yearlings, although prices do not show any decline. Bulk of fat heavy cows continue to sell at 8.50 to 9.00, better kinds 9.50 to 10.50. Good demand for farmers at 5.00 to 5.25; cutters 5.50 to 6.50. Good heavy heifers 10.00 to 11.50. Trade on all classes of mixed yearlings and lightweight heifers has been exceptionally active all week, prices closing today 25 to 75 above week ago. WE SOLD yearling steers this week, which could have carried more flesh, at 13.25, and a load of mixed steers and heifers at 12.75, and quite a few loads of this class at 12.00 to 12.25. All these sales look 50 higher than week ago. Choice lightweight heifers bring 11.75 to 12.50. Stock cows and heifers unchanged. Dorya bulls strong to 25 higher, at 7.00 to 7.75; cornfed hard to move at 8.00 to 8.50.

CALVES.—Veals steady for the week, top 13.00, bulk 10 to 12 cents. Fair to good heavy killers 9.50 to 10.50, good to choice 10.75 to 11.75. Stock calves steady, whitefaces 11 to 12 cents, reds 10.00 to 10.75.

HOGS.—Higher Monday and Tuesday, top for the week 8.90. Market today steady to 10 lower, top 8.75 on choice 17.50 to 24.00. Bulk 17.00 to 24.00 8.55 to 8.70. 250s to 350s 8.10 to 8.55, 140s to 200s 8.00 to 8.50. Packing sows 6.75 to 7.50. Stock pigs 6.50 to 7.50. Slags 6.50 to 7.50.

SHEEP & LAMBS.—Lambs steady today, sheep 25 higher. Top woolled lambs 17.00, most sales at 16.50 to 17.00. Chippers 14.25 to 14.50. Arizona and shorn 18.25. Arizona shorn ewes 8.75.

We predict good markets next week.

FARMERS UNION LIVE STOCK
COMMISSION

CHICAGO LIVE STOCK LETTER.
\$17.65 per cwt. for fat lambs is the new high price level reached at Chicago stock yards Wednesday.

April 11th. A shipment of 260 head averaging 81 lbs. owned by T. J. Nix, Eaton, Colo., and sold by Farmers Union Live Stock Commission to seaboard packers at the record-breaking price. The Farmers Union sales agency is co-operatively owned and operated at Chicago by thousands of organized stock-growers. Meat packers have come to recognize co-operative marketing as a new factor in making the daily price-basis at the world's leading live stock mart. The lambs sold at \$17.65 were raised in New Mexico where Mr. Nix purchased them and took them to his Colorado farm to fatten on heat pulp and corn. They were shipped to Farmers Union at Chicago and sold to eastern packers for slaughter at Jersey City. The lamb chops will grace the menu of leading hotels and dining cars and the wool furnish material for some of the many New England mills. Live stock marketing has developed into a real science and the Farmers Union co-operative marketing projects operating at nine public stock yards to serve a million or more stock-growers mark a definite step forward in giving the farmer a voice in price-fixing.

Hog prices jumped 60c a cwt. in two days at Chicago, showing advance of \$1.00 a cwt. to a high top of \$9.25 on April 10, says the Farmers Union Live Stock Commission at Chicago. During the first three months of 1928 hog prices were depressed because of a "glut" in receipts but shipments lightened up during the first part of April and higher prices were made possible. The Farmers Union is seeking to control live stock shipments by co-operative marketing and centralize the sale of hogs at public markets. This will place limitation on fluctuations and be the means of saving millions of dollars to live stock producers. The Farmers Union agencies can be owned and operated by organized farmers but are open to all farmers on an equal basis.

**FARMERS UNION LIVE STOCK
COMMISSION**
Union Stock Yards, Chicago, Ill.

TWINE PRICE IS ANNOUNCED.
The Jobbing Ass'n announces twine prices for 1928, F. O. B. Lansing, at from 9 1-4 cents in car lots to 10 1-4 cents in lots of less than 1,000 pounds.

This twine is made from the best long strand Yucatan flax, insect free and is packed in either 5 or 8 pound bales. Satisfaction in use is absolutely guaranteed. Stores and elevators handling twine should place their orders at once, subject to crop.

DEPARTMENT OF PRACTICAL CO-OPERATION

NOTICE
To The Produce Pool Members:
The Erie Produce Pool local meets on the first Monday night of each month. All members expected to be present.
CHAS. NORRIS, Pres.

ALLEN COUNTY.
WALNUT GROVE LOCAL No. 2159
Meets first and third Monday of each month. R. D. Northway, Sec.
GREENWOOD COUNTY.
SUMMIT LOCAL No. 1574
Meets the second and fourth Friday.
Alice Ames, Sec.

BUCKEYE NO. 2074.
Meets first Wednesday of each month.
Roy Emmons, Sec.
COOK LOCAL NO. 184.
Meets the second and fourth Thursday nights of each month. Mrs. A. S. Lee, Sec. 212.

WASHINGTON COUNTY.
SCRIBER LOCAL No. 1021
Meets the first Friday evening of each month at the Scruby School house.
Mrs. Ben Dobbie, Secy.

