



THE KANSAS UNION FARMER

Co-operation

Education

Organization



VOLUME 33

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NUMBER 6

Nebr. Far. Union Adopts Program of Much Interest

Recognizes Need of Strengthening and Extending Educational F. U. Work

Members of the Nebraska Farmers Union are determined to build this membership and revivify the Locals as a means to make the organization an even greater force in extending and nurturing the cooperative movement, and protecting farmers' interests.

This was the keynote of the 27th annual state convention in Omaha, February 14 and 15. Again and again delegates and others emphasized the importance of strengthening and extending the educational work of the organization.

For the 16th consecutive time H. G. Keeney was elected state president. The program and resolutions adopted by the Convention of general interest follow:

LEGISLATION

State Measures

1. We go on record as favoring the enactment of laws encouraging the manufacture and use of Agrol alcohol for power purposes in Nebraska.
2. The Farmers Union of Nebraska goes on record as opposed to the proposed constitutional amendment limiting the levy on farm property to 7 mills and on municipal property to 15 mills.
3. We call attention to the trade barriers that have been thrown up around the states and even cities in the form of use taxes, state sales taxes, duplicate licensing necessity and convenience permits, ports of entry, false labeling laws and other practices developed in recent years as a clear violation of the constitution of the United States, and an intolerable burden on business and enterprise, which, like all other economic burdens, are finally passed on for agriculture to pay.
4. We ask our lawmakers to be on guard against and to repeal laws which may close fields to individual or cooperative enterprise by requiring necessity and convenience permits from boards or bureaus before business can be established or carried on. That is monopoly in one of its worst forms.

Would Replace Railway Commission

5. We again recommend that the Farmers Union of Nebraska join with other similarly-minded groups to do away with the State Railway Commission by a change in the constitution, and replace it with a trade commission of five members elected by the Farmers Union of Nebraska, and the congressional districts, having strictly limited powers to hold hearings and issue decisions, which may be appealed to the courts, on questions of violations by public safety and discrimination in rates or services now handled by the Railway Commission. If this resolution is adopted, it shall become the duty of the State Union and the "Nebraska Union Farmer" under the direction of the state president, to prepare and to organize and accomplish the circulation of initiative petitions.

6. We urge our state legislature to pass a law whereby all insurance companies must invest a part of all premiums in Nebraska as directed by the State Insurance Department of Nebraska.

National Legislation

1. We are opposed to any legislation, state or national, that would have a tendency to increase transportation costs, either directly or indirectly. We believe the best interests of agriculture will be served by a continuation of private ownership and operation of our railroads and highways.

We believe that each form of transportation should stand on its own merits, and that the rules, rates and regulations for the various types of transportation should not be made arbitrarily unequal. The comparative features of the different forms of transportation should be preserved, rather than destroyed. Rules and regulations that are not necessary for the safety of the public and the protection of property should be greatly modified or eliminated.

Each house of Congress has passed a transportation bill, both of which are now pending before the Senate. Because of the widespread interest of citizens in this legislation and its nation-wide effects, we urge that a reasonable time be permitted for the interested public to study the bill when reported by the conference committee before its final consideration and enactment by Congress.

We are opposed to those provisions of the Wheeler-Lea bill now pending before Congress which place the control of rates on water-borne commerce under a governmental regulatory body.

2. In these days of world disorder and disregard for every human right in many lands, we commend every reasonable effort to make America strong against aggression, both from without and from within, and to keep her out of the war.

3. Resolved, That the Farmers Union of Nebraska make this recommendation: That Congress resume its right to issue and control our money, and recommend that the secretary of the treasury issue legal tender money for all uses, and that Congress have the secretary of the treasury call in all federal bonds and pay them off with legal tender money, and thereby save all the interest, and the law that conflict in doing this be repealed at once.

4. We favor the enactment of United States Senate File No. 2753 better known as the Shipstead bill, which has for its purpose the prevention of discriminations by the railroads against small shippers, including cooperatives, dairy shippers, and small packers, and in favor of large packers in the furnishing of suitable refrigerator cars for these shipments. We request that a copy of this resolution be sent to Senator Burton K. Wheeler, chairman of the committee on interstate commerce, as well as the Nebraska senators and congressmen.

5. We recommend the repeal of the (continued on page 4)

ROY GREEN NOMINATED

In Line to Become Federal Land Bank Commissioner

Roy M. Green, former instructor at Kansas State College and more recently head of the Crop Insurance program and deputy governor of the Farm Credit Administration, has been nominated by President Roosevelt to be Federal Land Bank commissioner, succeeding A. S. Goss whose resignation was accepted March 13.

The appointment tops a series of personal changes in the Farm Credit Administration, following the recent shifting of the agency into the agriculture department under the full control of Secretary Wallace.

The credit administration has embarked upon a broadened policy designed to keep farmer debtors on the farm and to protect them against foreclosures.

"The FCA is taking the broad social view," according to A. G. Black, the agency's new chief, "that its duty is to help farmers become landowners, even if it has to adopt special measures to help them. It is our belief that such a view would in the end serve the best interests of the nation as well as the FCA."

"In proper cases, worthy but seriously delinquent borrowers are being assisted as rapidly as possible by measures which are designed to keep them on their farm and protect them against foreclosure. These methods are being urged only after careful study of the individual borrower's condition indicates that his regular installments and delinquencies are heavier than he can meet from the normal production of his farm, and cannot be handled by the land banks' usual methods of treating delinquencies."

For "suspended payment," these special methods include: The "suspended payment" plan under which the borrower is given a "rest" period on his debt payments designed to give him a chance to catch up financially.

The "variable payment" plan under which payments on debts may be larger in years of good yields and lower in years of poor crops.

The "reorganization" plan under which farm mortgages are reworked to give the borrower a longer period of years to pay, thereby reducing his annual payments.

PLAN CO-OP CONFERENCE

Roy M. Green Will Speak in Manhattan, April 18-19

Roy M. Green, Deputy Governor of the Farm Credit Administration, Washington, D. C., has accepted an invitation to be the banquet speaker Thursday evening, April 18, at the Co-operative Conference, Manhattan. The conference begins at 2 p. m., April 18, and continues into the afternoon of the following day. Mr. Green will appear on the program Friday morning also.

The tentative program calls for a panel discussion the first afternoon in which leaders in the cooperative movement will take part. It is probable that some of the recent developments in cooperative credit will receive considerable attention in connection with this panel.

FEWER GRAIN CO-OPS

Trend Is for Larger and Stronger Grain Associations

Fewer but larger and stronger grain associations is among the trends in the cooperative movement noted by the Farm Credit Administration in its annual report just transmitted to Congress. Against a decline of 79 associations reported for the crop year 1938-39, estimated membership showed a gain of 7,000 over the preceding period. Dollar volume of sales by the grain co-ops in 1938-39 totaled \$383,000,000 compared with \$475,000,000 in 1937-38.

The decline in the number of associations to 2,540 is a continuation of the trend that has been noticeable for more than 10 years, Governor A. G. Black pointed out. Continued drought conditions in the Great Plains wheat area during 1938-39, he declared, put further pressure on weaker associations and forced a number of them into liquidation or consolidation.

In the Corn Belt States, a number of farmers' stock companies with weak cooperative structures are passing into private hands.

Situated by the Farm Credit Administration, Mr. Black explained, indicate that the farmers' cooperative grain movement might benefit from absorption of weak associations by stronger, better located organizations, with all members gaining from lower costs and more capable management.

Mr. Black saw an indication of cooperative strength in the 7,000 gain in members which brought the total estimated membership up to 367,000. The decrease in dollar volume was attributed to the declining price levels in 1938-39.

