



# THE KANSAS UNION FARMER

Organization

Education

Co-operation

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## DISCUSSING THE REFERENDUM

### Letters From Our Members

**WANTS ORGANIZATION WORK DONE, INSISTS UNION IS WORTH THE MONEY.**  
Paula, Kans., Jan. 11, 1929.  
Mr. C. E. Huff:

Dear Brother:—  
In reply to your letter regarding dues will say that I supported this amendment at Marysville because I believe that if we expect our membership to increase we have to do some organization work which should be done over the entire state and am fully convinced it can not be done successfully with the present dues. I believe that dues retained by local and county organizations are fair enough but let's give our state organization, also national organization more to build with. I believe we have come to the proper place and time where the world is taking notice of our movements more than ever before, it should go forward in steady, sure-footed pay-as-you-go plan. I believe where any member does any business no matter how little it may be, with any of our state-wide business organizations it is worth the price that is paid for state dues. Any one of them alone, not saying anything of the others at all, even local affairs.  
I believe these few lines express my view of the situation. This is a cold raw day and am glad to receive your letter which gave me a little inside work which I like to do a day like this so write again soon.  
Respectfully yours,  
Geo. Frank.

**LOCALS SHOULD RETAIN AS MUCH AS NOW, STATE SHOULD HAVE MORE**  
Welda, Kansas, Jan. 15, 1929.  
Mr. C. E. Huff,  
Salina, Kansas;

Dear friend:—  
In reference to the proposed amendments to the Constitution and By-Laws for a raise in dues, which was adopted by the delegates at the Marysville Convention, I will say I hope every Farmers Union member will vote for the raise in dues. As I see the situation uninterested people toward the Farmers Union are people uneducated in the Farmers Union principles and activities. I believe requires lectures or teachers, to furnish lectures takes money. I am sure the majority of our members are in favor of more dues. Many express a surprise that so much has been accomplished with so little amount of money. I don't see how the county and locals could go on any

less money. Of course they might raise needs by other means such as sales, programs, retaining a part of stock commissions or a per cent of business agents sales. Hope we get an opportunity next year to vote on \$5 dues.  
W. W. Griffith.

**WILL ENABLE THE UNION TO DO NEEDED ORGANIZATION WORK**  
Selden, Kans., Jan. 15, 1929.  
Mr. C. E. Huff, President,  
Salina, Kansas;

Dear Mr. Huff:—  
Replying to your letter of the 8th with reference to the Amendment to the constitution and by-laws of the State Union I have this to say, that as a delegate to the State Union, and ex-state board member, that I supported the amendment for the 50-cent raise in dues for the reason that the state union must have more funds in order to function properly—in carrying out the work, as there is an immense amount of missionary work to be done within the state union. Personally I believe that if the delegates that attended and supported the amendment, will get out to the local meetings and fully explain the need of raise of dues to the membership at large so they will fully understand the purpose for which the amendment was intended, there will be no objection to the raise in dues, which will enable the state union to do the organization work that is so badly needed.  
Yours very truly,  
Peter Mumm.

**HE WOULDN'T STOP AT A FIFTY CENT RAISE**  
Beloit, Kans., Jan. 12, 1929.  
Mr. C. E. Huff,  
Pres. Kansas Farmers Union,  
Salina, Kansas;

Dear Sir:—  
Yours, asking my opinion regarding the raising of the dues in the Farmers Union, received, and in answer will say that I believe they should be raised to \$5.00, and no less than \$3.00 per year. I believe good cigars each month, and surely if our organization is worth anything at all, it is worth that much. If it isn't, we'd better quit.  
The reason other organizations, and especially the Labor organizations get some place, is because they have

finance behind them to put through the things they wish to do, and the reason we as an organization, don't get anywhere, is because we expect some banker, lawyer, merchant, or politician to have mercy on us as poor farmers, and do it for us for nothing. Our cheapness, and self-pity has been before the public so long now, it is almost a scandal. Let's come out of it. Don't wait for some one else to do something for us, for it will never be done. Let's get a little finance behind us, and then we will be able to stand our grounds, and fight for our rights.  
Believe the state and national organizations should receive the raise in dues, if any, as they are larger, and more far-reaching, and stand a better chance to do us all more good.  
Yours respectfully,  
C. E. Elder.



The New National Secretary

Above is a fairly good likeness of Jimmy O'Shea, new Secretary of The Farmers Educational and Cooperative Union of America. His address is Roberts, Montana, where his family resides. Jimmy is at home wherever organization work calls him. The latest news as to his activity is to the effect that five new county organizations have been set up in the past ten days in his state. You will be interested to know that there is a general move to expand and increase—to re-establish—the membership of the Farmers Union. Some 5 or 6 states in which the Union had been almost non-existent now seem hopeful of re-establishment. There are good days ahead.

**CREATION**  
After God finished creating all the ideas on earth—  
They were all made "way back there in the beginning."  
He saw there was material unused.  
So, not to waste that, God created faith  
And truth and beauty, happiness: and grief.  
Then there was still a little bit left over.  
So God made friendship.

Chicago Judge—So you were going 60 miles an hour, huh?  
Gangster—I had to, Judge; I had just stolen the car.  
Judge—Case dismissed.—The Path-finder.

But when its found, and when its ground  
And when its burnished bright,  
That Diamond's everlastingly  
Just flashing out its light.  
—Refinery.

## Size is Something

It isn't everything, of course.  
A wrist watch the size of a wash pan would be awkward.  
A ten-pound needle wouldn't be so good.  
Man manages creatures a hundred times his size.  
A ninety pound woman can wrap a big man around her finger.  
One small baby can boss them both.  
Size isn't everything.  
But size is something.  
I met a tall, spare chap down in Oklahoma.  
He has keen, gray eyes and a sense of humor.  
Also he believes in the co-operative farm movement.  
He told me he was born in Kansas.  
He took no credit for that.  
But he thought the fact that he went away showed judgment.  
He has a brother who also grew up in Kansas—  
Fellow by the name of Jess Willard.  
He was heard of in connection with a colored man name of Johnson.  
I said to John Willard, "You didn't get as big as your brother."  
"No," he said. "If I had he wouldn't have been champion."  
I believed it, and said so.  
How did I know what his training had been?  
He would have been the world's champion if he'd been bigger!  
Size is a wonderful thing when it's hitched up right.  
There is the Co-operative movement, for example.  
Just bulk wouldn't count for so much.  
But what spirit, what courage, what skill it has!  
Given size it can enter the ring against anything on earth.  
And it is growing wonderfully.  
What is your local doing to develop this champion?  
New members are muscles in his mighty frame.  
Dues payments are his strengthening diet.  
He is the one White Hope.  
I thank you.

