



THE KANSAS UNION FARMER

Organization

Education

Co-Operation



VOLUME XX

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SUCCESS OF CO-OPERATIVE LIVE STOCK ASSOCIATIONS ONE FACTOR IN DIRECT BUYING

Development of Co-operative Selling Gives Bargaining Power

Various attempts at co-operative live stock marketing had been made over a long period, but every such attempt ended in more or less complete failure. The last such venture to close its doors was the Co-operative Livestock Commission Company going out of business in 1909. For nearly eight years there was no terminal co-operative commission in operation.

The story of the Farmers Union activities in that field is told in a recent bulletin from the U. S. Department of Agriculture by Mr. C. G. Randall.

The picture which Mr. Randall presents should show conclusively the possibilities of our movement. The best way to control the packer is to present, through our organization equal bargaining power. That alone will secure fair and equitable prices, and that will always do so.

The history of the Farmers Union Live Stock Commission Associations is bound up with that of the Farmers Educational and Co-operative Union of America, a nation-wide farm organization which was chartered in Texas in 1902. This organization embraces many activities other than the marketing of livestock and now includes State or local associations in about 20 States. The marketing agencies are usually incorporated, nonprofit, nonstock institutions. Some of these marketing agencies market cotton, tobacco, grain, produce, fruit, and other agricultural products as well as livestock.

The first Farmers Union livestock commission house was established at Omaha, Neb., in 1917, by the Farmers Educational and Co-operative Union of Nebraska. Some difficulties were encountered at first, but the venture was successful, and other companies were formed by various State Farmers Union organizations on the following terminal markets: St. Joseph, Mo.; Kansas City, Mo.; Sioux City, Iowa; Chicago, Ill.; South St. Paul, Minn.; Denver, Colo.; and Wichita, Kans.

The history of the eight agencies is discussed in further detail in the following sections.

Farmers National Co-operative Marketing Association
The Farmers Union agencies, including the Farmers Live Stock Commission Co., at National Stock Yards, Ill., are members of a national organization known as the Farmers National Co-operative Marketing Association. The purpose of this organization is to assist in co-ordinating the efforts of the marketing agencies toward the solution of the problems of the associations and the improvement of livestock marketing methods in general. Special attention is given to legislative problems that affect the livestock industry.

The first step toward the establishment of the Farmers Union Live Stock Commission at Omaha was taken in the State convention of the Nebraska Farmers Union, January 10-12, 1917, when the convention adopted a recommendation that a committee of five be appointed to make arrangements for buying a membership on the Omaha Livestock Exchange. The plan was to have the shipping consign date of organization to December 31, 1926, amounted to \$117,744.715, and purchased amount to \$1,433,879, making the value of total business handled \$119,178,594. This represented a saving to shippers of \$31,637 in commissions.

Of the total business handled by the firm in 1926, about 40 per cent came from shipping associations. Over 15 per cent of the total livestock sales by the co-operative from the date of organization to December 31, 1926, amounted to \$117,744.715, and purchased amount to \$1,433,879, making the value of total business handled \$119,178,594. This represented a saving to shippers of \$31,637 in commissions.

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An application for membership in the livestock exchange was made, but the membership was refused on the grounds that the Farmers Union plan of operation was not in conformity with the rules of the exchange, as the plan contemplated a return to patrons of savings above expenses out of commissions collected for buying or selling livestock, which the exchange contended was forbidden by its rules. The only alternative was to operate independent of the exchange.

On April 2, 1917, this organization opened its doors for business. Because of the crowded condition of the exchange building and yards, an office was opened in the building adjacent to the exchange. This was occupied until the following year when the commission moved its offices into the exchange building. During the third month of operation, the Omaha house was on a paying basis and has continued on this basis ever since. The State Farmers Union organization voted in 1920 to incorporate the Omaha house, and an effort was made to get shippers to take stock in the proposed company. Shippers did not respond readily to this plan, and it was subsequently dropped.

The original plan was to pay patronage dividends to members of the Farmers Union. Later it was decided to pay such dividends to all patrons. When the packers and stockyards act was passed in 1921, the question arose as to who should be considered as members under the law. The consensus of opinion seemed to be that only members of the Farmers Union were eligible to receive patronage

dividends. Accordingly, in the summer of 1922, a plan was adopted to provide for livestock-commission membership for those who did not belong to the Farmers Union. Each of these shippers was to pay \$1 for a membership. Much confusion arose over the question as to how these "dollar members" would have any voice in the management of the house, but the plan was followed from August, 1922, until February, 1924, when several farm organizations began the joint operation of the commission office under a marketing agency contract which made each of the farm organizations that signed the contract a virtual partner in the conduct of the business.

The Marketing Agency Contract
In February, 1924, a contract was entered into by the Farmers Educational and Co-operative State Union of Nebraska and the South Dakota Educational and Co-operative Union of America with respect to the operation of a joint office at Omaha. The Colorado and Montana divisions of the Farmers Union have since signed the agreement.

The business policy and control of the agency is in the hands of an executive committee composed of representatives of the several organizations as follows: The Farmers Union of South Dakota, 1 member; the Farmers Union of Iowa, 1 member; and the Farmers Union of Nebraska, 7 members. These representatives are elected each year by their respective associations. Other co-operative associations which might be admitted to membership later were to be entitled to at least one member on the executive committee.

The executive committee has power to hire the manager and other employees and to fix their salaries, and to direct the business policies of the company. At the end of the fiscal year, (December 31) the surplus remaining in the treasury, after payment of all expenses of operation and the setting aside of a reasonable amount for reserves as decided by the committee, is distributed among the producer members according to their patronage during the year. Income from nonmembers' commissions and any other receipts is paid to the contracting associations in proportion to the number of cars shipped by the members of each. This money is to be used for educational purposes.

Members of the board of directors receive compensation, not to exceed \$50 per day each, for time actually spent on the business of the association, and all necessary expenses. Meetings of the committee are held quarterly or more often if necessary.

Withdrawal from the contract is permitted upon 60 days' written notice to the manager, but organizations that withdraw forfeit any sums that their members would otherwise receive as patronage dividends at the end of the fiscal year.

The Company in Operation
Growth of this company was rapid. In 1919, the second year of operation, approximately 336,000 head of livestock were handled, representing about 3.7 per cent of the total receipts of the Omaha market. Total sales by the co-operative from the date of organization to December 31, 1926, amounted to \$117,744.715, and purchased amount to \$1,433,879, making the value of total business handled \$119,178,594. This represented a saving to shippers of \$31,637 in commissions.

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:: Neighborhood Notes ::

A GOOD SUGGESTION

Charles Norris, of Erie, suggests that Produce locals send in to the paper news items of general interest concerning local affairs. This neighborhood of ours is a rather large one and we all want to know what is going on. Tell us what you are doing and hope to do.

MANAGER AT MILTONVALE IN HOSPITAL

Mgr. W. F. Whitney, of Miltonvale, has been for some time in poor health, and is now in the hospital at Halstead, Kansas. Mrs. Whitney is capablely managing the business during his illness. This Association did a total business of nearly 1-2 million dollars in 1927.

Sec'y-Treas. H. A. Coate, of Miltonvale was a pleasant caller a few days ago, and we are indebted to him for these items of news. We add our wishes for an early recovery on the part of Mr. Whitney to those of his own people.

MINNEOLA LOCAL NO. 1228

FRANKLIN COUNTY
Minneola Local No. 1228 met in regular session March 6th with a house full of members which enjoyed a fine program and refreshments of ice cream, cake and coffee. We also had a good business session. Four new members were added to the large Farmers Union family. We hope to get more in the future. All the amendments submitted in the referendum ballot carried. Our next meeting will be held on April 3rd. A good program is planned, refreshments will also be served. All members urged to be present and help boost for the Farmers Union.
B. C. Nelson, Pres.

STAFFORD COUNTY COLUMN

Liberty Local
Liberty Local had two meetings during the month of February. Six new members were taken in. Had a taffy pull, bought seed potatoes from the County Union. A contract was signed with the Nourse Oil Co. to furnish oil and gas.

North Star
North Star Local had two meetings in February, both well attended. Refreshments were served and good programs were enjoyed. Several new members were taken in. 4-H clubs are going fine. The boys are organized and the girls will be well organized, with Miss Leatha Vice as club leader for the girls.