"The average price of wheat received by farmers, according to the Bureau of Agricultural Economics," Mr. Black said, "was 55 cents for the 1938 crop compared to 96 cents for the 1937 crop. Much of the corn handled by farmers' elevators in 1938-39 was loan corn handled for the account of the Commodity Credit Corporation and therefore does not show up in dollar sales. Consequently, the actual volume of grain handled by cooperatives in 1938-39 was probably a little larger than in the preceding year."

It is estimated that between \$75,000,000 and \$80,000,000 of the dollar sales of the cooperative grain associations in 1938-39 consisted of farm supplies or "sidesales."

Organized a good many years ago, Mr. Black observed, many farmers' grain elevators have an antiquated organization structure. This problem receiving attention during 1938-39, he reported. A number of State farmers' grain dealers' associations and State extension marketing specialists, as well as the local associations themselves, have been directing much of their attention toward "modernizing" the cooperative form of the local organization and, emphasizing the need for active membership effort.

The 27th annual round-up and feeders day will be held at the Fort Hays Experiment station on April 27.

A Digest of National Farmers Union Debt Adjustment Bill—S. 3509

The provisions of the measure are briefly as follows:

1. To adjust, refinance, and scale down farm mortgage debts, both federal and private.
2. To reduce to a maximum of 3% interest rates on Federal land bank and Land Bank Commission loans.
3. To limit the institution of foreclosure proceedings and the taking of deficiency judgments.
4. To further democratize the administration of farm credit and increase the control afforded the family-sized farms by setting up county committees.
5. To place the Farm Credit system on a self-supporting basis and abolish the compulsory purchase requirement on land bank stock.
6. To allow farmers already foreclosed or about to be foreclosed by the Federal Land Bank or Land Bank Commissioner to stay on their farms.

"Money or Your Economic Life"

By Wm. C. Gehrke

Editor's Note—The following article is the second in the series on the subject of Money, being written by Wm. C. Gehrke, principal of the Simola Rural High School, upon the invitation of the state board of the Kansas Farmers Union.

Barter Money

Many of you will no doubt agree that these articles would be more interesting if we took current happenings in the world and show how they are dependent upon the money factor. I would agree with you and I would much rather do this very thing, however my experience as a teacher has caused me to choose the present method of giving you the background story. Thus I hope to give you an understanding of the nature and conditions of money so that you will not have to depend upon someone else to interpret modern events but with the facts you will be able to see through the various plans of money and economic control.

You no doubt also noticed that in my previous article that I avoided citing technical facts. It is because I am trying to tell the story of money in the same simple fashion as must be used on high school pupils. Those who become interested as to a result of these writings can be guided to a wealth of material for deeper study. Thus you can have the opportunity of substantiating the main point of my writing. May I again emphasize that you keep in mind the three groups I previously referred to namely: the Reform group, the Control group, and the American masses.

Why does the Reform group insist that money is so important? This is the point of attack in this article. When civilization advanced by increase in the variety and quantity of material goods it entered what is generally known as the Commerce stage of development. Before this there was little need for exchange of goods because anyone worthy to live had been able to capture enough, which nature provided in the form of wild animals and plants. Even after cultivation of plants and domestication of animals took the place of merely living on nature, wealth was quite generally divided. This was especially true regarding variety.

However if a man had only sheep and wanted to trade with his neighbor who had horses, there was no agency to determine how many sheep equaled the value of the horse. The value was determined by the market and to be established by the trader. If agreement could not be reached neither party to the trade would be able to capture enough, which nature provided in the form of wild animals and plants. Even after cultivation of plants and domestication of animals took the place of merely living on nature, wealth was quite generally divided. This was especially true regarding variety.

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The President's Message

By J. P. Fengel

Actively Support Legislation

The Farmers Union legislative proposals are right now before the congress and if we are to have them enacted into law this session it is going to be necessary for our Locals and county Unions to let our Senators and Congressmen know right away that we are pressing them for their support for these measures.

I am just in receipt of a wire from National President Vesecky requesting me to wire Senator Alexander Wiley and congressman Marvin Jones asking them to support the Farmers Union Dairy bill H-6500 and requesting our membership to write their Senators and Congressmen to support all of our Farmers Union bills.

Will you all as individuals and Local and County Farmers Unions do the same right away so we may have them enacted during this session.

That you may know of our bills that are demanding our immediate attention they are as follows:

The Farmers Union Dairy Bill No. 6500, which is a commodity bill drawn by our own dairy industry, designed to place the dairy industry on an economic equality with all other industries.

The Farmers Union Wheat bill, sometimes called the Farmers Union Domestic Allotment, or the Farmers Union Income Certificate bill, with provisions for the protection of the "Family Sized Farm." "The American Market for the American Farmer" at an American price No. S-2395 by Senator B. K. Wheeler and others.

Write Your Congressman

Also companion bills for cotton, rice and tobacco.

Lee Tenancy bill No. 1836, which is an enabling Act to assist farm tenants to again become home owners.

Also another very important measure, worthy of every farmers' interest and every one of our members should write our Congressmen and Senators, urging them to support S-3509 and its companion bill, H. R. 5748 provides:

1. To adjust, refinance, scale down farm mortgages, debts, both, Federal and Private. 2. To reduce to a maximum of 3 per cent interest rates on Federal Land Bank and Commissioner loans. 3. To limit the institution of foreclosure proceedings and the taking of deficiency judgments. 4. To further democratize the administration of farm credit and increase the control afforded the family-sized farms by setting up County Committees. 5. To place the Farm Credit system on a self supporting basis and abolish the compulsory purchase requirement on land bank stock. 6. To allow farmers already foreclosed or about to be foreclosed by the Federal Land Bank or Land Bank Commissioner to stay on their farms.

All of these are emergency measures and unless we take advantage of the opportunity we have right now to voice our sentiments, we shall have no good reason to complain in the event these measures are not enacted into law, while on the other hand if we do make our protest and do so right now, we have a just grievance against our Senators and Congressmen, unless they can and do show us that they have done their very best to have these measures passed during this session.

Whether your Local county union, or you as individuals do what you all know you should do, or fail to do your duty, will influence your Senators and Congressmen and they will be guided accordingly.

If they hear from you they will know that you are letting them know what you want them to do and if they fail to hear from you they are like the rest of us and come to the conclusion that you are satisfied with conditions as they are and do nothing for you. So write or wire.

Too Much Unemployment

Word has just come from Washington as follows:

(continued on page 4)

"THE SENATE TAKES A LOOK"



Holding fast to the battleship may cause the limb to break

TO RURAL-URBAN MEET

Mrs. Immenschuh, St. Marys, and Miss Ekblad Will Represent Farmers Union

At the Rural-Urban conference in Manhattan, April 8-9, the Kansas Farmers Union will be represented by Mrs. Bernard Immenschuh, St. Marys, newly chosen Junior Leader of the Pottawatomie county Union, and Miss Esther Ekblad, state junior leader. President J. P. Fengel made the appointments.

The conference is being held under the auspices of the extension division of Kansas State College to discuss the subject, "Do We Have Abundance in America?" Women representing various farm and city organizations have been invited to confer on this question. The purpose of the conference is to make a study and survey of the related needs of the American farmer and the American home.

The first amendment had to go with giving larger local Unions more voting power in the state organization. The new reading is as follows:

"Each Local in good standing on the books of the State Union shall be entitled to one delegate; for all Locals up to twenty members and one delegate for each additional twenty or major fraction thereof. And each County and District Union in good standing on the books of the Secretary-treasurer of the State Union shall be entitled to one delegate."