### COOPERATION

"Co-operation is to act or operate jointly with another or others, to co-operate in action, effort or effect."  
Cooperation and loyalty are the essential elements in the firm foundation of any organization, and especially in this true in sales organizations. Sales organizations demand unity of thought and unity of action. Without this phase of co-operation, it is doomed to destruction. The adherence of one's thought and actions to those of his superiors, the maintenance of policies, and the willing loyalty of employee to employer are the fundamentals of true salesmanship.  
Loyalty and co-operation go hand in hand up the ladder of success. A man cannot be loyal and fail to co-operate. Neither can he co-operate to the fullest extent unless he has the seed of loyalty planted in his breast. Loyalty to one's self, loyalty to one's clientele and loyalty to the company and the products he represents is the surest sign of true co-operation. Overlook the petty jealousies that frequently creep into the most efficient organizations. Know your superior and love him for what he is. Have faith in him, use your past experiences to your advantage and carry them out to the limit. Familiarize yourself with your company's policies. Be proud to name the company you work for. Study your company's products, and earning their quality, shout their praises for the houseposts—be loyal co-operate!—Contributed by W. I. Williams, Jr., Tulsa.

### NEIGHBORHOOD NOTES

**THE OKLAHOMA CONVENTION**  
The Oklahoma Farmers Union held its annual convention at Oklahoma City Jan. 14-15 and 16. A good program was provided, and the usual committees were created to formulate the expressions of the Convention. More than 300 delegates were said to be in attendance, and many visitors were also present.  
The Convention gave particular attention to the study of possibilities in the distribution of gasoline and oils, and of the work of establishing co-operative gins will be a feature of the 1929 program. Many of these gins

paid for themselves in the first year's operation. All have been profitable. They have increased the market value of the cotton over that it would have had, improving the quality by better machinery and method. They have operated almost at capacity, and their volume has been a factor in savings. Many old line gins have stood almost idle.  
Oklahoma's membership has grown to about 14,000, a new mark. The service rendered in the field of insurance has been influential in their growth, although it is but one of many real services rendered.  
A rather dramatic moment was experienced when Pres. John A. Simpson handed me a check for \$2500, payable to the National Union, being National Dues for 10,000 members for 1929! Probably never before in the history of any state union has such a thing been done. To have 70 per cent of the membership with their dues paid by Jan. 15 for the current year is something new under the sun.  
Pres. Simpson was re-elected, and begins his 3rd year of service. Their future is most promising.  
(Continued on page 4)

A good fisherman knows where to draw the line.

## The Point Of View

By J. P. Warbasse

**It's Better to Pay Cash.**  
People pay for what they consume. There are two classes who think they do not: the thieves and the beggars, but in the end even they, to, pay.  
We might as well make up our minds to the fact that we have to pay for all we get. There is no way to avoid paying. Or, to put it the other way around, the seller collects by some means or other for what he sells. He collects also for what is stolen and what he gives away. The consumer pays it all.

The more we think about this the clearer it becomes. Things have to be paid for, as they are consumed and their value destroyed. That means especially food, clothing, and the little things of everyday life. When one buys a house, that is another matter. A house is not at once consumed. It is partly an investment. Usually, it depreciates 2 or 5 per cent a year. Then to pay 2 or 5 per cent of its value each year is all that the purchaser need feel called upon to pay. Usually he pays more, because he can afford more, for as a renter he has been in the habit of paying to a landlord 10 per cent of the value of the property each year.  
But people do not buy houses at cooperative stores; they buy bread and potatoes. And the time to pay for them is when they are taken away from the store. Value for value.

If one member fails to pay for what he takes from the store, the cost must be borne by all the other members. If many members fail to pay, the burden becomes so great that the society fails and all the other members lose. If one member takes goods home, consumes them, and destroys their value, without leaving enough money at the store to replace the goods he takes the other members have the same right to do the same thing. For every member who trades on credit, the society has to get from someone else the money to buy more goods to carry on its business. To get credit from the wholesalers costs money. A credit business increases the costs of a cooperative store so much that it is doubtful if it pays to try to keep it going. Experience shows that the co-operative store that gives credit becomes not competitive with the profit-making chain store that does a cash business. Why keep such a cooperative store alive? Why ask people to come to the cooperative store which is run so uneconomically that it has to charge more than some other store run for profit? It is not worth while. Cooperation can never be built up that way.

In Europe, where cooperation is big, the business is done for cash. The poorest and the neediest families do not get credit. Nor do the richest. In Europe it is well known that if cooperative business is to succeed it must be cash business. The members want it to succeed. And it does succeed.

The chief cause of the failure of co-operative stores in the United States is inefficient management. The second cause is giving credit. But the two are very closely united, for the inefficient management is usually responsible for the big volume of charge accounts. Credit business in a cooperative store is inefficiency in management.

Credit means additional cost. The credit purchase has to be entered in the books. Bookkeeping is expensive. Credit means a certain percentage of losses from bad debts. It means also loss of members, for the member who gets credit often becomes hopelessly in debt and then he drops his membership. It means bad feeling.

Credit robs the member of his freedom to choose and order as he likes. It obligates him and makes him servile. If he is reckless, it often encourages him to overbuy and to order things he would get along without if he were paying good hard cash. For the manager and clerks, credit spoils the joy of working. It places a barrier between the purchaser and the business of the store.

For the member who owes the store money, it spoils his joy of living by making him constantly carry the burden of debt. It reacts badly on everyone who has to do with it, breeding suspicion and friction.

In the end, credit does not save, but impoverishes. Many a family is driven to ruin by credit.  
Cooperation should help to get rid of debt, the curse of working people. Honest people should join cooperative societies to keep out of debt. No so-

ciety is fair to its members that encourages debt.  
Cash is magic. It can buy better goods. It can buy cheaper goods. It can get better terms and quicker delivery. It can command better quality.  
Credit is given by the private merchant only to selected customers. But if the cooperative store gives credit to one, it must give credit to all. Cooperation is democratic and for all alike. Credit given to some and denied to others means dissatisfaction and bad feeling, and store failure. Credit to all is the quick and sure road to failure.

The habit of credit-trading makes no provision for a rainy day. Indeed, it does just the opposite; collapse and disaster are sure to come with the rainy day where a store is deep in credits. The practice of giving credit brings failure at just the time when strength is most needed. The store with its books full of credit goes on the rocks as soon as hard times arrive. Every experienced cooperator knows the evils of credit. He would like to see it abolished utterly.

Profit business, on its side, is encouraging credit. The competition is so great that credit and installment selling have become a part of the smart salesmanship used to whip up the consumer to buy. Millions of people are caught in the trap and spend their lives in debt.

Cooperation should move in the other direction, and make for solvency and independence. In these United States, it is being done. Cooperative societies with wise guidance are putting their business on a cash basis. In many cases some old fogey head has said: "You will ruin the store if you require cash payment." In no case has a society failed because of changing from credit to cash. "A few undesirable members have been lost is about all we have suffered" is the worst that has happened. And then the strength of the societies has begun to improve. This is the common experience.