Livingston Local 1964
Livingston Local held their regular meetings throughout the month of February. Four-H club work was the main issue. Mr. Tom Hall being elected our captain. Our business agent is busy taking orders for seed potatoes.

The referendum ballot was voted on and almost all of it was passed upon as favorable with our local. Gladys Waters, Sec'y.
Ida Wells, Corresp.
County Corr. Mrs. R. E. B.

Stafford County
The Stafford County Farmers Union meeting was held at St. John March 6, at which there was a fair representation of delegates from the various locals. Every Local in the county was represented and responded to the call for report on activities. Nearly every local reported a splendid interest in Four-H club work which is being sponsored and

organized at this time. Two locals (North Star and New Hope) report a contest within their local to induce attendance which is getting results. County Business Manager had a short report.

A committee to draft rules for the booths to be entered in the Stafford County Stock Show by the various locals gave their report and copies of the rules will be sent each Local. County President then introduced our state president, Mr. Huff, who gave a splendid address which was heard with much interest and enthusiasm.

Fieldman Mr. Simpson for the Insurance Co. then made a few remarks relative to hail rates etc.

Mr. Hale of Hudson, Kansas, presented proposition by which he could co-operate with the locals in the county in the buying of commodities in quantities. No definite action was taken except to refer the matter to the individual locals.

Notes taken by Mr. L. F. Wobring for County Correspondent Mrs. R. E. Burkhall.

WHEN APRIL CAME

We cut the name
Of our little lass
In the lawn's
Smooth, tender grass.

Planting crocuses,
Blue and gold,
To heal the hurt
Of the upturned mold!

Packets of royal hue;
That they
Might blaze into bloom
On her natal day.

Save for their delicate
Chalice flame
None answered to "Lucy."
When April came.

Ethel Romig Fuller.

EVILS OF DIRECT MARKETING

Address Delivered at Wichita, Kansas, by M. W. Borders

(Continued from last week)

Packer-Bankers Propose Fight to a Finish

Now, gentlemen, I have omitted up to this point the real basis, the real backbone, of this system of direct marketing, and that is that it rests upon, and cannot exist without, a division of producer territory between the packers. At the present hearings in Washington on the Capper-Hope Bill, Knute Espe, of Iowa, introduced as a witness for the packers, testified that this system of direct marketing could not exist without a division of territory. And some of the friends of the packers on the Senate Agriculture Committee asked the witnesses favoring the bill, whether they had exhausted their remedies under the Sherman Anti-Trust law? These questions were no doubt prompted by the packers, who always take the position, when any regulatory law is proposed, that there is too much law already in existence to control the situation.

What do they mean by that? The packers were standing by, as they always do when any legislation is offered, saying "There is plenty of law at present." And there is too much law. I will admit, on lots of questions, and it is popular to say, "We have too much law now." And the members of the committee friendly to the packers ask, "Have you resorted to the Sherman Anti-Trust Act?" Now that the packers have asked that question I will answer it. The packers and their friends have given us no other alternative. If there is a division of territory by the packers, they have violated the Sherman Anti-Trust law and the producers are injuriously affected can sue the packers in a civil action for damages. But I will say to you, that I have never wanted to see that remedy resorted to, and I will tell you why. I do not want to see the packers hurt and I do not want to disturb business generally. Besides, this question should be settled in conference rather than in court; but the packers have indicated that they are going through with this fight and assert there is no division of territory and evidently want that question of fact settled, then I say that the livestock producers can resort to their rights under the Sherman Anti-Trust Act. The producers have got a remedy—a civil suit for treble damages. I have not wanted to see that come, because it might mean many suits and very heavy damages. It is not the way such questions should be settled. It might mean a serious disturbance of the packing industry and that I do not want to see. But when the packers refused to do anything in conference with the Secretary of Agriculture and the representative committee appointed by the Kansas Live Stock Association, and when they serve notice that they are going to fight this thing through to a finish, when they seek to defeat a reasonable and fair bill introduced by a Senator and a Congressman from Kansas, based upon the principle of preventing an obstruction of interstate commerce, a bill that does not bring government into private business, a bill that does not put the packing industry under a bureaucracy, a bill that would disturb no packing, and obey the law, and when the packers attempt to defeat that bill by saying that you have remedies under the Sherman Anti-Trust Act, then the producers may have to resort to their rights under the civil side of the Sherman law for this issue, they will be to blame for the consequences that may follow. They raised this question in the first instance, not the producers.

Competition Often Merely Matter Between Friends

In other words the packers have sought to defeat remedial legislation on this subject by convincing the members of the Senate Agriculture Committee that the producers are protected under existing law and that they have not exhausted their remedies under such law, which can only refer to the civil side of the Sherman Law, because there is no other. Put another way, the packers have not only invited, but now practically force, a resort by the producers to the provisions of this law. The packers have put this question squarely up to the producers as to whether there will be litigation, but if litigation comes then all of the big packers can be put on the witness stand and we will then get certain facts which have been withheld, because none of them testified at the hearings on the Capper-Hope Bill. The packers might well consider when they force their issue, as now seems probable, that the livestock producers will not have to establish a division of territory by signed written contract, but such fact can be established like any other fact, by circumstances. The courts in construing any contract, in construing any transaction in human affairs, get the benefit of the light of surrounding circumstances, and may consider the experience of signed facts involved. When it is established that the packers did at one time have a division of territory for the sale of their finished product, and when it is established that they are now in a combination to control the price of animals in South America and of the finished product in England, (a fact well known by official Washington), and when the

government establishes by the government figures that the big packers buy on a fixed percentage, and when today in one of the large markets—one of these so-called "fifty-fifty" markets, they do not even go to the trouble of dividing the animals out to the exact head, but Armour buys one day and Swift the next, now, I cannot understand why the packers want to force this issue of division of territory in the courts. The packers should in that connection also remember that there is no "lobby" in the Courts of Justice and that jury. But if taken to court the disputed question as to whether there is a division of territory in this direct buy will be forever settled, and possibly that is what the packers want.

Good! Making Executive. But I want to make this clear, if that fight comes, the packers alone will be to blame, because they have been given every possible opportunity to settle this question with the producers and representatives of the government in conference. They have also had an opportunity to agree upon reasonable regulatory legislation. They have spurned both and in addition are insisting that the Sherman law will afford relief. And so it may, but if it comes to that, it will be brought about by the packers.

Gentlemen, I have said to you that no packer has ever defended this system on its merits, which is the fact, but they have advanced certain reasons, or excuses, for having adopted this system, and I want to discuss this question fairly. It is up to me to state and answer the reasons, or excuses, which they have advanced. That I now propose to do.

First, you gentlemen who were present at the July meeting in Kansas City of this Association will remember that representatives of the packers were there present and offered as the first excuse that the big packers "inherited" the plants where these "private" yards are located.

Let us look at that for a minute. The statement is literally correct. That is true of Armour at Kansas City and it is true of Swift in St. Louis and as to their "Omaha" plant in Chicago. But what was that "inheritance"? If "inheritance" is put forward as an excuse, and defense then you are entitled to all the exact facts concerning this "inheritance." This is another subject introduced by the packers and they are, therefore, responsible for the developments in response to their suggestion. In 1903 the big packers purchased practically every packing plant then in existence in this country, for the avowed and admitted purpose of forming an absolute monopoly. Kuhn, Loeb & Company were financing the deal, and when it fell through because of a financial panic, they had to sell the plant in Chicago, and the National Packing Company to take over these plants and the government afterwards forced a dissolution of the National Packing Company as illegal and the plants that were in the National Packing Company, that had been purchased by the order of the government, were distributed to Armour, Swift and the other packers involved. The Fowler plant at Kansas City went to Armour; the "Omaha" Packing Company's plant in Chicago went to the St. Louis Dressed Beef Company's plant went to Swift. So they now come along and say, "We inherited them, and should, therefore, be excused." But, gentlemen, they inherited them because of a proposed legal merger that they had bought those plants for. What consideration did they entitle to because of such "inheritance"? The taint of illegality in the original purchase still follows them. This is all a matter of common knowledge, established in court hearings.