More Than One Delegate

Hence a local with as many as five but no more than 30 members is entitled to one delegate; a local with 31 members is entitled to two delegates; a local with 51 members is entitled to three delegates; and so on.

The second amendments makes unnecessary the payment of Farmers Union dues by boys, sons of a Farmers Union member. The section now reads:

"The dues per adult member shall be \$2.75 per year, payable annually in advance; provided, however, that the minor members of the Union are exempt from paying state and county dues when there are one or more dues paying members in the family to which they belong, regular (state) dues that all adult members are required to pay."

The third amendment immediately follows the above passage in the Constitution, as follows: "All group membership dues must be paid in full to the local Secretary-Treasurer."

In the past, a number of Farmers Union business associations have paid the dues of their stockholders directly to the State Secretary, sometimes resulting in a gradual passing from the picture by the officers of the Local. The amendment requires dues be sent the State Office by the Local Secretary.

A new Constitution and by-laws will be published before the holding of the 1940 Convention.

COMPETITION FOR LEAD

McPherson County Retains Place at Top in Membership Competition

McPherson county maintains its lead over Clay county, holding first place among the counties in Farmers Union memberships. Clay won top place for a few days, with the receipt of 29 members from Sherwood Local; but McPherson gathered a few scattered members in Scandia, Pioneer and Smoky Hill Locals, and then the Groveland Cooperative Association sent in dues of 91 members to hold the lead safely for awhile; or is it? McPherson county has only 322 members data.

Cloud county has six growing Locals, and continues in third place, with Stafford fourth. Ellsworth county slipped from fifth to sixth place, with Allen, Cowley, and then the Groveland Cooperative Association sent in dues of 91 members to hold the lead safely for awhile; or is it? McPherson county has only 322 members data.

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Vote for Changes in Farmers Union Ks. Constitution

New Amendments Passed at Wa-Keeneey Convention are Favored by Local Unions

All three amendments to the constitution and by-laws of the Kansas Farmers Union which were approved by the delegates at the state convention in Wakeeney, October 27, 1939, have been voted on favorably in decisive vote by members of the Local Unions. The three amendments have now become a part of the Constitution of the State Union.

The first amendment had to go with giving larger local Unions more voting power in the state organization. The new reading is as follows:

"Each Local in good standing on the books of the State Union shall be entitled to one delegate; for all Locals up to twenty members and one delegate for each additional twenty or major fraction thereof. And each County and District Union in good standing on the books of the Secretary-treasurer of the State Union shall be entitled to one delegate."

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The Kansas Union Farmer

Rex H. Troutman Editor

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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.

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

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Reuben E. Peterson, Fourth District McPherson, Kansas
Ray Henry, Fifth District Stafford, Kansas

FARMERS UNION JOBBING ASSOCIATION—719 Board of Trade Bldg., Kansas City, Mo. H. E. Witham, General Manager; T. C. Belden, Manager Merchandise department; Roy Crawford, Head Grain Salesman; A. T. Riley, Manager Salina Grain Office; Merchandise Warehouse; Central & Water streets, Kansas City, Kan. Harry Neith, Manager, Wakeley, Kan. M. M. Gardner, Manager, Farmers Union Terminal Elevator, Santa Fe, and Union Pacific tracks, North Topeka, George Bicknell, Manager. **FARMERS UNION MUTUAL INSURANCE CO.**—Room 202 Farmers Union Ins. Bldg., Salina, Kansas. G. W. Bushby, President-Manager. **FARMERS UNION LIVE STOCK COMMISSION CO.**—Room 110 Live Stock Exchange Bldg., Kansas City, Mo. Live Stock Exchange Bldg., Wichita, Kansas. Live Stock Exchange Building, Parsons, Kansas.—W. G. Bernhardt, Kansas City, General Manager; L. J. Alkire, Manager, Wichita Branch. W. L. Acuff, Manager, Parsons Branch. **KANSAS FARMERS UNION**—Salina, Kansas, Room 311, Farmers Union Insurance Co. Building. **FARMERS UNION ADDITIONAL ASSOCIATION**—Room 308, Farmers Union Ins. Co. Bldg., Thomas B. Dunn, Secretary-Manager, Salina, Kansas. **FARMERS UNION LIFE INSURANCE CO.**—Room 300, Farmers Union Insurance Co. Bldg., Rex Lear, State Manager, Salina, Kansas. **THE KANSAS FARMERS UNION ROYALTY CO.**—Room 219 Farmers Union Insurance Co. Building, Salina, Kansas. G. E. Creitz, State Manager.

FARMERS UNION MANAGERIAL ASSOCIATION

P. J. Nash, Ellsworth, President
Glen Hewitt, Osawatomie, Vice President
Dave Train, Lindsborg, Secretary



SALINA KANSAS, THURSDAY, MARCH 21, 1940

Weighing the Evidence

"Agricultural Co-operation" is the name of the little booklet published as the annual report of the Committee on Agricultural Co-operation of the National Association of Manufacturers presented at the 44th Congress of American Industry, New York City, December, 1939. The report consists primarily of a brief summary of some of the more important problems of farmers.

The intimate interdependence of agriculture and industry is taken as a matter of course. Each of these two major economic activities (the farm and the factory) requires the services of approximately 25 per cent of the total number of persons gainfully employed in the United States. It has been fully established that neither one of these two great divisions can prosper for any considerable period while the other is depressed; that is, neither one can long remain in a condition of depression without eventually dragging the other down to the same condition.

It is generally recognized that agriculture is not prosperous and evidences are the following:

(a) Farm prices are out of line with prices which farmers must pay for commodities purchased. Can some formula be discovered either to bring farm prices to higher levels or prices of other products to lower levels in order to bring the two sets of figures into harmony?

(b) Costs of distribution have greatly increased. What is the reason for this; are these increased costs justified, and what can be done about it?

(c) With increase in farm tenancy and mortgage indebtedness, too large a part of farm income has to go to those who own the land or lend money. How can this situation be improved?

(d) Farmers in some sections (particularly where houses and other facilities are provided for tenant or wage-earning families) carry surplus labor from crop to crop and have impoverished themselves in so doing. This becomes, in fact, a supplementary item in the cost of producing farm products.

(e) Government debts and taxes have become such a big factor that they are not only a tremendous burden directly on the farmers, but add greatly to the cost of everything which farmers must buy. What steps may be taken to prevent this mounting higher and to begin liquidation of debts and of taxes?

(f) Freight rates in many cases are inequitable as well as too high. What can be done about it?

(g) Just what has become of the foreign market; why has it so rapidly disappeared, and what can we do to recover it or secure new markets?

(h) Conservation is always an important problem. Farm land deteriorates rapidly, if not constantly maintained by expensive rotations, use of fertilizers, etc. During recent years farmers have had to think in terms of getting every possible product for sale because of low prices "in order to get money enough to meet necessary taxes, interest, etc." How far is it proper for the government to go in financing conservation from the standpoint of general welfare?

Without attempting to solve the farm problem, the report enumerates some of the approaches suggested: (a) Fairly price must be the goal. (b) Cost of production should be the goal. (c) Restoration of foreign markets. (d) Preservation of the American market for the American farmers. (e) Research and investigation should be promoted to discover new uses for farm products or to greatly increase current uses. (f) Cure unemployment in cities that demand for farm products be the goal. (g) New efforts to further raise the standards of living of all Americans.