Some societies just go ahead, and by a resolution approved by the members meeting or by the directors, change their business to strictly cash terms. Even this rather abrupt method succeeds. But the less harsh methods are to be recommended.

In Germany, practically every consumer's society has a co-operative bank connected with it. The bank has interest on deposits. The member puts in the bank some of his surplus cash, some of his wages, or the savings-returns paid by the store. Each member makes his business to have a bank account in the society's bank. There are no safer banks than these in the country. And the accumulation of funds in these thousands of banks makes credit unnecessary.

The cooperative bank, or credit union, in the United States is the ideal solution of the problem. In this country the law does not permit a cooperative store to do a banking business, but it does permit all of the members of a cooperative society to organize a credit union and have the office in the store.

If every member of every cooperative society in the United States were a member of a credit union, with its headquarters in the cooperative store, the most important conceivable step would be taken to strengthen the co-operative store's movement in this country. And the credit union can be started with less than \$100.  
Some societies abolish credit taking by asking each charge account member to deposit with the store in advance a sum of money equal to two weeks' trading. Then a credit slip is issued to the member, against which he trades.

Some societies have succeeded well with "credit books." The member buys from the store a little blank book for \$10. Each time he makes a purchase the amount of the purchase is entered in the book and added to the last amount. When the last entry equals \$10 the credit is exhausted and he buys another book.

Another method is to enter the credit of a cash payment in the book, and subtract the total of each purchase from the credit. Then the member sees how much balance he has left against which to trade.

Also books of stamps are sold by some stores for \$10. Some sell \$10 book for \$9.50, thus giving the member (Continued on page 4)

## Mutual Fire Insurance Companies Growing

Farmers' mutual fire insurance companies in the United States have in the last decade or so greatly increased the volume of their insurance in force, and now occupy a position of growing importance in the field of agricultural insurance. This is indicated by the United States Department of Agriculture in a circular, No. 54-C, "Developments and Problems in Farmers' Mutual Fire Insurance," which compares figures for 1926 with figures for 1916.

The number of farmers' mutual fire insurance companies increased little in the period reviewed, because the formation of new organizations was largely offset by the consolidation of old ones. Their growth in business, however, was extremely large, as appears from the fact that 1,911 such companies on December 31, 1926, had nearly \$10,000,000,000 of insurance in force, compared with less than \$6,000,000 on the books of 1,833 similar companies at the close of 1916.

All told, the department obtained information about 1,950 companies. Satisfactory data, however, were not obtainable for 39 of these companies. The department says the total number of farmers' mutual fire insurance companies in the country probably slightly exceeds the total of those reported, since a few States have a number of unincorporated and nonreporting mutuals. Growth in membership and an increased average amount of insurance per member chiefly accounted for the increase in the volume of fire insurance between 1916 and 1926. Part of

the increase in the average per member was due to increased valuations of buildings and personal property, and part to quantitative increase in insurable property. The business of 1926 was done at the remarkably low average cost of about 26 cents per \$100 of insurance in force.

### THE MISSING WORD

Order, said the law court;  
Knowledge, said the school;  
Truth, said the wise man;  
Pleasure, said the fool;  
Love, said the maiden;  
Beauty, said the page;  
Freedom, said the dreamer;  
Home, said the sage;  
Fame, said the soldier;  
Equity, the seer—

Spoke my heart full sadly;  
"The answer is not here."

Then within my bosom  
Softly this I heard:  
"Each heart holds the secret,  
Kindness is the word."  
—John Boyle O'Reilly.

### SERVICE

Smiling when a kick comes in—  
That's service.  
Shootin' trouble with a grin—  
That's service.  
Letting folks with whom we deal  
our daily business feel  
That our smiles and grins are real—  
That's service.—M. C. Meteor.

## NOTICE OF ANNUAL MEETING

The annual meeting of the stockholders of the Farmers Union Co-operative Produce Association will be held in Kansas City, February 6, 1929, at 10:00 A. M. for the purpose of electing seven directors and transacting such other business as may properly come before the meeting.

The delegates elected at the various district meetings are urged to attend this meeting.

E. L. BULLARD, President.  
A. W. SEAMANS, Secretary.

## Auditing Association Annual Meeting of Members

The annual meeting of the members of the Farmers Union Auditing Association will be held at the Coates House Hotel in Kansas City, Missouri, on Friday, February 8, 1929, immediately following the adjournment of the Jobbing Association annual meeting, in accordance with the by-laws of the association.

We are anticipating an interesting meeting and would like very much to have all members present with us at that time. We trust we may have the pleasure of meeting you in Kansas City on the above date, or that you will appoint a delegate to represent you there, we are,

THOS. B. DUNN, Secretary-Manager.



## THE KANSAS UNION FARMER

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C. E. HUFF, Editor and Manager

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

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

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

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



THURSDAY, JANUARY 24, 1929

### SCHOOL LEGISLATION AND THE TEACHERS

Kansas will doubtless work a considerable change in her school system during this session of the legislature. The School Code Commission has done a lot of hard work preparatory to proposed changes. Doubtless many changes are needed. No doubt there should be a greater equalization of income between districts, so that practically equal opportunity will be afforded all children in the state.

The Kansas State Teachers Association created a Committee on Legislation and Research, to represent those who teach in the preliminary work upon which legislation will be based. In this the Association had only the best of motives, and in the work done the highest ideals have been maintained. Those who head the teaching profession are among the finest folks on earth. Teachers as a class are above reproach. They do not engage in questionable lobbying.

But they are only human, and it rather seems to a humble layman that they predicate too much upon finance. They are inclined to give money the heavy end. Now farmers know how difficult it is to get along with insufficient income, and should want our schools to be well-supported. Schools must be financed, but it does not follow that a school with \$10,000 per year is therefore twice as valuable as one with \$5,000. Teachers should be heard in all matters dealing with schools. They have a right to be heard, and the public would be in poor shape to administer even the financial affairs of public education without their knowledge and advice. Even so, their conclusions need careful analysis, lest their enthusiasms for education make it an institution rather than a process, and teaching a business merely. The Kansas Teacher tells thus of the work and influence of the Association Committee:

"The committee felt from the beginning that their function was that of an auxiliary to the School Code Commission as a consequence they were to act as collectors of information

for the Code Commission. Any publicity therefore should first come from the Code Commission. This policy has been consistently followed. The Commission, using a large amount of data collected by the State Teachers' Association, has made a splendid preliminary report in Volume One."

Possibly the public should know which findings are the result of the work of the Code Commission, and which are the result of the work of the Teachers Association. Of course facts are facts, whoever finds them. But it is sometimes hard to separate the fact from the mass of opinion which surrounds it. Teachers ought not to take too large a part in the making of new laws relating to school finance. Their personal interest might blind them somewhat.