Direct Buying Means Cheaper Hogs

Then the next excuse for private buying is that the small interior packers, like Hormel, Rath, and others not located at the central markets, have a decided advantage over the big packers because of the fact that these small interior packers buy directly. You have heard that, haven't you? What do they mean by "advantage"? Did you ever stop to think of that? You have heard the packers put out the proposition, "We went into it because of the advantage that the small interior packers have." I will tell you what that advantage was,—cheaper hogs. Cheaper hogs because of the absence of competition. All right. That is their second excuse.

Their third excuse is, "We have had to go into it in order to get hogs." They say they couldn't get enough hogs except through this private buying. Surely the system of private buying would not make the hogs any more prolific, would not develop greater breeding propensity. This system has many a charm for the packers but it will not produce hogs. Just look at that excuse for a moment and see if it can be sincere, (Continued on page 4).

CALL MEETING FOR SALINA

Thursday, April 12, Is Set For Meeting

Bank Situation Major Theme For Meeting.

A formal call is issued for a meeting at Salina, Kansas, on April 12th at 10 a. m., for the purpose of discussing our bank situation. The Assistant Receiver, Mr. T. B. Dunn, has gone far enough in examination and analysis to give a rather clear idea of the exact condition, a thing it was necessary to have before plans for action could be laid.

This meeting will be open to any member of the Kansas Farmers Union. This problem is primarily the problem of the Farmers Union. Individuals and organizations have funds involved, but none has so much at stake as the Union itself. So that whether he has a direct financial interest in the bank or not, any member will be welcome.

The State Board is being called to meet the day before the group meeting, and this will constitute the regular quarterly meeting as well as permitting special attention to the bank matter. Some of the other Boards will meet also at this time.

It is hoped that the representation at this meeting will be general. All of our banks should be represented, each of the statewide business organizations should have representatives, County Unions and local business units should send at least one, and more if possible. Individuals who are sufficiently interested to come will help greatly by their presence. In nearly every county it ought to be possible for several to arrange to come together by auto. This would greatly lessen the cost. County Secretaries might aid in this arrangement. It is regretted that the cost of attending cannot be borne by the State Union, but it cannot. In most cases county and business organizations can pay such costs without undue burden, but even if the individual must meet his own costs it will not be heavy. Come any way.

If the meeting, after due inquiry into present facts, reaches a fairly unanimous agreement as to what the immediate future policy of the Farmers Union should be relative to our banks, no doubt a definite arrangement will be made to establish this policy. And this program, when adopted, will be carried forward with all possible vigor.

Not, in many years has so urgent a need been expressed in a call from this office. If you believe in the Farmers Union, in its program, in its people, in its future—come to this meeting prepared to reason and plan and build.

C. E. HUFF, President.

The Kansas Union Farmer

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C. E. HUFF.....Editor and Manager

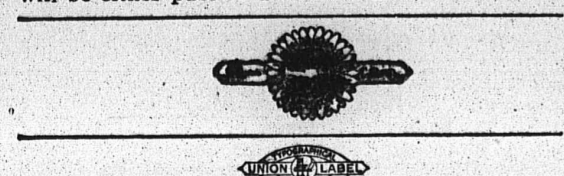
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Notice to Secretaries and Members of Farmers Union of Kansas. We want all the news about the Locals and what you are doing. Send in the news and thereby help to make your official organ a success.

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, APRIL 5, 1923

MEETING OUR BANK PROBLEM

Scores of letters have come to this office from our membership, some inquiring as to the exact state of the bank's affairs, some offering suggestions, but all pledging support to the full limit of the writer's ability. This has been a fine and heartening thing.

There has been an appreciable strengthening of loyalty as expressed in patronage of Farmers Union institutions. Elevators and Live Stock Shipping Associations have remembered to write

SPECIAL NOTICE TO SECRETARIES

You are urged to get your ballots in. There will be a meeting of the Board of Directors on the 11th day of April. All ballots will be counted up to that time.

There has been only a few voted at this time. These are your problems, take an interest and vote upon them.

The secretary who makes no effort to get the Ballot before his membership is not doing his duty.

VOTE YOUR REFERENDUM BALLOT AND RETURN IT TO THIS OFFICE THIS WEEK.

C. E. Brasted, Sec.

The Dry Goods Box

Norton, Kans., March 21, 1923
VOICE OF MT. PLEASANT
LOCAL NO. 956

Mr. Jardine:—

We as members of the Farmers Union take pleasure in asking you to answer through the press what you mean by the revolving fund furnished by the United States Treasury. If it is the McNary-Haugen bill, you refer to I will advise you to read it over again and stop to think where this fund is coming from. The McNary-Haugen bill is not price fixing, it does not affect the world market. It does not change the price in any other country, because it is paid by the wheat grower himself. Now if such a fund is to be paid by the wheat grower why not keep your money and not put it so much in circulation. We have all looked to you as a great leader, but find out that you are playing the part of "Indas." You tell us how to co-operate which a good part of us are doing, shipping our cream to the Farmers Creamery, and our live stock to the Farmers Union Live Stock Commission Co. trying to hold the price the best we can and here we found our leader, Mr. Jardine, betraying us, selling all your stuff through an old line firm it looks as though you should try to be a man or a mouse, stay with what you say or step clear out of the firm.

C. W. Aylor.

AN UNDERLYING CAUSE

Since there is much discussion of the direct marketing question, and various reasons for its activities it occurs to me that the underlying motive is not so much to hold their own in business as the more vital (to them) element of wrecking the co-operative marketing place. The powers that be have never left a stone unturned, a scheme untried that would tend to not alone embarrass the co-operative effort, but to thoroughly eliminate it from the field of marketing. These millionaire packing companies are not suffering so much, financially as they see also a final ending of their unholy war against justice, and equity in business. A drowning man will grab at a straw 'tis said, so in this case nothing is too unbecoming to them as all vestige of co-operative marketing. They are not counting the cost just as they are not molested in their underhanded schemes.

When they are forced to enter the general open market for their stock and compete with others who are engaged in a similar business; when they cease to use deceptive and questionable methods to gain an advantage over others, then will they be shadowed with a cloud of suspicion no longer, but until they have exhausted every available means to avoid an honest course of business they remain the objects of public discredit.

This battle for a square deal has just begun and will be an elimina-

"Farmers Union" on their bills of lading somewhat oftener than before. No doubt local institutions have had this same experience of a better business attitude, and it has made a healthier condition. It has been both evidence of morals and a builder of morals.

We have been somewhat impatient and restive under the delay and inaction which has followed the closing of the bank. The officers have felt this as keenly as the members have. But it would have been useless, and in a way dangerous, to have attempted to meet the challenge of the situation without a full knowledge of facts. To plan successfully requires more than good intentions. Quite complete information is now available, and a meeting is called for Salina, April 12.

It is to be hoped that a large and representative group of Farmers Union folks will be in attendance. We are not "licked," nor discouraged. When this conference is over and we enter the field to carry out the program adopted it will be a unified and earnest organization which goes out, and we will do successfully the thing we undertake. We are going into win!

INSURANCE FIRMS INTO COURT TO HAVE RATE ORDER SET ASIDE

Want Five Million Dollar Fund Paid Them Rather Than Returned to Policyholders

The 150 "old line" fire insurance companies operating in Kansas are trying desperately to secure to themselves the \$5,000,000 of impounded funds now in the hands of the state insurance department. It is worth trying for, of course. That would be fairly important money, even to a Kansas farmer.

These companies want even worse to have the order for lower rates, made in 1922 by Frank L. Travis, set aside. It means well toward a million dollars a year to them. They will fight to regain that million, taking advantage of every loophole and technicality in the law to do so. After the U. S. supreme court had refused to review the decision of the Kansas supreme court, upholding the rate, the companies filed bills in equity in Judge Pollocks' court.

William R. Baker, state commissioner, stated last week that he expected the federal court would deny the injunction but that the legal proceedings would delay return of \$5,000,000 im-

pounded premiums to Kansas policyholders at least six months.

Policyholders in the Farmers Union Mutual Insurance Co. will lose no sleep over the delay. Their insurance was bought at rates much lower than those ordered by the state Commissioner, and at the end of every contract period they have had all excess collections returned. The showing made by this and other sound mutual companies was a large factor in the issuance of the order for lower rates.