(h) Many individual farmers and farm groups continue to turn their discussion toward government programs to curtail production and to stimulate consumption in order to increase prices; many prefer to promote conservation or look in other directions. Generally, however, there is a recognition of the impossibility of permanent government payments, especially from the public treasury;

and all fear the policy of continuing to increase the public debt. They generally realize that with gross farm income roughly four billion dollars lower than it was during the late 1920's, this difference cannot be made up by the government. However, there are many who believe that until a fundamentally sound plan is worked out, special revenue sources must be found during the transition period to finance at least a part of the various government programs.

And How To Do What?

From the purely selfish point of view, it is important for the National Association of Manufacturers to keep in mind that the domestic market is the greatest market for both agricultural and industrial products. Since agriculture is the greatest single segment of the domestic market, it is difficult to visualize substantial industrial improvement or improvement in national income unless agriculture is prosperous.

In the approach to solving the farm problem it would seem considerably more effort has been spent in arguing the goal than in getting the job done. The program of the Farmers Union, based on Cost-of-Production for many years, this is further defined at times to include "plus a profit," if the speaker doubts that the first phrase includes a wage for the worker, farmers do not want, and depreciation of equipment. In view of the current Soil Conservation program payments, a true cost of production program would well take in depreciation of soil as well as machinery and implements.

The term "parity prices" has added little to the vocabulary of the farmer except that if agriculture were getting cost-of-production in 1914, prices would need be higher in 1940 if the farmer could wish for similar purchases as he wanted in 1914. The definitions to date are rather elastic, but as long as prices of farm products are down on a 52 to 65 per cent basis, a little leeway is not to be criticized harshly.

What is to be done about it? How can we get cost-of-production? These are the problems much more important than splitting a hair for a definition. Farmers do not want, and made prosperity. They do not want a pressure group prosperity; they have seen its inequitable consequences. They fear a permanent government payment type of security. They do want America for Americans and U. S. for farm products. They want a fair share of the American export trade. The downward economic curve of Agriculture must be stopped.

Toward Constructive Criticism

The word "cooperative" in the name of our organization is too often taken to mean the promotion of our business cooperatives only, and not primarily the promotion of an understanding within our Kansas group which is necessary for our general progress and development toward economic prosperity.

The Nebraska Farmers Union has a like problem apparently and the recent Convention gives an interesting insight with its suggestion by resolution, as follows regarding its Nebraska Union Farmer: "We urge the continuance of the Open Forum that contributions be concise, interesting, and upbuilding, and that contributions to the Open Forum respect the good graces of every member and refrain from personal and partisan discussions and at all times remain unselfish in their devotion to the Farmers Union."

The preamble to our Constitution includes this friendly purpose in organization: "To strive for harmony and good will among all mankind, and brotherly love among ourselves."

Understanding and cooperation result from a free play of discussion; but discussion and debate are not furthered toward these good results and united progress by personal attack.

The agricultural situation and its economic and social problems might well be compared to our country and the attacks on democracy by the var-

ious "isms." The most dangerous "ism" is pessimism.

While there is life there is hope, and where there is hope there will develop the Farmers Union and general cooperation.—R. H. T.

TRAVELOGUE

By J. P. Fengel

In spite of the snow, mud and ice, Marshall county had a good county meeting on the 5th at Waterville.

This was my second visit to this county for county meeting and it was swell to meet again the good people of the county again and enjoy the day with them. The ladies served an-

Discussion No. 5 CO-OPERATIVE

The Cooperative Method of Business Makes for a Better Distribution of Wealth

One paramount purpose of the Farmers Union organization is the getting for the farmer and his land a larger portion of the ultimate price the consumer pays for the products produced on the farm, or a better distribution of social wealth as the problem is related specifically to the farm. Having defined the broad general purpose of the Farmers Union, some of the general factors related to the problem of distribution of wealth to society should be considered.

There are four general factors which contribute to the production of wealth. Two factors of primary importance: 1. The land or the resources of nature, and 2. Labor. Secondary factors are 3. Capital and 4. Management.

In earlier days land and labor were about the only factors of production. With the development of tools and machinery which require a capital investment, the problem of getting someone to manage, or to assume the risk of directing the other three factors of production has become more important. Now all four of the factors must be considered. The present day farmer used all four in his farming operations, the land, his labor, capital investment and management.

What returns should be expected from the factors of production?

1. For land or the use of natural resources—rent.
2. For labor—wages.
3. For a capital investment—interest.
4. For management and for the job of assuming the risks—profits.

The individual farmer who owns his land doesn't worry about whether or not his income is in the form of rent, wages, interest, or profits, but he is concerned vitally about the total income he receives from his farming operations as a whole. He is interested in the percentage of the consumer dollar that he gets.

Though the importance of capital and management in farming is recognized, it is also commonly believed that the interest and profit returns on capital and management have been excessive in many lines of business directly related to the needs of agriculture. Because of these excessive profits taken by business organizations engaged in these services of processing, marketing, transporting, storing, purchasing and the performing of other business services, the spread between prices received by the farmer, and the prices paid by the ultimate consumer of the farm product, has been excessive and as a result, farm income is reduced. The farmer gets too small a percentage of the consumers' dollar paid for farm products. In 1934 the farmer got 38.5% of the dollar and the processors and distributors got 61.5%. For instance, the consumer pays three times for milk what the farmer gets.

In democratic countries two approaches toward the solution of the above problem have been made. One is the securing of legislation which will influence prices and trend toward a more equitable distribution of wealth. The other, farmers work together as a group and perform the services that they would otherwise pay business organizations to do for them. In other words, farmers have organized cooperatives.

Even before the story of the Rochdale Pioneers of England was carried to this country, cooperatives were organized among farmers with a varying degree of success. As early as 1810 a cooperative dairy association was organized at Goshen, Conn. And about the same time a cheese Association in 1914, and the Farmers dairy was established at South Trenton, New York.

Dairymen seemingly were taking the lead but even at that time the grain and livestock farmers were but little behind in the organization of cooperatives. "When Wisconsin farmers discovered in 1857 that the railroad from Milwaukee to the Mississippi River which they had helped to finance, was not with them in their struggle with the grain buyers, the Dane County Farmers' Protective Union was formed and a grain elevator erected at Madison." (The Story of Farmers' Cooperatives). That association, however, because of poor management soon collapsed.

In 1867 the National Grange, Patrons of Husbandry, was organized and during the following decade was instrumental in the organization of many cooperative associations. Grange locals had purchasing agents who assembled orders which dealers would ship directly to farmers. One of the oldest cooperative stores operating today was organized by the Grange at Cadmus, Kan., in 1873. Grange cooperatives dealt chiefly with the marketing of farm products and the purchasing of farm supplies. Their big mistake in cooperative

business was in the manufacture of farm machinery. That venture failed and the organization was weakened considerably.

In 1902 the Farmers Educational and Cooperative Union came into the picture and carried on the story of farm cooperatives. The Farmers Union played an important role in the period of 1910 to 1919 when American farmers organized nearly 7,000 associations for marketing farm products and about 1,300 organizations for purchasing supplies. "In 1920 the peak year for the organization of cooperatives, new associations appeared at the rate of five a day. More than a third of the new enterprises were for the marketing of grain, one-sixth for handling dairy products, one-seventh for shipping livestock, and more than a tenth for marketing fruits and vegetables." (The Story of Farmers' Cooperatives).

Along with the growth of local cooperative marketing facilities came the organization of terminal markets. Kansas farmers organized the Farmers Union Jobbing Union Livestock Commission Company, Kansas City, in 1918. In other sections of the country there was developed such regional as the Poultry Produce of Central California, the Ohio Wool Growers' Association, Farmers Union Central Exchange, St. Paul, National Milk Producers Federation, Chicago, and many others.