### FINANCING THE KANSAS FARMERS UNION

Probably never in its history was the Kansas Union rendering a higher or more practical service, nor been in better shape. The dues of \$2.25 per year provide working funds for local and county unions, for our share in the National Union, and for the work of the State Union. All our members are familiar with the division of the dues—80 cents retained by the Local, 20 cents to the County Union where one exists, 25 cents to the National. This division leaves \$1.00 per year per member for the State. Out of this a weekly paper is furnished. Mounting costs have put the paper to where it uses by far the greater part of that dollar.

The paper is indispensable. No public movement can succeed without it's own publication. Concerted action can only come from common knowledge. The advertising income could probably be increased, but if from outside sources it might be cut off at any time our attitude was displeasing. Our own people could profitably use it more, and that would be at once wholesome and a matter of income.

The fullest publicity is given to income and expense figures, and the work is carried on absolutely within the limits of income. I do not believe anyone can secure greater results with the same income than does the Kansas Farmers Union. Salaries are modest and each officer and employee works.

But there is so much that apparently ought to be done which present finances will not permit us to undertake that each Convention, seeing the need and possibilities, insists upon increased dues. These proposals do not originate with officers or employees. It becomes the conviction of the delegates that it should be submitted to the membership, since the need for a somewhat larger income is so apparent.

But since in some areas the conviction seems to prevail that more income means simply more and larger salaries, and since the matter apparently has never been seriously discussed at large among our locals, I have asked some 50 representative people to write their opinion as to the proposal to increase the dues.

There will go out shortly a referendum ballot, as provided at Marysville, on which a vote will be asked for or against a raise of 50 cents per year in dues, all to go into the funds of the State Union. No doubt some of those who write will oppose the increase. Each has been asked to tell whether he is for or against it and why. The discussion will not be limited to those invited. YOU are asked to write. Tell what you believe, and why you believe it. Discuss it in your locals. Don't say, "Well, here's against it." Don't say, "It isn't much, let's pay it." Check up what the Union is doing, can do, ought to do; and then vote for or against it in the light of that.

The first of the letters appear this week, and they will continue from issue to issue. Let's understand each other and what we are doing before we vote.

### HARD TO KEEP GOVERNMENT CLEAN

The vigorous attitude of Governor Clyde M. Reed toward the abuses which have existed in the past during sessions of the legislature has served to call public attention to them. His declarations regarding law enforcement are timely, and will have the complete support of the great majority of Kansas folks.

The booze parties and the other and not less dangerous methods used by lobbyists representing certain interests are not without results. If they were they would be quickly abandoned, for they cost a great deal of money. These interests pay the bills and they think the money well spent. They are "practical" folks, in whose business affairs "There ain't no Ten Commandments."

To get laws favorable to a group, as against the public to prevent legislation curtailing the possibilities in any field, to get in line for profits out of public funds—these are the jobs of lobbyists. And they are a clever lot, even though they sometimes use crude methods.

During the past few years vast sums of public money have been spent on school buildings and on highways—more than ever before. These have been and are particularly fertile fields for profit making and for plain and fancy grafting.

In Chicago recently a newspaper was able to uncover, by a diagraph, what was described as "a complete honeycombing of the educational system by organized looters, buying and selling public work."

Honest officials need earnest public support in the interest of good government. For it is not easy to keep governments clean.

### DEFINITE OPINION WITHOUT DEFINITE INFORMATION

The matter of state hail insurance gets much publicity. A recent magazine article by Marion Russell, large landowner of Finney Co., advocates the plan. He is said to have 5000 acres of wheat, and to have carried his own risks for years past because rates are too high. He is quoted as follows:

"I do not favor compulsory insurance as they have in the Dakotas," the article continues, "nor would I favor the state of Kansas going into the hail insurance business along the red tape line. But the state could go at it in a business-like way with no loss to the state and a big saving to the farmers."

"While the cost of insurance in this part of the state is now 12 per cent, I think that on an actual cost basis it could be handled for around 4 per cent, in the western part of the state, and about 2 per cent in the eastern half of the state. If it took one per cent more it would still be cheap."

Mr. Russell suggested the policies could be handled through banks.

That the rates are too high must be conceded. Only approximately half of the money paid in premiums is actually used for losses. That is wasteful and inefficient in any case, and to exact such toll from the farmer in his present condition is almost a crime. But it is impractical and unfair to expect anyone to donate the work incidental to the writing, financing and loss-adjustment of hail insurance. Banks are partly human.

Actual experience seems to indicate a net average cost, covering losses and reasonable payments of necessary work, at about 6 to 7 percent for the 12 per cent zone. But for some years it may run as high as 8 per cent or a little more. The state cannot safely enter this field on the assumption of only a 4 per cent loss-and-actual-cost basis. Better face facts fairly.

### TEN BUSINESS COMMANDMENTS

I.—Thou shalt not wait for something to turn up; but shall pull off thy coat and go to work that thou mayst prosper in thy affairs and make the word "failure" spell "success."

II.—Thou shalt not be content to go about thy business looking like a lump; for thou shouldst know that thy personal appearance is better than a letter of recommendation.

III.—Thou shalt not try to make excuses; nor shalt thou say to those who chide thee, "I didn't think."

IV.—Thou shalt not wait to be told what thou shalt do, nor in what manner thou shalt do it; for in using thine own judgment may thy days be long on the job which good fortune hath given thee.

V.—Thou shalt not fail to maintain thine own integrity; nor shalt thou be guilty of anything that will lessen thy respect for thyself.

VI.—Thou shalt not covet the other fellow's job, nor his salary; nor the position which he has gained by his own hard labor.

VII.—Thou shalt not fail to live within thine income, nor shalt thou contract any debts until thou canst see thy way clear to pay them.

VIII.—Thou shalt not fail to blow thine own horn, for he who is afraid to blow his own horn at the proper occasion findeth nobody standing by ready to blow it for him.

IX.—Thou shalt not hesitate to say "NO" when thou meanest "NO"; nor shalt thou fail to remember that there are occasions when it is unsafe to bind thyself by hasty judgment.

X.—Thou shalt give every man a "Square Deal." This is the last and great commandment, and there is no other like unto it; for upon this commandment dependeth all the laws and the profits of the business world.

P. S.—Cold cash is often a splendid means of expressing warm sympathy. Contributed by W. Q. LEAVITT, Ft. Smith, Ark.

### BRIDGE

The young man led with a heart. The girl, with a diamond played. The old man came down with a club. And the Sexton used the Spade.

## REFLECTIONS

### THE HITCH-HIKERS

Describing farmers who avoid the responsibilities but enjoy the benefits of co-operative buying and marketing associations as "agricultural hitch-hikers," according to the San Francisco Chronicle, Professor B. H. Crocheron, director of agricultural extension service, University of California, deplors the practice of accepting unearned benefits.