HONOR ROLL

ALLEN COUNTY.
Bayard 2045
ANDERSON COUNTY.
Fairmont 2043
BROWN COUNTY.
Madison Brook 1167
CHAS. COUNTY.
New Hope 1834
CLAY COUNTY.
Swanson 1000
CRAWFORD COUNTY.
Maple Leaf 416
ELLINGHAM COUNTY.
Prairie Star 544
EXCELSIOR 975.
Chickadee 1038
Fairview 1070.
Ash Creek 1385
GALE 1583.
GRAHAM COUNTY.
Prairie Glen 664
GREENWOOD COUNTY.
Neal Local No. 1313
HARPER COUNTY.
Freepert 1629
JACKSON COUNTY.
Mayetta 1904
JEFFERSON COUNTY.
Chantrelle 2075
JEWELL COUNTY.
Pleasant Valley
LANE COUNTY.
Any Local No. 1564
LINCOLN COUNTY.
New Hope 484
LINN COUNTY.
Goodrich 2001
BUCKEY NO. 2074.
LYON COUNTY.
Adams 1265
MARSHALL COUNTY.
Herkimer 1002
MIDWAY 837.
Dow Local No. 858
MITCHELL COUNTY.
Prairie Gem 540
NEMAH COUNTY.
Korber 914
NORTON COUNTY.
Edwards 1000
PLEASANT VALLEY 1025.
OSBORNE COUNTY.
Victory Local No. 775
PHILLIPS COUNTY.
Big Bend 1448
REPUBLIC COUNTY.
Prairie Center 440
RUSSELL COUNTY.
Prairie Date 370
Three Corners 769.
Sun Lower Local No. 1748
RICE COUNTY.
Pleasant Hill 1587
RILEY COUNTY.
Walshburg 1198
Rock Island Local No. 1199.
Lee 184
ROCKS COUNTY.
Beaver Flats 2117
TREGO COUNTY.
Happy 1006
WABANUSSE COUNTY.
Chalk Creek 1000
KEW VALLEY LOCAL NO. 1935.
Pleasant 2074
WASHINGTON COUNTY.
Cedar Creek 1156

The Dry Goods Box

LEAVE POLITICS TO THOSE
WITH INTELLIGENCE; RE-
GRETS CRITICISM OF SIR
HERBERT HOOVER

Maple Hill, Kans., Apr. 7, 1928
The Kansas Union Farmer:

Probably before this can get by the censor and reaches the "Dry Goods Box" or the waste basket, the big meeting at Salina will be held and a decision will be made concerning the F. U. Bank. We sincerely hope that the bank will be revived and would contribute a mite toward that end. Why should not the people's money be administered by the people's servants and the profits go back to the people. If mistakes have been made in administration they should be rectified. If there has been too much leniency in lending money, then a banker should be employed that would carry on the business like the banker with one glass eye. You know the story. Two men were discussing their banker. One said, "Did you ever notice our banker when you ask him for a loan? There is no human sympathy in his eyes." The other replied, "He always thought his left eye looks kinder than his right eye." The first then explained, "He only has one good eye. The left eye is glass."

It is reasonable to suppose that more co-operative institutions fail because of lax business practices because of human sympathy and the thought that "it is in the human credit is given to freely, profits are pared too closely and strange to say the recipients of these favors are the last ones to come to the rescue when the business gets in straits and needs help. If a co-operative business is to succeed, it must succeed on business principles. If managers can not be secured that can run a business and show a profit and meet competition, then the business might as well be left in private hands. If there is any hope for farmers and other working people it is in learning the lesson of co-operation. Political help will be but a salve and if it is politically administered may blister instead of soothe.

Having read the Union Farmer quite closely lately, it appears that some farmers have got it into their heads that the packers are trying to buy hogs as cheaply as possible. What would you do if you were a packer? If you are a farmer, why not ship your hogs to your own commission firm? Why not own the packing plant? You pay for it every few years.

We grieve to note a feeling of antipathy toward our next president, Mr. Hoover. There is no reason for it and at large, we never thought that farmers were interested in politics. We thought they were contented to leave matters they can't understand to the big corporations and the court house politicians. By the time the candidates are all nominated we will venture that the tickets will bear us out, that it looks that way.

We often wonder if the farmers read the editorials of their favorite

daily and their county paper. What do you think of them? If the press sways public opinion, the farmers should have repented in sack cloth and ashes long ago. If any of them have anything to say, they should come in and turn it over.

Now are you mad? We hope so. If you are, it's a sign you're not dead.

—Hedges.

WHY NOT SAVE OURSELVES?
I have collected a number of papers about the evil of shipping hogs abroad, and yet these hogs were raised and owned by the farmer, they belong to him, he need not ship them direct if he does not choose to do so. If the farmer sold his hogs at home, then why not sit down and figure out and determine what he should sell them at in order that he should receive a just profit for producing his hogs and then tell the direct shipper by buyer that he would take a certain price and demand 50 per cent cash before the hogs left the farm and the balance on delivery at the shipping point. The direct shipper would not bother him much after that.

What sense do we show, to let ourselves be duped into letting this kind of a deal be put over, why do we do it? We have deliberately allowed this thing to go on and have been robbed, when we have had it in our hands all the time. As Uncle John used to say, we only needed to use our heads, to stop this at any time. Let us STOP IT.

Another thing many farmers are guilty of, is patronizing old line insurance companies, that have been exacting a toll that he should not have paid and need not pay. For six years the old line insurance companies have defied the order of the Insurance Commissioner and the orders of the courts of the land. And at this time some farmers are paying old line insurance companies a higher rate for hail insurance and getting a policy with a joker in it. Taking the advice of the old line agent, whose delight is to double his commission at the expense of the farmer.

It may be that we need the McNary-Haugen bill, but what we need most is to make use of the God given rights that we possess. We should remember that as producers of the necessities of life, we should be the equal of other members of society, and this we must be or sooner or later the agricultural class will degenerate and with it the nation.

We watch the non-enforcement of law, with apparently no thought that law is the very foundation and hope of the future of our nation. It is known that we lead the world in crime, why do we stand for it?

How often do our courts delay rather than promote justice! Surely we can and should find some way to improve our courts that all may have a wholesome respect for the law under which we are living.

T. E. Wells, Elmdale.