Farmers have continued to support cooperatives and for a later period the Federal Trade Commission made the following report on "Agricultural Income" in March, 1937:

"In the 1934-35 season farm cooperatives marketing organizations as a whole did a business of about \$1,340,000,000 chiefly in dairy products, grain, livestock, fruits and vegetables and cotton."

In the 1935-36 season farm supply cooperatives did a business of \$315,000,000. These handled feed, seed, fertilizer, petroleum products, groceries, general merchandise, farm implements and building materials. One-eighth of the total farm supply bill paid by American farmers in 1935 was spent for supplies purchased cooperatively. (Arsenal of Facts).

The battleground of cooperatives through the years has been sprinkled with both victories and defeats. The people who make up the membership, business practices used, principles of operation and many other factors have heavily influenced the strength and endurance of cooperative organizations.

In establishing their own business organizations farmers have naturally been interested in the type of business which tends to correct the faults that exist. Three principles have stood out as underlying factors in successful farmer-owned business organizations.

First: Belief in democratic principles has been carried into business by developing cooperative organizations in which members have an equal vote, one man, one vote.

Second: Farmers have believed that capital is entitled to interest for its use, but not entitled to the excessive rates paid by many corporations. In cooperative interest rates on capital have been limited to not more than 8 per cent per year and lower if current interest rates are lower.

Third: In private business, profits are paid to owners to compensate them for management and for assuming the risk of the operation of business. In a cooperative-owned business the owners are the men who use the business and who are the source from which profits are made. So the fair way to distribute profits is to return such to the men who furnish the business. Therefore, cooperatives have practiced a method of distributing profits on a patronage basis, rather than as additional interest on stock.

The above principles when used by a group of farmers to conduct their own marketing, purchasing, processing, or other type of business or service, provides a means by which each individual farmer, cooperating with his neighbor is doing business, can and has operated that business at cost. Profits in this type of business may become an addition to the total farm income.

Even so, the economic value of cooperatives and the degree of success over a period of years is still a controversial issue among many people. While some are skeptical, others are convinced that cooperative business in the fields mentioned above can lend substantially toward a higher standard of living for farmers and city workers, a better distribution of wealth. Present day economic maladjustments makes this a timely question.

Discussion Question

What Do Farm Cooperatives Contribute Toward Farm Income?

- a. What principles and business practices make cooperative profitable to the membership?
- b. Which is more important as an aid to a permanent increase in farm income: 1—Efficient farming practices; 2—Legislation; 3—Cooperative business organization.

References: Kit on Cooperatives (50c) including "Cooperation—A Philosophical Interpretation"; "Cooperatives in the U. S. A.—A Balance Sheet"; "Cooperation—What Is It?"; "Co-ops—How Far Can They Go" DS12; "The Story of Farmers' Cooperatives" F. C. A. Circular E-23, and others.

24 Hours Old and Hollerin'

for His First Breakfast of

KFU Chick Starter

Manufactured in both mash and pellet form by the Farmers Union Feed Mill at Topeka, KFV CHICK STARTER is a combination of well balanced nutrients that will make your chicks thrive and grow.

By using the farmers' own grains and buying the other necessary ingredients for good feeds in carload lots, we are able to manufacture and distribute KFV and UNION STANDARD feeds more economically than we have in former years. Like any other cooperative activity, the lowering of operating costs in manufacturing feeds depends much upon the volume of business. Any lowering of these costs will be reflected in the prices of our feeds.

In addition to KFV CHICK STARTER, your local dealer can secure for you many other cooperatively manufactured livestock and poultry feeds including such seasonal items as

KFV GROWING MASH AND PELLETS

UNION STANDARD STARTER AND GROWER MASH OR PELLETS

KFV TURKEY GROWER MASH AND PELLETS

KFV CALF MEAL KFV PIG AND HOG MEAL

Help Lower Your Feed Costs by Using These Feeds

Farmers Union Jobbing Association KANSAS CITY TOPEKA

other of those splendid cafeteria dinners and did we do justice to it?

A visit with such leaders as President George Rumbek, F. C. Pralle and John Tommer is a real treat. We were just a little surprised to find Mr. Anton Peterson over to Waterville, but Anton is just that way; he heard about the meeting and just could not stay away, so just had to come over into Manhattan county and have his Farmers Union say about things.

See Pictures of Sweden

From Waterville, Miss Ekblad and I drove into Manhattan so we could take in the lecture and picture show by Mr. Wilfred L. Husband that evening in the Town Hall where he portrayed by word and picture the beauties of cooperative Sweden, making contrasts instead of comparisons in Sweden and our own country. To me the most outstanding was the fact that Sweden has no national debt and had plenty of money in their treasury; also, that there was not to exceed one-fourth of one per cent of the population unemployed. As to Sweden's neutrality, his outstanding statement was, "Sweden has taken steps to protect her neutrality, but in doing so she had not confused profits with peace as had the United States."

Mr. Husband also praised Sweden's strong internal democracy and gave us a picture of the 11,000 study clubs throughout the country that are fostered by the cooperatives, where these people study every phase of their economic life and also portrayed upon the screen the representatives of and of producer-processing and distributing Cooperatives seated across the table in council that the interests of the producer, the distributor, the processor and the consumer might all have justice done them and their industry.

This lecture-picture show was worth traveling many miles to see and hear, and use as a pattern for ourselves. From Manhattan we were invited into the annual stockholders meeting of the Alta Vista Farmers Union elevator and oil company, also for another all day meeting with cafeteria dinner at noon and about 75 in attendance.

This is another splendid group and we met a lot of friends and while there made arrangements for a return visit and to hold some meetings in the county a little later. From Alta Vista, Miss Ekblad made a dash by bus from Junction City into Salina, expecting to go to Ellsworth for a meeting that evening, while I drove to St. Marys for a meeting of the famous Sandy Hook Local. We are favored with a down of rain every time I am to attend a Local meeting at Sandy Hook and we not only had the rain but the weather man threw in a snow storm for good measure this time.

To Sandy Hook

In spite of the weather there was a splendid attendance at this Local meeting, with the school house well filled.

Sandy Hook Local conducted a panel discussion on "Elevator and Corn" and did a splendid job of it too; the discussion was interesting and also educational. The folks at Sandy Hook are also doing some other things that are unique and worth while—they are ordering their baby chicks cooperatively and also ordering their own fruit and shade trees for spring planting through their Local, saving themselves a nice sum of money.

I always have such a good time at St. Marys, am continually looking ahead to the next meeting with them. From St. Marys I came into Manhattan again for a conference with our good Manager Harold Westgate and as usual we did some planning for the good of the Farmers Union in that section.

My next invitation was into Madison in Greenwood county for a conference with the officers of the Farmers Union store. They do have a dandy fine store and business in Madison and doing a splendid business. One would naturally expect a good business institution with such capable men as brother Joe Imthurn as President. We are just in receipt of an invitation for a conference with myself to attend a meeting in Madison on the evening of the 22nd, which happens to be Good Friday. Any of you folks within easy driving distance come over to Madison.

On Friday evening the 15th, Miss Ekblad and myself had an invitation to attend a meeting of Elbow Local No. 1786, and when we arrived at Swamp Angel school house found a dandy fine crowd on hand with representatives from Olsburg No. 1254,

Sandy Hook, No. 1867, and Pleasant Valley Local, No. 1634, wanting to reorganize the Pottawatomie county Farmers Union, arrangements for which these good farmers Union folks had made in advance. We ate lunch with the ladies and then started for Aurora, Nebraska where Mr. Harold Westgate and myself were to attend a meeting of the Farmers Union Credit Co. of Nebraska, driving as far as Concordia for the night and from there to Aurora Saturday morning.