"A hitch-hiker is one who starts out, ostensibly to walk, but really to ride at someone's expense. He seems to be an independent traveler, but really depends on the rest of society to take him on his way. There are a lot of hitch-hikers in agriculture. They claim to be independents, but, in reality, they ride on the co-operative movement whenever they get a chance and so long as it goes their way," the Berkeley expert declares.

"The farmer who refuses to join his fellows in their efforts at beneficial movements in buying and selling pays none of the costs of these operations, but profits by them whenever they succeed and when good crop prices are obtained as the result of organized effort. Hitch-hikers are parasitic travelers. Society looks on them first with amused tolerance, but later it is a serious menace."

"The co-operative movement has suffered from those who, in the days of co-operative prosperity, join the organization to ride while the riding is good. As soon as larger production or lower prices come, the hitch-hikers desert the co-operative to ride an independent vehicle."

"They are not an asset, but a liability. Their fluctuation of patronage brings a problem which the co-operatives have not yet found means to combat."

"Agriculture needs a clear vision of the co-operative movement as a long-time process with a stable membership and a continuous, even flow of products. Non-conformists disrupt the market system and constitute an actual and serious deterrent to systematic and advantageous farm procedure," Professor Crocheron believes.

—Kansas Wheat Growers Journal.

### FAMILY RESEMBLANCE

Visitor (speaking of little boy)—He has his mother's eyes.  
Mother—And his father's mouth.  
Child—And his brother's trousers.  
—Tit-Bits.

### THE INTANGIBLE TAX LAW

The intangible tax law is wrong and should be repealed. It works a hardship on real estate and personal property owners in practically every county in the state of Kansas.

The National Bank will ask for a refund of the tax for the past four years, which means that the tax levy on real estate and personal property will have to be raised high enough above the present levy to raise money sufficient to pay this refund. The court has made its decision that National bank capital, surplus and undivided profits must not be taxed higher than the intangible tax rate, there is no other way to create this refund money but to raise the tax levy on real estate and personal property, for other property tax rate is already fixed by law at a lower rate.

I do not know of a farm in Kansas that has not a tax rate higher than the intangible tax rate. Why make such a difference between National banks and the farm? It's just such burdens as the intangible tax law that are driving our boys and girls from the farm to the cities and out into the world to find a job. Why make the burdens so heavy on the farmer that he can't exist? If a farmer has a \$10,000 farm on which there is a \$5,000 mortgage, he pays tax on \$10,000, and that is double taxation.

Just a few months ago we heard much said about farm relief and many promises were made by candidates concerning farm relief. We hope they will not give us any more intangible tax law. When the farmer gets the National bank refund paid he will think that instead of securing "farm relief" it will be the farmer relieved of his hard-earned cash.

There is no other business on the face of the earth that all the people of this nation depend on as much for the necessities of life as the products of the farm. This being an indisputable fact, why should not every person who has a voice in the laws of this country stand by the farmer and give him the protection he so rightfully deserves?

When a farmer pours his products of the soil into the markets of our country and watches it go down through the channels of trade, it reminds him of when he pours a bucketful of rich slop into his hog trough; the hogs all make a rush for it, with the result that the biggest hog gets the most slop.

When one looks back over the last fifty years, as I can do, and note the changes on the farm and the burdens added to the farmer, he cannot help but wonder what will be the conditions in another half century if there are not some laws made to benefit the farmer. Well do I remember when but a boy of nineteen, when St. John, who later was governor of Kansas, was making temperance speeches in

"What's the Kellogg Pact, Father?"  
"It's the renunciation of war . . . in time of peace."—Mucha, Warsaw.

### A BIG CROP AND LESSENER INCOME

A lot of good folks believed that when there came a really good farm crop in all regions and of all major commodities "farm relief" would be an actuality and the discussion would end. We got the crop—a good one. Everything. Everywhere. We increased total production by 8 per cent—and lowered the total value by 1 per cent! The farm difficulty is in the market, and it is there the Farmers Union is attacking it.

### THE FARMER'S WIFE

By Margaret Marshall  
The sun is gilding all the barley tips,  
And I lie dreaming underneath the trees.

While, like a silver stream, the evening slips  
And lengthens with the shadows on the leas.

In my primrose linen dress  
I walk again through sunny lanes,  
With eyes alight in happiness

Beside the laden harvest wains.  
The horses in our fields are white.  
And there are glossy mares at gaze.

Whose rollicking, unsteady foals  
Play through the drowsy summer days.  
I stand with arms frothed elbow-deep

In bowls of yellow cream,  
And, singing, make my butter there.  
Devonshire way—nor know I dream—

My hair is honey-coloured,  
And my feet are young and light.  
The days are made for laughing,

And there's love and rest at night.  
My man is strong and tawny,  
Like a stallion in his pride,

Brown he is, and modelled finely  
Moving with a tall man's stride  
Sinks now below the hill the sun's red rim,  
And sinks my dream into the present pain:

I am a slattern, with my eyes grown dim

Johnson county. Little did I think then that prohibition would grow in favor throughout all the states until it became the 18th amendment to our constitution, but it did and a good thing it is if it had law-enforcement. But today there is another matter that the people of this nation needs equally as bad or worse, and that is a uniform tax for all the states on money, mortgage, notes and all kinds of securities, but it did and a good thing it is if it had law-enforcement. But today there is another matter that the people of this nation needs equally as bad or worse, and that is a uniform tax for all the states on money, mortgage, notes and all kinds of securities, but it did and a good thing it is if it had law-enforcement. But today there is another matter that the people of this nation needs equally as bad or worse, and that is a uniform tax for all the states on money, mortgage, notes and all kinds of securities, but it did and a good thing it is if it had law-enforcement. 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## Neighborhood Notes

### TEMLIN LOCAL 1891

The meeting for November was postponed until Dec. 7th. There were not very many present owing to sickness. Officers for the year 1929 were elected as follows: President, Walter Zimmerman; vice-president, Gottlieb Eisenhut; secretary, Mrs. L. H. Johnson; conductor, Jake Elser; doorkeeper, Albert Cessna. The committee, with Mrs. L. H. Johnson as leader, furnished a short program of various numbers. A mixed quartet sang several selections. Lunch consisting of gingerbread with whipped cream, apples and coffee was served.

The January meeting was postponed from the 4th to the 11th on account of bad weather. Otto Fink was chairman of the committee for this meeting. There were not many present because of bad roads. The new president and new secretary were elected. It was voted to retain Mrs. Walter Zimmerman as reporter. At the close of the business session a snappy program of readings and musical numbers was given.

The committee served lunch consisting of wieners, hot bun sandwiches, cake, pickles, and coffee. The new committee for the next meeting was appointed with Mrs. August Simon as leader.

Mrs. Walter Zimmerman, Rep.

### ORLEANS COUNTY CREAMERY FLOURISHING

Reports of Manager and Auditor Very Gratifying.