BUT FOR SHIPS—THAT'S DIFFERENT

Talk of a ship subsidy is coming up again in Washington. When questioned by reporters as to his attitude, President Coolidge, according to the New York Times, gave out this statement:

"Inasmuch as the merchant marine is important to the commerce of the country and necessary to its naval strength, the president feels that the government might enter on a policy of government aid for private operation of the fleet. This, he feels, can be done by mail subsidy or some other form of federal assistance."

Only a few months ago, the president was also talking about subsidies, but then he said: "Government price-fixing is known to be unsound and bound to result in disaster. A government subsidy would work out the same way. . . . It is impossible to provide by law for an assured success and prosperity for all those who engage in"—the industry under discussion.

In the first statement, he was talking about ships; in the second about farming. What a difference it seems to make!—Wallace's Farmer.

Farm organizations in Canada are concerned to find that the maternal death rate in Manitoba is more than double that in England. Slams are seemingly less deadly than the open country, since the highest death rate is in rural districts. Better incomes will mean better living and less dying.

Twenty car loads of turkeys were shipped from the Black Belt of Alabama for the Thanksgiving markets of the North, East and South, bringing to the growers the sum of \$85,000. The twenty cars contained approximately 34,000 turkeys which weighed 270,000 pounds and netted the growers 30.5 cents per pound at the car door. Ten cars went to New York City, three cars to Nashville, two to Cincinnati, and two each to New Haven, Conn., Newark, N. J., and Miami and Palm Beach, Fla.

THE MONEY STABILIZATION BILL

Proposes to Use Powers of Federal Reserve System to Prevent

WASHINGTON, D. C. — James G. Strong, Congressman from Blue Rapids, Kansas, and a member of the House Banking and Currency Committee, spoke in favor of his Bill, H. R. 11806, introduced on March 6, 1923, today. This is a bill directing the Federal Reserve System to use its powers so far as possible to promote stabilization of the purchasing power of the dollar.

Congressman Strong introduced a bill on this subject in the last Congress, upon which extensive hearings were held by the House Committee. He solicited suggestions looking to the improvement of the bill, which has been the subject of world-wide discussion in financial and economic fields ever since. The present bill is the product of the suggestions he has received and the study he has made of the subject.

"I believe this to be the most important legislation with which I have become associated during the nine years of my service in Congress," said Congressman Strong. "No greater powers were ever given by any government, save perhaps the powers of life and death of personal liberty, than those which are now possessed by the Federal Reserve System to regulate the volume of money in circulation, the cost of money and the contraction and expansion of credit thereby causing the general level of commodity prices to rise or to fall. The original Federal Reserve Act contained no direction as to the purpose for which these powers should be used. I believe that such greater powers should be used for the stabilization of the purchasing power of our money."

Congressman Strong complained that his original bill had been variously misrepresented by those who had not studied its purpose, or did not wish to do so. He explained that it is not a bill to stabilize the price of wheat, or cotton, or any other commodity, but to stabilize the general level of prices which, he explained, means stabilizing the purchasing power of the dollar. The quoted numerous authorities to the effect that the Federal Reserve System can, and to a certain extent does, stabilize the purchasing power of the gold dollar and hence of the purchasing power of gold all over the world.

Among other authorities, he mentioned Reginald McKenna, former Chancellor of the Exchequer of Great Britain, now Chairman of the Board of the largest privately owned bank in the world, whom he quoted as follows: "The American price level is not affected by gold movements but is controlled by the policy of the Reserve Banks in expanding or contracting credit. It follows, therefore, that it is not the value of gold in America which determines the value of the dollar, but the value of the dollar which determines the value of gold. The conclusion, therefore, is forced upon us that in a very real sense the world is on a 'dollar standard'."

He also quoted Professor Bertil Ohlin, a European economist, to the effect that, "The control and development of the world price level has passed entirely into the hands of the Federal Reserve Board and Governors."

"I am not trying to force the Federal Reserve System to do the impossible or to mislead anyone as to the extent of their powers," said Congressman Strong, "but I have simply laid down the direction that the Federal Reserve System shall use all the powers and authority now or hereafter possessed by it, to

maintain a stable gold standard, to promote the stability of commerce, industry, agriculture, and employment, and a more stable purchasing power of the dollar, so far as such purposes may be accomplished by monetary and credit policies. I am asking for a stable gold standard, which is important to our proper trade relations. We have become the creditor nation of the world. But I insist on the policy of America's first to the end that the powers we have conferred on the Federal Reserve System shall be used for the purpose of stabilizing our own dollar. This policy will turn out to the advantage of foreign countries as fast as they are able to return to the gold standard."

The bill also provides for publicity being given to decisions as to policies and to actions taken by the Federal Reserve System, giving discretion to the Governor of the Federal Reserve Board as to the time and place and details of such publicity.

"I believe," said Congressman Strong, "that those who are performing a public service for the people will be met with the best cooperation and secure the best results through publicity concerning the use of the powers given them by the people. I feel that such publicity should be had at the time, place, and in such detail as the Governor of the Federal Reserve Board may decide."

The Federal Reserve Board is instructed in the bill to make a thorough study for the guidance of the Federal Reserve System of the results of this study to Congress, together with recommendations for legislation in the interest of stabilization. One of the things required to be studied is the question of whether the Federal Reserve System, "Personally," he said, "I favor a wholesale commodity index and I believe the index number of prices prepared by the Department of Labor would best serve in the measurement of the purchasing power of our dollar; but because of the difference of opinion among eminent economists and financiers, I thought best to name no price index in the proposed plans, having for their aim the stabilization of money."

"In fact," he said, "while laying it down as a basic principle that the great powers of the Federal Reserve System shall be directed towards stabilization of the purchasing power of the dollar, the bill directs that study and investigation which will the greater develop the extent to which such powers can be used, keeping in mind always the principle that the interests of our own nation shall be first in point of consideration; and it directs that the result of such investigation shall be reported to Congress in order that the people may be advised of the degree of compliance with the purposes of the bill; all to the end that the instability, through inflation or deflation, of the purchasing power of that which they exchange in daily intercourse with each other for those things which sustain life and give comfort and enjoyment shall not bring disaster."

FARM CO-OPS ENGAGE IN MANY ACTIVITIES BESIDES SELLING

So much attention has been directed to the selling end of the farmers' co-operative movement that some of its other aspects are in danger of being overlooked. Co-operative buying, for example, takes care of several hundred million dollars worth of the farmers' purchases annually. Many associations handling cream, cheese, and fruit buy supplies used in preparing their products for market. Such purchases are not at present recorded

AFTER WE SET THEM A GOOD EXAMPLE, TOO

The Porto Rican government has requested that a Congressional investigating committee be set up to examine into the "political, economical and social conditions of Porto Rico." President Coolidge recently wrote to Governor Townier of Porto Rico, saying the islanders had misused the independence they had. He charged that they were not prepared for self government, anyway.

Why don't they look at us? Chicago will show them how to run a city. Teapot Dome indicates the proper method of handling natural resources and most unnatural national politics. They must be a dumb lot.

THROW 'EM EASY TO JIMMY

"Throw 'em easy to Jimmie, he's little." I heard one of the players direct. Though his voice sank low so the cripple lad. The favor would fall to detect.

And the thin wan face grew brighter, And he rapped the ball sharply away.

And laughingly limped down the base line 'Mid the shouts of his comrades at play.

"Throw 'em easy to Jimmie, he's little!"

The speaker was strong of limb, But his merry brown eyes grew softer, As he told of little Jim.

Of the runaway horse, and the ur-chin.

Picked up with a twisted spine— 'Twas the life of a cripple for Jimmie From the early age of nine.

"And he as proud as a Spartan— He'd die a keep up with the rest, So we throw 'em easy to Jimmie. And he thinks he can play with the best."

And he turned with a wave of approval As a wide-thrown ball allowed The eagerly-chirping Jimmie To score 'fore the cheering crowd.

—John L. Woodburg.