We met the Board and had splendid encouragement from them, after the conference we drove as far as Beatrice, Neb., for the night, returning home Sunday.

Neighborhood Notes

In Allen County

Allen Center held its regular meeting March 5 at the schoolhouse. Our Local is glad the Farmers Union has outlined an educational program. We had discussion outline No. 1 on Farm Tenancy. Our leaders brought out some good points and every one took a real interest.

We assigned Discussion Outline No. 2 for our next regular meeting in April. We also took in several new members.

The committee served wieners, buns and coffee to a large crowd.

Yours for a bigger and better Farmers Union year.

Mrs. John Roedel,
Secretary, No. 2155.

In Labette County

"We are starting out to build up our membership," writes Edward Dickinson, secretary-treasurer of Parsons Local 1304, "and we intend to get the job done."

In McPherson County

The North Union Local of McPherson County held a special meeting the evening of March 18. The purpose of the meeting was to discuss methods of renewing member interest, and for the purpose of organizing a Junior study class. The evening was spent discussing the importance of local meetings, how to plan and organize entertaining and educational programs, and in a brief special session the Juniors and Junior Reserves of the Local made primary arrangements for the organization of a class.

Miss Ida Mae Carlson, Junior Leader of the No. 8 Local, Mrs. Charlie Olson, County Leader, and Miss Esther Ekblad, State Junior, were present to assist the local in this work.

300 to County Meeting

The quarterly meeting of the McPherson County Farmers Union was held at the I. O. O. F. Hall at Marquette, the evening of March 4. The meeting had a record attendance of 300 people.

During the evening the following program was presented by the Juniors of the county:

A playlet "Youth Shows the Way" was presented by Gilbert Bengston and Marys Sponberg of North Side; Cecil Swisher, Keith Swisher, and Orville Rawson of No. 8, Dorothy Larson, and Walter Peterson of Scandia, and Ida Mae Olson, and Mary Ann Peterson of Johnston.

Music by Royal Morris and Keith Sunberg of Lindsborg.

A four-minute speech, "Rural Youth Facing the America of Tomorrow" by Clara Olson of Johnston.

Music by the Hill Billy orchestra. After the meeting old and young joined in the playing of singing games and quadrilles.

McPherson Junior Party

The Juniors of McPherson county were guests of the Scandia Local Juniors on Thursday evening, March 14. An election of officers for the meetings of all Juniors in the county was held. President, Orville Rawson; Vice President, Victor Larson; Secretary-Treasurer, Ruth Carlson; and Reporter, Kenneth Frantz.

The only business put before the house was the advisability of printing a county news bulletin. No definite action was taken at this time, but before adjourning a committee was appointed to get all the facts and figures and report at the next meeting. The committee included Keith Peterson.

(continued on next page)

NEBR. FAR. UNION ADOPTS PROGRAM OF MUCH INTEREST

(continued from page 1)

packers and stockyards act, so that packers may function as a competing marketing agency for livestock products.

Favor Shorter Mail Routes
6. Offered from the floor by Wm. Reid, Edgar, for C. J. Yost, Harvard.) Whereas, Jobs are scarce and many men are out of employment, and realizing that the government is lengthening mail routes, and thereby decreasing jobs, therefore, be it

Resolved, That the Nebraska Farmers Union go on record as favoring the shortening of mail routes and increasing the number of rural carriers, thereby giving employment to many more men. We request our Congressional representatives to work to that end.

CONSUMERS' COOPERATIVES AND CREDIT UNIONS

1. Realizing that the financial part of agriculture is as important as any other part of the agricultural program, this convention gives the formation of credit unions, with a view of ultimately forming an association of state credit unions for the purpose of creating a more solid financial background for their operations.

2. Due to the fact that the Banking Department's large examination fees create an undue overhead for small cooperative credit unions, this convention recommends that the State Union board do everything possible on its part to bring about a reduction of said examination fees.

3. We go on record as favoring the passage of laws or some means of encouraging the manufacture and use of Agrol alcohol for power purposes in Nebraska. We urge our State Union board to do all in its power to bring this about.

ORGANIZATION AND NEBRASKA UNION FARMER

1. We believe the local is the proper, logical, and democratic basis of our organization. To keep the locals alive and properly functioning is the most serious problem of the Nebraska Union. Unless we find the correct solution, we shall be compelled to find a new basis for membership. We therefore, urge the members to give their wholehearted support in thought and effort in making the local the basis of our organization, educational, and attractive. The method to be used can best be determined by local conditions existing in the particular community.

For Special Educational Fund
2. We recommend that we contact Farmers Union and other farmers' cooperatives in Nebraska and those affiliated with Nebraska, to assist the State Union in raising a special educational fund to be used in a statewide drive to increase our membership, and to build up the Farmers Union of Nebraska, the work to be done through the county organizations, where they have same. We also recommend that we leave the paper arrangement just as it is with the cooperatives—that we furnish the paper at 25 cents per member—and we suggest and urge that they send paper to all their members and patrons.

3. We recommend that all local and county organizations hold their meetings as soon as possible at the state convention, that they receive the reports of delegates while the proceedings of the convention are still fresh in their minds.

4. We recommend that all county officers in their respective counties call a county-wide meeting of all local officers to discuss and find ways to increase the membership in their locals.

5. We recommend that two educational institutes be held in 1940, the dates and dates to be set by the State Union board and the educational director.

Want Members to Read Paper
6. We urge that all members of the Farmers Union read carefully each issue of the "Nebraska Union Farmer," and use it and also the constitution and by-laws of the Farmers Union for discussion in their local meetings. We heartily endorse and commend the Open Forum of the "Nebraska Union Farmer," and believe it to be the most representative and democratic medium of discussion. We urge the continuance of the Open Forum, that contributions be concise, interesting, and upbuilding, and that contributions to the Open Forum respect the good graces of every member and refrain from personal and partisan discussions and at all times remain unselfish in their devotion to the Farmers Union.

7. Whereas, The Nebraska State Union is affiliated with the National Union, therefore, be it
Resolved, That we favor reprinting in our "Nebraska Union Farmer" periodical articles of interest and merit appearing in the "National Union Farmer" such as the recent jingle which we quote:

"For want of a program the interest was lost.

For want of interest, the members were lost.

For want of members, the locals were lost.

For want of locals, the Union was lost.

For want of a Union, the farmers were lost."

Urge Director-Manager Meeting
8. We urge the continuance of directors' and managers' meetings and the extension of the plan to counties in which such meetings are not now being held, and that members of the State Union and state-wide activities lend their moral support and attend these meetings where possible.

9. We recommend that business activities when in need of employees choose them on the merit basis from among our own trained people.

10. We suggest that the State Union board and educational director, direct their thoughts toward a possible course to be given in the winter months, thus making it possible for juniors of the state institutes as well as other farm boys and girls to further their education in cooperative principles and practical business subjects.

12. We suggest that the season's greetings emphasizing fellowship and the spirit of friendliness be extended to our Farmers Union membership through the columns of the "Nebraska Union Farmer," these greetings to appear on the front page of the issue preceding the Holidays, and to be signed by the officials of the State Union.

RESOLUTIONS

1. Whereas, The strength and development of the Farmers Union and



For a true farm organization, it is Farmers Union. But there's no secret about it—if farmers don't take an interest and try to work out their problems, they don't show much use for it.

That's why YOU need to attend your next meeting, need to study Farmers Union legislation; Farmers Union business cooperatives; the Farmers Union organization.