Celebrating another year of cooperative success, and an increase in volume of a milk plant in Orleans, hundreds of stockholders and delegates attended the 17th Annual Meeting of "The Largest Cooperative Creamery in the World," at Orleans, Nebraska, January 14th.

The morning business session was presided over by organizer and president of the creamery, Harry Baker of Atwood, Kansas, Rev. Reid, Pastor of the Presbyterian church gave the invocation and in behalf of Orleans, the address of welcome.

The new president took the chair and introduced Mr. Whitaker, who gave a fine talk as he always does and always glad to be heard from for he has a message of interest as well as knowledge after his talk the audience was entertained with a short program.

Motion was made and carried to hold our next county meeting with a basket dinner, at Piqua, the last Saturday in January, the 26th. Everybody invited to participate. Bring your family, and neighbor and his family.

WH. HEIMAN,  
Sec. Pro tem.

Iola, Kansas, R. F. D. 1.

**DEPENDENCE**  
Occasionally one runs across a person who evidences but little or no desire to take an active interest in the hustling world of affairs, but rather is apparently content to languidly, and with minimum energy, go through life in a desultory manner, quite satisfied to let others bear the burdens and take the initiative in the ordinary functions of daily experience.

Dependence upon others is surely not a desirable status with which any man or woman should be satisfied unless, of course, the dependent one is physically handicapped or has reached the age where he or she can conscientiously take their hands from the plough, as it were, and enjoy well-earned rest.

It was no doubt intended by the Creator that everyone should work out his or her own salvation in this life, that they should perform certain duties imposed equally upon all people, that by diligence and labor alone could they merit the possession of the luxuries of life.

If a man or woman, being possessed of sound health and endowed with average intelligence, fails to do his or her own work, then it logically follows that this same work will have to be performed by others, thus others assuming added burdens thereby.

It is only necessary to glance at the pages of history to determine the inevitable result—aggravated conditions superinduced by the idleness of those opposed to the rightful indignation of the half-starved, over-worked masses who owned their pitiable state of lack to the excesses that were crowding the foolish lives of the aristocracy.

It is amusing and instructive to conduct our own investigation further, even into the lower forms of life. For instance, let us visit an apiary and learn the lesson taught by the highly energetic little bees. Here we are in the midst of a community of scientific skill and manual labor. The provident insects have no use for a drone, the idler being killed with dispatch as he is considered an impediment to be removed, at the earliest possible moment, for the common good of the workers.

The drone, the man who habitually accepts charity, whining at "misfortunes" that his own idleness has brought about, indeed merits little sympathy, if he were candid he would say, "I am a liability. The world is progressing despite my inertia. I am content to let others feed and clothe me. However, beneath this facade of happiness my inactivity there lies a sinister, gloom not produced. By sheer laziness, chicanery and perhaps open dishonesty, I glean from the fields where other men have sown."

On the other hand, the active, honest and energetic man can say with equal and more justifiable candor, "I am an asset in this world, a needed and appreciated member of society. By doing my share, I am contributing to the advancing prosperity and general progress of my city, state and nation. I am benefiting humanity, I earn my living honestly and am looked upon by my fellows with confidence and trust." The latter is indeed the happy man. He is so interested in his work, so gratified at the progress he has made, so absorbed in making himself a better citizen, a better husband,

a better employee, that his mind is stimulated and his every activity becomes a joy—life proves a great, fascinating experience.

The habitual "leaner"—let it be hoped for the good of society his number is few—is missing some things that make this earthly experience worthwhile, and such a man has no place in the ranks of those who are materially contributing to the general progress of the world.

**NATIVE SONS AND DAUGHTERS BANQUET**

This year Kansas falls on Tuesday, January 29th. The evening before the birthday of our state, the Native Sons and Daughters of Kansas will hold their annual reunion and banquet, at the Hotel Jayhawk in Topeka. Following is a short article on the organization and the forthcoming banquet which we, as officers of the organization, hope that you will find space in your publication to print.

The Native Sons and Daughters of Kansas will celebrate their annual reunion and banquet on the evening of the sixty-seventh birthday of their native state, Monday, January 29th, at the Hotel Jayhawk, in Topeka, Kansas, 6:30 p. m.

According to C. Benj. Franklin, President of the Native Sons, and Miss Elizabeth Waring, President of the Native Daughters, a highly interesting program is being worked out for the event. W. Y. Morgan of Hutchinson will be the principal speaker. Due to the fact that the State Legislature is in session many politicians will be loitering about the capital city. The banquet of the Native Sons and Daughters will give them a "time for relaxation, as the organization is completely non-partisan."

During the past year the organization has had established as its official publication, JAYHAWK, the Magazine of the '70ies.

The program will be short, but the other speakers give promise of making it a very interesting one. Entertainment throughout the banquet will be furnished by a musical organization from the University of Kansas.

Year before last the program featured the Kansas Pioneers, and last year the Indians were given recognition. This year the future of our state will be stressed.

If you are able to reprint the article above or a part of it, we shall appreciate it greatly.

Very truly yours,  
A. Harry Crane,  
Secretary, Native Sons of Kansas.

**The Making of Diamond**

A diamond in the rough.

Is a diamond sure enough.

For, before it ever sparkles, it is made of diamond stuff.

Of course, some one must find it.

Or it never will be found.

And then, some one must grind it.

Or it never will be ground.

Then, when he started to sweep up the floor.

He said, "Why, here's a piece I must have dropped."

That's how it happened God created love.

### FARMS MAY BE BOUGHT AT THEIR VALUE

When a borrower from The Federal Land Bank of Wichita fails to pay interest on his loan, and taxes on his farm, and gives no evidence of ability or intention to discharge these obligations, the Bank brings foreclosure proceedings. Judgments are obtained and the land is sold. Unless redeemed, the Bank may become the owner of the farm.

Then the farm will be sold to the first responsible person who offers to pay what the farm is worth. What the farm cost the Bank does not determine the price for which it will be sold. If the farm is worth more than it cost, the Bank will endeavor to get a profit to make up for losses on farms which are worth less than they cost.

From the time it began business in 1917 to September 30, 1928, The Federal Land Bank of Wichita made profits on 254 farms which it disposed of and took losses on 135 farms. It has a small profit on the total of 389 farms sold.

The relatively few farms to which the Bank now holds title are scattered in Colorado, New Mexico, Oklahoma, and Kansas. They will be sold as soon as fair offers are received for them.

The secretary-treasurer of the National Farm Loan Association in the country where a farm owned by the

Bank is situated can give information as to its location, and offers to purchase can be made through him or sent direct to The Federal Land Bank, Wichita, Kansas.

### FARMERS STILL PAY THE TAX

American farmers have seen their taxes increase nearly 160 per cent in the last fifteen years, and in the same period land values have become approximately 20 per cent higher. In the old days the "hired man" and the "hired girl" lived with the farmer's family and the cost of wages was only a minimum of what it is today.