A FAIRLY WELL NURTURED SKELETON

How big is the United States army? Ask almost any American citizen and he will reply at once that it is a mere skeleton affair, no larger than is required for such police duty as is involved in keeping our forts and similar defenses in a state of repair, and for such extraordinary duties as devolve in time of flood, fire or other catastrophe. Yet Congressman Ross A. Collins, a member of the committee that passes on army appropriations, told the house of representatives during the debate on the present bill that the United States now supports an army larger than that of any European power, with the possible exception of France! Congressman Collins showed that there are six grand divisions of the army for which appropriations are sought: the regular army; the national guard; the organized reserves; the reserve officers' training corps; the citizens' military training camps; the national rifle matches. In the regular army there are 124,810 men and 13,380 officers. In the national guard there are 180,920 men and 13,430 officers. In the organized reserve there are 110,014 officers and 5,735 men. In the R. O. T. C. there are 120,141 students in training for commissions. Last year there were about 35,000 men in the citizens' military training camps. Altogether, the American army today includes about 600,000 men, of whom almost half are officers. Congressman Collins took particular exception to the proposal to increase the number of officers in the organized reserve to 125,000 since he said that the war department itself has estimated that only 65,833 of these could be used in mobilizing an army of 3,500,000 men. Public attention this year has rightly centered on the naval appropriations bill. But the well informed citizen should not lose sight of the fact that his "skeleton" army is costing him \$186,000,000, to which another twenty or thirty millions will probably be added later in the form of deficiency appropriations. —Christian Century, Chicago.

AND THERE WILL BE NO SURPRISES

"The richest diamond field ever discovered anywhere," is what Col. Sir David Harris, member of the South African House of Assembly for Kimberley, said about a new field that has been disclosed in a debate in the house of assembly at Capetown, South Africa. The romantic discovery of a fabulously rich alluvial deposit of diamonds at Alexander Bay, at the mouth of the Orange river, came to the knowledge of the members of the house in connection with a debate on an apparently unimportant matter. It was stated diamonds were lying on the surface waiting to be picked up.

It was stated that the government owned 100 claims from which experts had already taken diamonds worth 160,000 pounds in a few weeks' hand-picking. The government proposed to employ 60 diggers to work in the field. Hon. F. W. Beyers, minister of mines and industries, stated, and he emphasized the fact that the government would control the out put of the diamond field.

WE MUST ECONOMIZE

"Look, pap, Abie's cold is cured and we still got a box of cough-drops." "Oo, vot extravagance! Tell Herman to go out and get his feet wet."

In the statistics of co-operative buying, the United States Department of Agriculture expects to have fairly accurate statistics this year on co-operative purchases. Meantime, it points out that at least 50 per cent of the farmers' business organizations in the United States are engaged in some form of co-operative buying.

Out of 10,803 associations listed in the department records, 5,386 reported co-operative purchases last year. Among the commodities purchased were feeds, food containers, seeds, fertilizers, building materials, fencing, implements and machinery, hardware, spraying mater-

RAFFLE AND SELL 500 TICKETS AT \$2.00 apiece.

This makes me plenty money." "Hold on now," says Sandy, "how could you satisfy the winner with a dead horse?" "Him," the Jew answered, "I'm giving back his two dollars."—Iowa Union Farmer.

FARMERS WILL JOIN

The farmer's righteous indignation has now been raised to where he can and will organize. It is true he does not hunt for organization, but he is ready to align himself with the Farm- make plenty money on this horse," he said. This puzzled the Scotchman and he asked for details. "Vell, says Abie, 'here is coming by me a dead horse, so vat should I do. I hold a mers' Union, provided those better-posted farmers, boosters and union men recognize that they must now take time by the forelock and get the unorganized farmer into the organized group. No one can speak for the unorganized farmer, and why should any one attempt to?—Colorado Union Farmer.

RELIEF WOULD BE "ECONOMICALLY UNSOUND" AND PERHAPS "UNCONSTITUTIONAL"

Describing conditions in the Pittsburgh coal belt as "a blotch upon American civilization," the U. S. Senate interstate commerce subcommittee last week issued a statement declaring the "industrial war" affected the entire nation.

The statement follows: "Conditions which exist in the strike-torn coal regions of the Pittsburgh district are a blotch upon American civilization. It is inconceivable that such squalor, suffering, misery and distress should be tolerated in the heart of one of the richest industrial centers of the world."

The committee found men, women and children living in hovels which were more unsanitary than a modern swine pen. They are breeding places for sickness and crime.

"They constitute fertile fields for the sower of communism and other doctrines which teach the overthrow of the American government. Industrial leaders of America cannot permit such conditions to continue."

"The dispute in the Pittsburgh soft coal fields is more than a local fight between a union and a group of coal operators. It is an industrial war that affects the entire nation. A remedy must be found to relieve the shocking conditions which the committee found in its first hand survey in the coal mines and camps."

NAMES ASTEROID FOR HOOVER

An astronomer has named an asteroid "Hooveria" in honor of Herbert Hoover. Uow, to be real honest I thought an asteroid was some kind of a garden variety of aster, but a kind friend tells me it is a shooting star or meteor of some kind. Sort of a left-handed compliment, isn't it, when you remember that a meteor starts off with a whoop, flares up with a brilliant light, scares everybody, spends its force in one great burst, and then goes out with no damage done. We hope the astronomer didn't mean to insinuate about of political significance, but you never can tell. The stars portend what ordinary mortals only hope. Well, anyhow, a candidate whose friends are so loyal that they will knowingly and willingly sign their names to statements explaining who fixed the price of wheat and hogs, what the facts are about the British-Chinese mining scandal and why it isn't necessary for a prospective President of the U. S. ever to have voted here must be a leader among men. Therefore, on March, 1923, contribution to the ever-growing list of presidential possibilities is Sir 'erbert 'oover.—National Fertilizer Review, Washington, D. C.

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HENRY FORD, COAL OPERATOR, IS TO TELL HOW IT IS DONE

The coal investigating committee of the U. S. Senate has found living conditions among miners and their families generally to be desperately bad. The coal mining industry, with its frequent strikes, accompanied so often by violence and bloodshed, has been a black spot upon our social structure.

Henry Ford seems to be able to mine coal without any of these usual distressing features. So the committee proposes to ask him to appear and tell how it can be done.

Mr. Ford mines his coal because he can do it cheaper than he can buy coal. He pays good wages and has no strikes. Other operators sell their coal, realizing more than Ford's cost. They pay less wages, and lose money almost regularly, as they declare. No doubt Henry can enlighten us.

NEVER WILL BE ABLE TO STOP IT

We made a great mistake when we entered Nicaragua and agreed to suppress all leaders but our favorite, and it supervene any nation we had no business in foreign affairs, anyway.

It has turned out just as we might have supposed. Comes now Chicago, according to the dispatches, and demands the same thing. Under the brave leadership of Big Bill Thompson it has freed itself from the yoke of British tyranny, and with one honest election ought to be safe for the future. But can the U. S. afford to engage in these foreign controversies?

The dispatch says: "Declaring he had found indications of a conspiracy to prevent an honest election of federal officials and that there is danger that the electorate will be unable to express free suffrage at the primaries. Palmer Anderson, U. S. marshal, today sent a message to Atty. Gen. Sargent asking for authority to swear in special deputies on primary day."

INDUSTRY MUST HAVE BUYERS TO PROSPER

There is evidence on every hand that industry is feeling the "pinch" which was inevitable, even if long delayed. America cannot yet prosper with nearly one-third of her people, and that her agricultural class, in a failing condition.

Unemployment has reached such proportions as to command the attention of Congress. A statement that there were 4,000,000 unemployed was characterized as a Democratic attempt to create the impression that we are not prosperous. A Canadian paper printed this news item lately:

Police quelled a disturbance by 60 men and boys who stormed the twelfth floor offices of a New York downtown concern in answer to a newspaper ad for a \$16 a week job.

MAY YET SAVE MUSCLE SHOALS TO THE PUBLIC

House Committee Goes on Record For Government Operation Washington, March 28.—(A. P.)—For the first time in eight years that the Muscle Shoals problem has been before congress the house military committee today declared itself in favor of government operation of the vast properties in northern Alabama.

By a vote of 17 to 4 the committee approved the new Morin bill proposing creation of a federal corporation charged with the operation of the properties for the manufacture of commercial fertilizer.