When You Think of Farm Needs—Think of Farmers Union Action!

all cooperative associations depend on the addition of younger men to the boards of directors, therefore be it

Resolved, That the various Farmers Union associations be urged to change their by-laws so that a director shall retire for one year after two consecutive terms on said board before he can be re-elected.

Whereas, The work of the junior farmers, under the direction of Henry Negley, is giving us present pleasure and strong hope for the future, be it

Resolved, That we heartily commend the youth movement in our state work, and urge its promotion and expansion.

Ask Country-Buying Investigation
3. Whereas, The present low value of livestock, particularly hogs, are in large part the result of country buying by packers, and the bulk of the hog production is being acquired without the advantage of an open competitive market, and

Whereas, Through manipulation existing among packers, livestock prices on the open market are being forced down by direct country buying, therefore be it

Resolved, That the convention go on record as demanding an immediate congressional investigation of methods of direct buying, its effects upon livestock prices, and also the manner of weighing, feeding, and transportation.

4. Whereas, The wearing of badges at the state conventions by members of the committees would assist these committees in getting together, and aid all delegates who have business with the committees, therefore be it

Resolved, That the State Union of the United States of America stay completely out of the war, and refuse any war credits to belligerent nations—copies of this resolution to be sent to our congressmen and senators.

Stay Completely Out of War
5. Whereas, The war in Europe still rages with increased danger of American involvement, be it

Resolved, That this convention of the Nebraska Farmers Union reiterate the stand of our National Farmers Union convention, insisting that the United States of America stay completely out of the war, and refuse any war credits to belligerent nations—copies of this resolution to be sent to our congressmen and senators.

6. Whereas, Our State Union has recently lost two men of great value to their communities and to our general work—Ben L. Peters, Omaha, and Frank Roth, Tekamah, be it

Resolved, That we record our grateful appreciation of the loyal interest and long service of each in his local community and in the state activities, where both men will be sadly missed. We hereby express to all the members our sincere sympathy.

7. We extend, on behalf of our organization, our appreciation to the city of Omaha and its officials, the management of the Hotel Castle, our entertainers and officials, the citizens of Omaha, and all others who have helped to make this convention a success.

THE PRESIDENT'S MESSAGE

(continued from page 1)

There is no such thing as a farm surplus—the term is a smug way of saying that nearly two thirds of the families in the United States are not getting enough of the right kind of food to eat. Milo Perkins, president of the Federal Surplus Commodities Corporation, told the National Farm Institute here last week.

Perkins cited statistics showing that two thirds of the nation's families on incomes averaging \$69.00 per month (1933-36) that 42 per cent of families provided only 26 per cent of the food market; that if all families receiving less than \$100.00 per month were raised to that level, food expenditures would increase nearly \$2,000,000,000 a year.

"Every time an un-employed man gets a job, every farmer in America ought to yell, 'Hallelujah,' Perkins told his audience.

The unsatisfied wants of two thirds of our people make up the greatest new market that has ever loomed up before our business men and our farmers."

So, here it is right from the source, we have surpluses because our people cannot consume what the farmers produce and that there is no market or American market for not only the products of the farm but the products of industry as well, if our citizens had the income with which to purchase the things they need and are compelled to deny themselves because they do not have the money with which to buy their needs.

Give us farmers our American market at an American price comparable with the prices we pay for what we buy and we will employ labor, we

will start our idle factories, furnishing laborers with an income that will permit them to consume the abundance after we have produced it, and the depression and permit the sun to shine again upon the two thirds of our American families who are compelled to budget their family expenses under the \$69 per month limit.

Do you farmers see any connection between the conditions as indicated by Mr. Milo Perkins and the Tenancy program strikes at the heart of the problem and has within itself the beginning of the solution of the farmers' difficulties?

If we farmers do see the importance of correcting our evils and want future for our younger generations, we are duty bound to do something about it, right now.

That something is to write your United States Senators, write your Congressmen, right away and then have your Local, your county union and your Cooperative Board both send resolutions and write a personal letter to these men who are only too glad to know that you are wanting them to do about this legislation.

Also, do not forget this is costing the National and State Farmers Union a lot of money to carry on the fight for you.

Please do not forget to send your contribution to the legislative fund. Help us to help you, for with you we can win and without you we are not going to win.

Your local cooperative elevator, store or oil company is interested as well as the individual or the Local or county organization.

Write your Congressman, send him resolutions and let us have a copy for publication in the Kansas Union Farmer.

We need your contributions too. Send them to us.

A REPUBLICAN SPEAKS

Thomas Dewey Lists 8-Point Farm Program

Thomas E. Dewey, New York District Attorney, who seeks the Republican Presidential nomination, spoke in Lincoln Neb., March 6 and laid down these points for an agricultural program:

1. Establish a fair parity between agricultural prices and industrial prices.

2. Provide Government crop insurance at reasonable levels.

3. Adopt a direct program of soil conservation.

4. Convert sub-marginal land to more economic uses.

5. Extend the farm co-operative movement.

6. Continue and extend the program for marketing agreements.

7. Preserve the American market for American agriculture.

8. Broaden research in the use of agricultural products.

Summing up, Dewey asserted "those are, I believe, parts of any proper agricultural program, but they are only part. And they will fail just as the New Deal has failed and just as surely unless they are part of a larger program to revive our whole national economy."

THE CLOAK ROOM

W. P. Lambertson

Peace sometimes leaves an uglier feeling than war.

They decided here this week a \$530,000 underpass beneath a thousand dollar iron horse. The town has gone New Deal.

Our Export-Import Bank is loaning money Faraway and other countries to build roads—look at ours at home. N. D. again!

Jokes thinks by calling Dewey a "dude" it will eventually help him to retain his marble halls and gilded bath tubs.

The population of Washington has increased 50 per cent in eight years; yet the school census has decreased. Rabaut, a father of nine, says what a crime!

One District Institution is 25 miles N. E. in Maryland and another the same distance S. W. in Virginia. Between them in the District are 1700 red lights.

The school board here is six white and three colored—two thirds of our group being men—a woman is chairman. The court appoints the members. Five hundred crippled children are taught in homes.

After hurrying to fill a S. S. date in Georgetown, we knowingly parked a yard too close to hydrant in front of the church. On entering we discovered the fire chief and the Chief of Police of Washington sitting on the front row.

Insurance Lands of Half Billion

26 Largest Life Companies Own an Increasing Amount of Farm Property

More than half a billion dollars worth of farm land is now in the hands of the twenty-six largest life insurance companies, according to evidence presented by the Securities and Exchange Commission to the Temporary National Economic Committee. This is an increase of approximately six and one-half times the volume of farm land owned by these same companies in 1929 even though land values have declined sharply.

Farm Real Estate Owned by 26 Largest Life Insurance Companies
1929—\$81,907,000.
1932—\$235,026,000.
1935—\$302,443,000.
1938—\$539,392,000.

The large volume of farm lands held by these life insurance companies is especially striking in view of the fact that each year their income from the sale of farm lands has increased, being 900 per cent higher in 1938 than in 1929. They took in slightly more than 82 millions from the sale of farm lands in 1938 as compared with 9 millions in 1929.

Ownership of Farm Land by Major Life Insurance Companies, 1938
Metropolitan—\$83,290,000.
Equitable, N. Y.—\$7,950,000.
Mutual Benefit—\$56,698,000.
John Hancock—\$49,633,000.
Prudential—\$48,882,000.
Union Central—\$43,639,000.
Travelers—\$38,247,000.
Northwestern—\$25,295,000.
Aetna—\$21,023,000.

Equitable, Iowa—\$16,001,000.
Connecticut General—\$14,767,000.
National Life—\$13,682,000.
Phoenix Mutual—\$13,602,000.
Connecticut Mutual—\$11,739,000.
Bankers Life—\$11,003,000.