While the farmer is paying this high rate of increase in taxes very little of it goes to the Federal Government, which operates Federal income tax makers. If the farmers were making big profits, as is the case with most of the industries, the farmers would register their prosperity in income tax returns. But the tax that they pay is almost wholly on real estate, which makes it clear that this class of our citizens are not getting their share of the prosperity turn-over that has swept the nation.

These simple figures indicate that farm relief is a burning necessity. Judged from his attitude President-elect Hoover is sure that something must be done about the matter in our financial losses.—National Industries News Service.

## MORE FARM STORAGE FOR WHEAT

No Successful System of Cooperative Marketing or of Orderly Marketing or Farm Relief Measure Can Be Properly Developed Without Additional Farm Storage.

By H. M. BAINER, Director  
The Southwestern Wheat Improvement Association

On account of the phenomenal increase in the harvesting of wheat with combines, the most successful wheat farmers are going to be compelled to make radical changes in their marketing methods. The present plan, that of delivering a large part of the crop direct from the field to the market, results in a "mad rush" for space to unload and makes it impossible for the elevators, railroads or anyone else to get it out of the way fast enough. This plan has the temporary effect of overloading and demoralizing the market. It offers

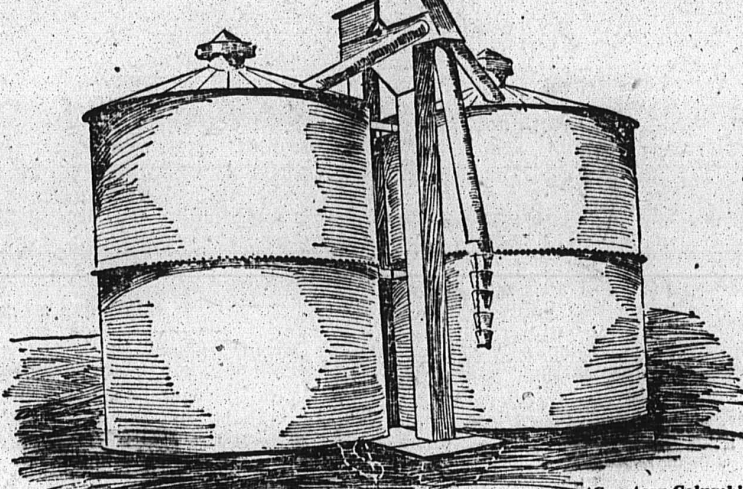
away from the combine or thresher more quickly and efficiently and will cut down on the farmers' expenses.

9. It will make the farmer more independent and will enable him to use his own judgment in selling.

10. It will make it possible to sell on basis of quality.

Question of Type of Storage

The enormous losses experienced by Southwestern farmers during the past two seasons, on account of damp wheat, shows conclusively that no type of storage should be given consideration that does not provide, in



An inexpensive farm storage unit. Made in 2 or 4 bin groups. Pits hold one load of grain. A crane will dump load without shoveling.

ver little opportunity to sell wheat according to its real value.

A Recognized Necessity  
The present plan of stampeding the market is unsatisfactory. Wheat farmers, in general, are dissatisfied with it and are looking for relief. They realize that they cannot afford to pile wheat on the ground and that additional farm storage is not only necessary but will insure more efficient returns.

Ten "Whys" for More Farm Storage

1. It will help stabilize the wheat growing industry.

2. It will assist in establishing a system of more orderly marketing.

3. It will enable the elevators to handle their wheat satisfactorily.

4. It will help solve the car shortage problem.

5. It will make it unnecessary to dump wheat on the ground.

6. It will prevent congestion of the July and August market, thus helping to equalize prices.

7. It will spread the farmer's labor and income over a longer period.

8. It will assist in getting the grain

Editor's Comment: The Kansas Union Farmer has discussed from time to time the necessity for increased farm storage. There can be no control of the market, nor favorable influence upon it without farm-owned storage. This storage space may be owned or leased by the Co-operative Marketing Agency, and it is actually necessary for a certain amount of terminal storage to be so owned or controlled. For the best results in selling there ought to be a substantial lot of wheat actually in hand, prepared as to grade, quality and kind, so that large orders can be handled. The grain marketing program now developing within the Farmers Union contemplates terminal space at strategic points. We shall undoubtedly have a terminal at Kansas City, with warehouse, as a part of this plan.

But terminal storage is not nearly so cheap to use, so far as the farmer is concerned, as is storage upon his own farm. One of the largest elements of cost in any scheme of orderly marketing—the sale, by the producer, over the entire consuming period—is the cost of storing. If the farmer be very much cheaper for the farmer to provide a part of this storage requirement upon his own farm and entirely under his own control.

Aside from the economy and safety of home storage there is a still larger consideration, that of handling facilities. Even though the Kansas Wheat Crop should all go into terminal storage as the property of the grower, if that were possible, still the attempt to move it all from the farm to the terminal within a few weeks sets up an almost insurmountable difficulty. It is a wasteful and shortsighted policy. More wheat should be stored on the farm.

The program of the Farmers Union, however, goes much farther than the mere advocacy of farm storage. Publicity is valuable, but it does not aid in getting the result. It can only point out the need. In the northwest the Union has conducted a series of demonstration tanks, which we are thus able to buy at jobbers prices. Moreover, it becomes possible to extend the terms of payment over a two-year period, so that two crops may bear the cost. This cost will be less than the cost of terminal storage upon the same amount of wheat, which the farmer must pay even though he sells his crop at harvest. The price must take this cost into consideration, as someone must own it until it is needed, and must bear it kept. So the tank pays for itself.

Moreover, the plan contemplates financing. The bin is filled with wheat, sample filled with the Farmers Union sales agency for grade and protein, and a seal put upon the bin under authority of a local group. A blanket bond, issued by one of the large bonding companies, covers all such storage bins, making them actually bonded warehouses. Wheat therein is as secure a basis for a loan as in any terminal warehouse, and should command as favorable a rate as terminal grain. The selling agency knows the amount and character of grain to come forward later, and is in position to advise as to time of sale and most favorable market, as well as to the ability of the terminal market to absorb additional supplies from time to time.

Those who advocate farm storage are right. Those who make it available, even for renters, and co-operate to make it serve in the highest possible way, really serve. The Farmers Union faces forward.

The economy cooperatives seek economy of life, not of materials.

## Livestock Market

### FARMERS UNION LIVE STOCK COMMISSION

Kansas City, Mo., Jan. 17, 1929.

Shippers who are stockholders should be careful to use same name or initials in consignments as appear on stock certificates, in order that we may be sure to give proper credit.