MIGHT TRY TO HELP HIM OUT

The famous criminal lawyer had won a shockingly bad case by eloquence and trickery, and a rival lawyer said to him, bitterly: "Is there any case so low, so foul, so vilely crooked and shameful, that you'd refuse it?"

"Well, I don't know," answered the other with a smile, "what have you been doing now?"

OLD JIM RILEY SEZ

I run onto one of them County Agent fellers th' other day, and when he started talkin' to me about producin' more eggs I says to him, 'Young feller, what I want you to tell me is how to get more for th' eggs I am producin' now'—and with that he stepped on th' gas and beat it down th' road.—Missouri Farmer.

AYE! AYE!

Captain (to gunner): "See that man on the bridge, five miles away?" Gunner: "Aye, aye, sir!" Captain: "Let him have a twelve-inch in the eye." Gunner: "Which eye, sir?"

THEN THERE WAS AN EXPLOSION

"Have you some of that gasoline that stops knocking?"

"Yes."

"Then give my wife a glass."

ANOTHER VICIOUS CIRCLE

Rags make paper, paper makes money, money makes banks, banks make loans, loans make poverty, poverty makes rags.

mated that farmers' mutual associations carry fire risks amounting to more than \$10,000,000,000 annually.

BOULDER DAM

The opinion is growing in Washington that Congress will reach an agreement this Winter on the Boulder Canyon Dam project, even though the seven states bordering on the Colorado river do not agree on the question of the development of the river. President Coolidge shares in the belief that an agreement will be reached.

SEE MEETING CALL ON PAGE 1

Ladies' Auxiliary

NOTICE

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

THE AUXILIARY DUES ARE \$1.00 PER YEAR. IF YOU CANNOT SEND 70c TO THE STATE SECRETARY, THEN 20c OF THIS IS

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

Junior Cooperators

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

HELEN BARTZ—Rush Center.
MILDRED NELSON—Ottawa.
JUNIOR CO-OPERATORS
We now have our name. Perhaps some will be sorry that the name that they suggested was not chosen. But you know that we must abide by the decision of the majority. And above all things we must learn to be good losers. All the names were good, and I think this one will do nicely. We have other things to do now. There were some names added to the list of members this week.

I would like to hear from all who will write on the subject of "What I Have Planned to Do This Spring to Make Money."

A Name for Your Editor
We have one name submitted. It is a good one, but I am sure that many more ideas that they would like to see in print. So send in your letters. You may suggest a name, at the bottom of the letter that is suggested above.

Names
Aunt Patience.

JUNIOR CO-OPERATIVES
Have we been laying down on the job? I will admit that I have, and honest confession is good for the soul. I will try to do better if you will. We have not had a letter for a long time. If we do not suggest suggestions yourself. Our president, Mr. Huff, has prepared a fine story about dolls, that should interest every girl, even after she is "Great Big." I am going to ask you to read this story, write us a letter for publication telling us what you

think of the story, and giving your idea of the lesson that it teaches. Also I would like to hear a story of your own about a "Doll." There is no girl who has not had an experience with a doll. I am sure there would be interesting reading in stories of this kind.

Of course I can see all the boys turn up their noses right now at the idea of writing a letter about a "doll." So I have prepared something for them that I hope they will like. Oh yes, the girls can do this too, if they like. I have five questions, the answers of which can be found in this paper. Write a letter answering the questions. If this is your first letter you will be forever after a member of the Department. Also if your answers are correct you will be given five credits.

There will be similar things for you to do in each issue of the paper and after you have earned one hundred credits we will present you with a Farmers Union Button.

Questions
Give names and addresses of five state officers of the Farmers Union. What does the Kansas Union Farmer charge for Classified Advertising?

What was the top price paid for veal on March 22, 1928 in Kansas City?
In what county are the most 100% locals up to date?
In whose advertisement is found the phrase, "You can make money."

Names
Ottawa, Kans., March 27, 1928

Dear friend—

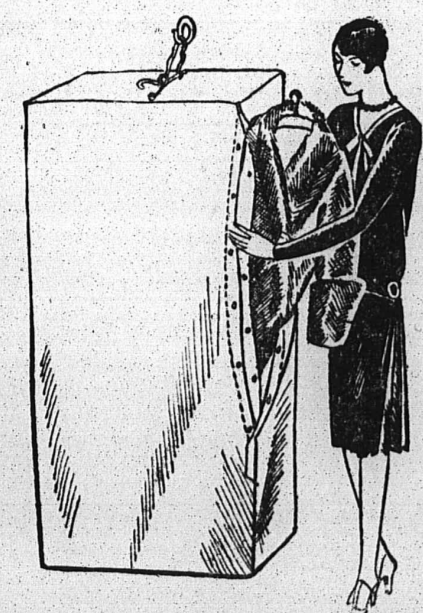
I am writing to tell you what I have planned to do this spring to make money. I plan to raise chickens and help my mother with the garden. We call our department "Junior Co-operators." I think it would be nice for the editor to be called "Mother Co-operator." I am going to school. School will soon be out. I have a good teacher. I have fifteen schoolmates. The school I go to is Minnesota.

Yours truly,
Mildred Nelson, Ottawa, Kans.
R. R. 7.

BEAUTIFYING THE FARM HOME

Every farm is a factory, employing the members of the family, and sometimes some hired helpers, in the job of producing food supplies and so-called raw materials. These materials are less raw than the deal the farmer is getting.

Especially during the summer the days are crowded with work. The fields and crops and fences and livestock make constant demands upon the men folk. The housewife must not only attend to her housekeeping, but also to the cream separator and dairy utensils, and to the poultry flock. Such work is interesting enough, and one may be very happy in doing it.



CAM-FO-BAG

Moth-Proof, Dust-Proof, Damp-Proof, Light-Proof. "Holds a Whole Wardrobe of Clothes!"
We herewith present the Cam-fo-Bag for the safety of all winter clothing, blankets, furs, draperies and woollens from destruction by moths. It will also protect all garments from dust, dampness and injury through light. It is suitable for the home, apartment, summer cottage, hotel, club, hospital, school, college, or the auto camper. It hangs on hook or bar, on wall or in clothes closet. It is sturdy and strong and will last a lifetime. Garments can be removed and replaced in a jiffy without folding, wringing or messing. An index card in a handy pocket provides for the listing of each location of any article. It has a double flap fastener, making it impossible for moths or any other kind of insects to find entrance. The hooks and entire frame of Cam-fo-Bag are made of finest tempered, nickel-plated steel. The weight of the garments is supported by the frame.

No moisture can reach your clothes to mildew an drot them as Cam-fo-Bag is absolutely waterproof. It will save its cost many times over in a single season in the preservation of your clothing or other material which may be kept in it.

Price of Cam-fo-Bag postpaid to any address, only \$4.00—Kansas Union Farmer, Box 48, Salina, Kans.

but not much time is left for what we usually consider the less essential things.

But are they really less essential? It is proven that even a factory man profitably be made an attractive place to work, and the farm is both a factory and the most intimate type of home. The farm home is more dependent upon itself, more exclusive and more inclusive than most other homes.

As one of our boys and girls are leaving the farms—too many for America's good, too many for their own good. Agricultural conditions are bad, but that is a challenge to set them right rather than an inducement to abandon the farm. And if the present policy in relation to agriculture is persisted in the day will come ere long when industrial prosperity will fade also. There is no better place this side of heaven for the boy or girl who ought to farm than upon the farm.

As an aid to keeping alive their interest in the farm home nothing can surpass beautiful surroundings. A bit of lawn, some shrubs and flowers may not reduce the mortgage, but they will add greatly to the satisfaction and joy of living. And it is my personal belief that their presence will help us to keep our balance and to catch the true meaning of things even in the face of great difficulties. We owe it to ourselves, to our boys and girls, and to the future of farm life to make beautiful the home setting on the farm wherever we can.

I wish the Women's Auxiliary might make a little study of this matter. Could we have flower clubs or a flower contest, or a prize for the best yard, or for the story of the best use made of a flower garden (effect upon home-life, upon childhood, use for sick and shut-ins, etc.) or prizes for work of this kind done by children?

Farm incomes are too small. But there are some things we do not buy, anyway. We need to fight for justice, to work hard and intelligently at our tasks, and we need also to cultivate the sense of beauty and to value its expression.—C. E. H.