In 1937, the year ending ownership of farm land, the twenty-six largest life insurance companies are found to hold farm mortgages amounting to \$743,961,000 in 1938. While this total is below pre-depression levels, reduced mainly by foreclosures in 1931-33, the records show a rapid rise in the writing of farm mortgages during the last five years. These companies wrote 31 million dollars worth of new mortgages in 1934, 57 millions in 1937 and 100 millions in 1938.

A total of \$669,559,000 worth of farm mortgages was foreclosed on by the largest 26 life insurance companies in the period of 1932-38, the highest foreclosure rate being prior to 1935. The Department of Agriculture finds that insurance companies have a more aggressive foreclosure policy than any other class of farm mortgage.

At the present time, it is found that 15 per cent of all farm mortgages held by insurance companies are under the shadow of the auctioneer's hammer. These mortgages have been delinquent as to interest for three months or more; 3.81 per cent of them have been delinquent on interest payments for three years or more.

The gross interest collected by the 26 companies from their farm mortgages amounted to \$356,876,000 in the period 1932-38, being 40 millions in 1938. The average rate of interest for all companies amounted to 4.76 per cent in 1938 as compared with 3.27 per cent in 1932.

Holdings of Farm Mortgages by Major Life Insurance Companies, 1938
Prudential—\$167,298,000.
Northwestern—\$81,248,000.
Equitable, N. Y.—\$71,399,000.
Metropolitan—\$70,986,000.
John Hancock—\$67,002,000.
Union Central—\$50,426,000.
Mutual Benefit—\$45,366,000.
Equitable, Iowa—\$31,352,000.
Bankers Life—\$30,681,000.
Travelers—\$29,775,000.
Aetna—\$25,450,000.

The SEC points out that annual profits reported from the acquisition and sale of farm real estate "do not accurately reflect gains and losses" in all instances but that the companies' own records show net profits of \$9,015,551 from such transactions in the period 1932-38 despite the general decline in farm values.

Federal studies show that the farm mortgage debt is continuing to take a heavy toll through foreclosures and that delinquency is mounting. The U. S. Department of Agriculture reports that 114,000 farms were lost through forced sales last year.

"The fact that so large a percentage of the federally held mortgage debt is delinquent each year—and figures are available only for this portion of the farm debt—is a forceful indication," says Mr. Bjornson of the Bureau of Agricultural Economics, "that

although much has been accomplished there is still a great deal of financial distress among farmers."

Federal Farm Loan Delinquency
Fd. Ld. Bk. F. Mor. Corp.
1935—19.9 per cent 19.5 per cent
1936—14.9 per cent 18.6 per cent
1937—15.9 per cent 21.6 per cent
1938—20.0 per cent 28.2 per cent
1939—20.5 per cent 28.9 per cent.

At though the farm mortgage debt dropped from 9.6 billion dollars in 1930 to 7.1 billions in 1939, this reduction was brought about through forced sales and foreclosures, not by repayment of debts. The mortgage debt, despite the intervention of the federal government in taking over 40 per cent of the farm mortgage debt, is still the same percentage of the total value of farm lands and buildings as before.

Preliminary results from a study now being made by the Department of Agriculture to secure more adequate foreclosure data shows that 581 foreclosures took place in the period 1930-14. While more recent figures are not yet available from this study, the Department states in its current issue of the Agricultural Situation, "During the second quarter of 1939, farm foreclosures sales, not including farms acquired by voluntary deed, by the Federal land bank and Land Bank Commissioner were the highest of any quarter in the last five years."

It was this situation, vigorously protested by the National Farmers Union, which resulted in the transfer of the Farm Credit Administration to the Department of Agriculture. The Farmers Union is now conducting a campaign for the enactment by Congress of its Debt Adjustment bill, S. 2549, introduced by Senator Wheeler.

It is enough political economy for me to know that the idle class is rich, and the working class is poor; and that the rich are rich because they rob the poor. That I know because I see it with my own eyes. I need read no books to convince me of it. And it does not matter a rap, it seems to me, that the robbery is accomplished by what is termed surplus value or by means of serfage or open brigandage.—William Morris.

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WANTED to hear from owner of farm or unimproved land for sale.—Wm. Hawley, Baldwin, Wis.

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NEW EGG PRODUCTION

Shift Has Occurred During the Last Ten Years

A definite shift in egg and poultry production, with a large increase in the northeastern States more or less offset by a decrease in the western States, has occurred in the United States during the past ten years, according to the annual report of the Farm Credit Administration just sent to Congress. Partly as a result of this shift, Governor Black said, new problems have arisen in the cooperative marketing of eggs and poultry in these areas, which his cooperative research and service division has assisted the association in solving.

"The increased importance of poultry production the northeast," Mr. Black said, "was accompanied by the formation or handling of poultry products by nearly 50 cooperative associations in the northeastern States since 1930. About half of these associations are of the country-point auction type. The other half is comprised of five other types of associations marketing eggs and poultry. Studies have been made of all of these associations during the past three years. These studies indicated that, with the increase in their number, volumes of produce handled, and importance, there is growing need for closer affiliation or coordination of the activities of these associations. Such action has been suggested to these associations and plans for an overhead service and coordinating organization are now being formulated at their request."

Decreased egg production in the far west, he declared, has caused a substantial decline in the volume sold through the eastern sales agencies of the large western cooperatives. Less volume has meant increased per-unit costs for some of the agencies. The division is studying desirable changes in operating and selling methods and policies, the possibility of the agencies' handling additional products, and the feasibility of closer coordination or affiliation of the agencies.

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Worm Capsules......02½ and .03½ each

MIXED INFECTIONS IN SWINE

Anchor Mixed Bacterin (Porcine)......6c per 5 cc. dose.
Syringe for Administering (10 cc).....\$1.15 each

FOR CATTLE

Blackleg Bacterin.....\$0.07 per dose.
Hemorrhagic Septicemia Bacterin......06 per dose.
Anti-Hemorrhagic Septicemia Serum.....1.80 per 100 cc.
White Scours Bacterin......06 per dose.
Keratitis (Pink Eye) Bacterin......06 per dose.
Mixed Bacterin Bovine......06 per dose.
Abortion Vaccine......40 per dose

FOR HORSES AND MULES

Encephalomyelitis (Sleeping Sickness) Western Type "Chick" Vaccine. One complete treatment of two 10 cc. dose bottles (NOT RETURNABLE).....\$.80
Hemorrhagic Septicemia Bacterin......06 per dose.
Anti-Hemorrhagic Septicemia Serum.....1.80 per 100 cc.

FOR SHEEP

Hemorrhagic Septicemia Bacterin......06 per dose.
Mixed Bacterin Ovine......06 per dose.
Anti-Hemorrhagic Septicemia Serum.....1.80 per 100 cc.
Worm Capsules......02½ and .03½ each

FOR POULTRY

Mixed Bacterin Avian......01½ per 1 cc. dose.
Stained Pullorum Antigen, B. W. D. Test.....\$1.40 per 500 tests.
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Rabies Vaccine.....\$0.50 per dose.
"We will absolutely pay Patronage Dividends on our Serum Profits to members of the Kansas Farmers Union"—Paul Steele.

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Your financial position and security can be protected by an insurance policy in the Farmers Union Mutual Insurance Company. The Farmers Union Insurance Company can cover your property against fire, lightning, tornado, windstorm and hail. Thousands of farmers feel secure because of their possession of one of our policies. There are approximately 25,000 policyholders in our company with nearly 80 million dollars of insurance in force.

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