**STEERS**—With heavy receipts this week short fed steers sell from \$11 to \$12.50, with tops at \$13.50 for more desirable weights and those with finish. Many cattle still in feed lots but not many starting now. Stockers and feeders \$9 to \$11.50, and on up to \$12 for light yearlings of fancy quality. Dogies \$7 to \$8. Some of our sales average weights, price and where shipped from:

74 steers 1076 lbs. \$11.35 Carbonade, Kans., 23 steers 1204 lbs. \$12.25 Alma, Kansas.

22 steers 1069 lbs. \$11.50 Hanover, Kans., 25 steers 916 lbs. \$12.75, Clebourne, Kansas.

58 steers 1107 lbs. \$11.50 Wakefield, Kans., 20 steers 1115 \$12.35 Overbrook, Kansas.

22 steers 1050 lbs. \$12.75 Overbrook, Kans., 17 steers 1267 lbs. \$12.50 DeBois, Kansas.

12 steers 1218 lbs. \$12.25 Herington, Kans., 21 steers 1093 lbs. \$12.50 Overbrook, Kansas.

**COWS, HEIFERS, MIXED YEARLINGS, BULLS**—Cows are 25 to 35c lower for the week but the better grades suffering the most of the decline. Bulk of the fat cows going to the packers from \$7.50 to \$9; cutters 5.75 to \$7; canners \$5 to 5.50. Fed yearlings and heifers fully 50c lower for the week. Bulk of yearlings 11.00 to 12.50, with tops at \$14. Stock cows and heifers steady. Bulls 25c lower.

Good to choice, 8.50 to 9.00, fair to good 7.50 to 8.00, common \$6 to \$7. 24 yearlings 600 lbs. \$13.50 St. Marys, Kansas. 11 yearlings 766 lbs. \$12.00 Clay Center, Kansas. 12 yearlings 647 lbs. \$12.75 Clay Center, Kansas. 12 yearlings 700 \$11.50 Vass, Kansas. 31 stock cows 1032 lbs. \$8.00 Cawker City, Kansas.

**CALVES**—Veal calf market 50c lower than last week's close. Good to choice \$12 to \$14, few up to \$15. Fair to good \$9 to \$11. Canners \$8 to \$7. Medium weight and heavy killing calves 50c to \$1 lower. Good to choice 300-450 lbs. calves \$10.50 to \$11.50. Fair to good \$9 to \$10. Baby beef calves weighing from 450 to 600 lbs., \$8 to \$9. Good to choice 50c to \$1 lower, \$1 to \$13. Stock calves steady. Good to choice White-face steers calves \$11.50 to \$12.50. Reds \$9 to \$10.50.

**HOGS**—Uneven. Opened steady, closed steady to strong. Top 9.15, choice 210 to 225s. Bulk desirable 170 to 300s. 8.55 to 9.10. 140 to 160s. 8.55 to 9.00. Prime sows 7.30 to 8.10. Stock pigs scarce, steady, 7.00 to 7.60. Our Tuesday's hog business 46 carloads, 40 truck loads. We sold 9 loads at extreme top, 8.90; 2 at 8.95, 9 loads at 8.85, 9 loads at 8.80. On Wednesday 28 car loads, 30 trucks. Nine loads at extreme top, 9.10; 14 loads at 9.05, balance at 9.00.

**SHEEP**—Lambs steady to 15c lower. Sheep steady. Top western lambs 16.50; others largely 16.15 to 16.35. Woolled yearlings 14.50. We had several top sales this week on native lambs and other classes.

**FARMERS UNION LIVE STOCK COMMISSION**

There is a vast difference between a working man and working politician.

"Scotch Harmony"

Two new Scotch songs entitled "Can't Give You Anything But Love" and "The Best Things in Life Are Free" are quite popular this season.

Brown—"I hear Jones is letting the rest of the world go by."

Greene—"Retired, eh?"

Brown—"No, bought a used car."

"I think there is company downstairs."

"How do you know?"

"I just heard Mamma laugh at one of Papa's jokes."

Or "We Cash No Checks"

Sunday School Teacher: "And Bel-shazzar was in the midst of his riotous orgy when looking up he saw the handwriting on the wall. Now, can any of you little girls and boys tell me what words he saw?"

Bright Boy: "Watch your coat and hat."

"A gift for your daughter? How about this diamond earring purse?"

"No, I don't think it would be wise for her to carry her money in plain sight."

Teacher (sternly): "This essay on 'Our Dog' is word for word the same as your brother's."

Small Boy: "Yes, sir; it's the same dog."—Father Time.

The winter of our discontent is made up of all kinds of weather.

The underdone steak is better than a steak done over.

Man is the only animal with a chronic longing for the unattainable.

Still on trial—the vanity case.

Handed down from time to time—the grandfather's clock.

No doubt the candy kid likes to have a sweetie that sticks.

A hero is a man who risks his life to rectify the mistakes of the fools who applaud him.

**INTERIM DIVIDENDS**

A true Cooperative Movement must be catholic in its scope, democratic in its form, egalitarian in its results; whatever is less than this is no cooperative.

We honor the Pioneers most when we surpass them.

The economy cooperatives seek economy of life, not of materials.

## HONOR ROLL

CLAY COUNTY	
Prairie Star	944
ELLSWORTH COUNTY	
Swanson	1191
MIAMI COUNTY	
Jingo	1737
SCOTT COUNTY	
Pleasant Valley	1528
TREGO COUNTY	
Silver Lake	679
GREENWOOD COUNTY	
Neal	1313
ALLSWORTH COUNTY	
Little Wolf	1378
LANE COUNTY	
Amy	5164
JEWELL COUNTY	
Pleasant Valley	1809

### THE POINT OF VIEW

(Continued from page 1)

bers 5 per cent discount for payment in advance. This is not to be recommended, but it is used where the problem is difficult.

For people who prefer to bring the cash and pay the cash, the matter is simple. But for families who have goods delivered and who send the children to the store, some form of credit book is most convenient. It may be left at the store.

These methods of advance payment for what is bought are not only good for the members, but especially good for the society, for they provide capital in advance to buy for cash and at the best prices and discounts. Such a system of business, experience shows, makes all the difference in the world with a society. Its whole tone and character are changed. It is like a person who gets the ruddy glow of health and the joy and vigor after an illness.

Where are members to get the money to start the advance payment method?

The best way to get it is to give it until enough is in hand to start right. This may mean giving up some luxury, like tobacco or the movies, for a while; or it may mean actually depriving the family of some real need for a time.

The "brother-in-law" method is often used. That consists in borrowing the money from some near relative, and then paying him as soon as possible. Well, why not? Is that not better than borrowing it from a society every day?

When once started, the cash method runs along naturally. It is a little thing, but it has to be done only once. It is better to be a week ahead instead of a week behind. Get ahead and stay ahead. Don't let credit command you; command credit. Don't eat other people's food; eat your own food—

er people's clothes; wear your own clothes—you will stand up more erect and look better. Get out of the clutches of credit, and life will be happier and sweeter.

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