WASHING MACHINE SHOULD FIT NEEDS OF HOUSEHOLD
Many different washing machines are on the American market. The kind for the housewife to buy is the machine of the size and shape that will fit the needs of the household, say specialists of the State College home economics department.

When considering the purchase of a washing machine, find out whether the machine is easily oiled, and how often it must be oiled. Choose a machine in which the grease from the gearing is not likely to find its way into a tubful of clothes. The noise of operation is also worth considering.

Be sure that the frame is strong and rigid. Adjustable legs, or three legs, instead of four, help in a laundry room where the floor is uneven. If the machine stands well above the floor it is easier to clean under it.

Easy-rolling casters are helpful, especially if the machine must be moved around once a week. On the other hand, a method of fixing it



6121 5714

6121. Girls' Dress.
Cut in 4 Sizes: 1, 2, 3 and 4 years. A 3 year size requires 2 yards of 32 inch material if made with sleeves. If made without sleeves 1 1/2 yard will be required. To finish neck and armhole edges as illustrated in the large view, will require 1 1/2 yard of bias binding. Price 15c.

5714. Ladies' Dress.
Cut in 6 Sizes: 34, 36, 38, 40, 42 and 44 inches bust measure. A 38 inch size requires 3/4 yard of 36 inch lining for the skirt yoke, 1/2 yard of plain material 40 inches wide, and 3/4 yard of figured material 40 inches wide. The width of the skirt at the lower edge is 2 yards. Price 15c.

FASHION BOOK NOTICE

Send 12c in silver or stamps for our UP-TO-DATE SPRING & SUMMER 1928 BOOK OF FASHIONS, showing color plates, and containing designs of Ladies' Misses' and Children's Patterns, a CONCISE and COMPREHENSIVE ARTICLE ON DRESSMAKING, ALSO SOME POINTS FOR THE NEEDLE (illustrating 30 of the various, simple stitches) all valuable hints to the home dressmaker.

Pattern Dept., Kansas Union Farmer, Salina, Kansas. Box 48.

firmly in place, so that it will not move while being operated, is necessary, if the machine vibrates badly. This is often the case with washing machines run by motors, or engines.

Notice particularly the water outlet. If possible, get a machine with a built-in faucet, to which a hose can be attached. We have progressed from the days when we filled the washing machine by the bucketful, and emptied it by the same method.

The tubs must be considered. Although good tubs, made of cedar, give excellent service, metal tubs are less likely to warp, and become rough. Metal tubs are also perhaps more sanitary in the long run. Don't forget to examine the wringer. Get one with good quality, firm rubber rollers, ball bearings, heavy springs, inclosed gears, and reversible action.

When using the wringer, adjust the pressure to the kind and quantity of clothes being wrung. If there are two pressure screws, tighten them evenly, and at the same time. After using the wringer, loosen the pressure screws, and wash the rollers thoroughly. If the rollers are discolored, wipe them occasionally with a cloth moistened with a few drops of kerosene. Be sure to wash off all traces of the kerosene, because it softens the rubber. Oil the gears, from time to time, with a good machine oil. And protect the wringer from dust by covering it with a cloth bag.

COUNTRY WOMEN INCREASE THEIR INCOMES IN MANY WAYS

Many Virginia farm women are finding that through the help received as members of home demonstration clubs they are able to start profitable home enterprises. Not only the traditional "butter and egg" money comes to them, but additional income from selling flowers, vegetables, canned goods, preserves, pickles, homemade candies, cakes, grape juice, and many other farm or home products. A report received by the United States Department of Agriculture from the Mount Ayre home demonstration club in Albemarle County is typical. "Eleven members took in \$1,400 on poultry, including hatching and table eggs; 2 raised turkeys and made \$245; 4 sold cream and butter and earned \$250; I raised \$25 worth of dahlias, and 1 sold her pigs for \$299.87."

A woman in Varina, Henrico County, who had an electric washing machine earned a good sum washing blankets for other people; another in the same club sold onion sets amounting to \$100. A strawberry patch netted its owner in Smith's Grove, Dinwiddie County, \$200, while other members of the same home demonstration group earned money, respectively, from a bean patch, from flowers and bulbs, and from buttermilk. Keeping books for the local gas station was one unusual way for Beulah, Henrico County, farm woman to add to her income. From Clayville, Powhatan County, a woman sends jonquills to Washington, D. C., and in 1927 they brought her \$100. Members of the "Willing Workers" club in the same county have built up a very good business in week-end baskets of fruits and vegetables which are largely sent by parcel post to Richmond. This business developed out of a desire to help the local postal route by having more packages and baskets collected direct from the mail boxes.

HOME HINTS

(By Aunt Aggie of K. S. A. C.)
The secret of being well dressed lies partly in the care of the clothes

KANSAS UNION FARMER WEEKLY EXCHANGE

If members of the Union have anything to Sell or Exchange, they should advertise in the department. Rate: 8 cents a word per issue. Count words in heading, as "For Sale," or "Wanted to Buy," and each initial or figure in the address. Compound words count as two words. CASH MUST ACCOMPANY ORDER—TRY THIS DEPARTMENT—IT WILL PAY YOU.

CLASSIFIED ADVERTISING

FARM WANTED

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

WANT to hear from owner having farm for sale; give particulars and lowest price. John J. Black, Box 98, Chippewa Falls, Wisconsin.

MISCELLANEOUS

MILLER LUGGAGE CARRIER
Made of heavy cotton duck, folds into small space without use. Large carrying capacity. A very efficient carrier. Send for circulars. Wm. H. Miller, 1205 W. Mills, Creston, Iowa.

POULTRY

TANCRED American White Leghorn State Certified eggs from blood tested, 2 year old hens trap nested for winter laying, large eggs. Shipped all from Kansas Agricultural College with 240 to 280 egg dams. April price out to \$5.00, prepaid shipping, 100 eggs. C. O. Levine, Waterville, Kansas.

MASTER BRED CHICKS. From World's Largest Poultry Breeding Organization. Accredited. We breed for capacity, 200 and 250 eggs per hen. 14 varieties. Utility chicks low as 9c. Live delivery. Catalog Free. Missouri Poultry Farms, Box 72, Columbia, Mo.

SEEDS, PLANTS, ETC. FOR SALE

ALFALFA \$5.00; Clover \$4.00; Sudan \$3.00; Millet \$1.50. A canned \$1.00. Sacks free. If you have any canned or Millet to sell send samples any quantity. Meteor Grain Co., Salina, Kans.

ALFALFA \$5.50; Red clover \$12; White clover \$10; Sweet clover \$4.20; Timothy \$2.00; Alsike clover \$13.00; Mixed Alsike \$1.00; Blue Grass \$2.50; Orchard Grass \$2.40; Red Top \$2.10; all per bushel. Bags Free. Tests about 96% pure. Send for Free samples and Special Price List. STANDARD SEED COMPANY, 21 East Fifth St., Kansas City, Mo.

Frost Proof Cabbage and Onion Plants. Open field grown, strong, well rooted plants to roots, labeled with variety names. Jersey Wakefield, Charleston, Wakefield, Succession, Copenhagen, Early and Late Dutch. Postpaid: 100, \$1.50; 200, \$2.50; 300, \$3.50; 400, \$4.50. Express Collect crate twenty-five hundred \$25.00. Crystal Wax and Yellow Bermuda. Postpaid: 500, \$8.00; 1,000, \$12.50; 2,000, \$25.00. Express Collect crate 200 \$25.00. Full count, prompt shipment, safe arrival, satisfaction guaranteed. Write for Free Seed and Plant Catalog. UNION PLANT COMPANY, TEXARKANA, ARKANSAS.

when no tin use. Proper mending and storage are important.

Hats should be dusted off every time they are taken off for the day. They should never be allowed to rest on the brim. A hat holder may be made by nailing the mouth of a fruit jar, or by rolling a piece of cardboard to form a cone. A holder not only protects the brim but helps to hold the crown in shape.

Shoes should never be stored on the closet floor. Shoe bags may be placed on the closet wall or on the back of the door. To avoid marring the door by tacking, tape may be run from the top of the bag to the top of the door. An ordinary curtain rod placed on the wall will serve very nicely as a rack for shoes; heels are placed over the rod.

If clothes are brushed immediately after being worn and hung away properly, the day when they must be sent to the cleaner will be considerably postponed. Spots should be treated after the dust is removed. Silk garments should be repaired as soon as possible and pins should, of course, be avoided at all times.

CLERKS TO WHITEN TEETH SAFELY SUGGEST PEPSODENT

By a Well-Known Druggist
Everybody wants lovely white teeth. The clerk that knows how Pepsodent acts to bring whiter teeth will increase business materially.

Run your tongue across your teeth and you will feel a thin—slippery, grainy coating. Dental authorities know how this film is a source of common tooth and gum disorders—the reason that naturally white teeth often look "off-color."

Film clings to teeth, gets into crevices and stays. Germs by the millions breed in it.

Film is the basis of tartar, and tartar with germs is the established cause of pyorrhea. ORDINARY BRUSHING FAILS TO REMOVE FILM.

To do that scientifically, dentists advise Pepsodent, compounded for the special purpose of removing film. It acts to curdle the film and then remove it in gentle safety to enamel. It acts to firm the gums. It multiplies the alkalinity of the saliva.

It makes teeth whiter than any other safe method known.—Adv.

PILES NOW CURED WITHOUT SURGERY

Every sufferer from piles or other rectal troubles should write for a new 68-page book on these ailments that is being distributed free and postpaid by Dr. O. A. Johnson, eminent Rectal Specialist and Ambulant Proctologist. It explains the new ambulant method that has cured more than 15,000 sufferers from piles without surgery, cautery, burning, acids, ligature, electricity or other harsh, painful means. Yet the piles are removed and cured cleanly, entirely and permanently. Ailments like nervousness, irritability, constipation, run-down condition, female complaints and a host of others that rectal troubles so often cause, are usually cured soon when the piles are cured. No matter how long you have suffered or how severe your condition, be sure to write Dr. O. A. Johnson, Room 181, 1324 Main St., Kansas City, Mo., and this valuable book will be sent you without cost or obligation.

FARMERS' UNION DIRECTORY

NATIONAL OFFICERS

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

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Farmers Union Jobbing Association

337 Board of Trade Bldg., Kansas City, Mo.

Farmers Union Cooperative Produce Assn.

339 Board of Trade Bldg., Kansas City, Missouri

Farmers Union Live Stock Commission

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

Live Stock Exchange Bldg., Wichita, Kan.

Farmers' Union Mutual Insurance Co.

Salina, Kansas

Farmers' Union Jobbing Association

Salina, Kansas

Farmers' Union Savings Bank

Huron Bldg., Kansas City, Kansas

Kansas Union Farmer

Salina, Kansas

Farmers' Union Managerial Association

M. S. Kinyon, President, Huron, Kansas.
Miss Olive Troutman, Secretary, Kansas City, Kansas.

RESOLUTION OF SYMPATHY

Whereas God in his infinite wisdom has seen fit to remove from our midst Henry Grossardt, Sr., father of brothers Frank and Edward Grossardt.

We the members of State Center Local No. 273 wish to extend to the bereaved family our sincere sympathy.

Be it further resolved that a copy of these resolutions be sent to the bereaved family, a copy be sent to the Kansas Union Farmer for publication, and a copy be spread on the minutes of our local.

Adam Dague, Sec.

RESOLUTION OF SYMPATHY

Whereas it has pleased the Almighty God in his infinite wisdom to call from our midst the beloved husband and father Alex Mills.

Be it resolved that we the members of New Home Local No. 1840 extend to the bereaved wife and children our sincere sympathy in their sorrow.

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

Committee

Mrs. G. W. Lawhead

Mrs. C. O. Morgan

RESOLUTION OF SYMPATHY

Since our Heavenly Father has seen fit to remove from our midst the beloved mother of our brothers Henry, Walter and Earnest, we the members of No. 10 Local No. 1036, extend to the bereaved families our sincere and heartfelt sympathy in their sorrow.

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

Mrs. Maggie Sammer

Mrs. Ida Cline

Mrs. Ethel Turner

RESOLUTION OF SYMPATHY

Since God in his infinite wisdom has seen fit to remove from our midst Mrs. Martha Stoneking, mother of our brother, Edward Stoneking.

Therefore be it resolved, that we the members of No. 10 Local No. 1036, Farmers Union, extend to the bereaved family our heartfelt sympathy in this hour of sorrow.

Be it further resolved, that a copy of these resolutions be sent to the family, that a copy be published in the Kansas Union Farmer, and a copy be spread on the minutes of our local.

Mrs. Maggie Sammer

Mrs. Ida Cline

Mrs. Ethel Turner

SEE MEETING CALL ON PAGE 1

HIGH SCHOOL GRADUATES

Finish your education with a practical course in business, at the—

CAPITAL CITY COMMERCIAL COLLEGE

The Select School of Business Training. TOPEKA, KANSAS.

LETTER HEADS

\$6 PER THOUSAND

ENVELOPES

\$5 PER THOUSAND

High Class Job Printing at Low Prices

THE GENERAL PRINTING CO.

Farmers Union Bldg., Salina, Kansas

Stop Using a Truss

STUART'S ADHESIF PLAPAO-PADS are entirely different from trusses—being mechanical devices—made of self-adhesive purpose to keep the muscles taut "PLAPAO" continuously applied to the affected parts, and to minimize painful friction and slippage.

Free—Trial Plapao—Free

No straps, buckles, or springs attached.

Soft as velvet—easy to apply—Inexpensive.

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

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

Name _____

Address _____

Return mail will bring Free Trial "PLAPAO"

Man is more than a source of power—electricity has made him master of it.

The State Highway department specifies the load which bridges must be able to carry with safety.

When we enjoy our work we are twice blessed; we have a good time making our money and a good time spending it.

If some one could invent an X-ray for religion, it would make hypocrites tremble in their boots.

HAWKINS 1615
Hawkins Local 1615 held a very

interesting meeting March 18th. Part of the selected questions were discussed but the others will be taken up at the next meeting April 10th.

We have invited Spring Creek Local to meet with us for a social time. Refreshments of fruit salad and cookies were served by the committee. The serving committee for the April 10th meeting is Mrs. J. H. Young, Mrs. Don Beck and Mrs. Will Barton. Every member try to be present as there is important business for this meeting.

Mrs. Harry L. Morgan,
Secretary and Treasurer.

DON'T FORGET
The Best Protection in the State

Is offered you by your own organization

ARE YOU PROTECTED

With this kind of Insurance? If you are not write us and we will see that you are.

Farmers Union Mutual Insurance Co.
Fire—Lightning—Windstorm—Hail

Salina, Kansas

Price List of Local Supplies

Application cards 20 for 5c

Credentia blank 10 for 5c

Dimit blanks 15 for 10c

EVILS OF DIRECT MARKETING

(Continued from page 1)

When asked as to why hogs went down in price in the year 1927 the packers say there was over-production of hogs and smaller exports of pork products to Europe. At the same time the Institute of American Meat Packers, organized and maintained by the big packers to look after the small packers in line and through which to make all of their political and legislative fights, put out a carefully prepared printed statement that the increased population in this country more than offset any loss in European demand. In the same breath that the packers say that the prices went down because there were too many hogs in the country, they say that they go to the country to buy these hogs privately because of a scarcity of hogs. Study that for a minute.

Now, one thing or the other is true. Either there was no over-production causing the fall of prices in 1927 or else the scarcity of hogs has got nothing to do with advancing this system of private marketing. Think it over.

These Facts Are Unanswerable

But let us look at this proposition for a moment. Go to the records of the yards in Chicago, and see the number of hogs that are not purchased on day of arrival by the big packers, you will wonder how they could have the nerve to put out the argument that they go into the country because they can't get hogs enough in the open public market. They leave hogs unpurchased, thousands of them, frequently. For what purpose? To get them cheaper the next day and establish a lower basis for country buying.

Let me show you a few things now that cut the ground from under the argument that the big packers must go to the country in order to get the hogs they require. Where do the Baltimore, Philadelphia, New York and other Eastern packers get their hogs? They get them in the West, largely in St. Louis and Chicago. They go much farther than the big packers ever go for their hogs, do they not? Did you ever think of that? Now, can anybody jam it down your throat that the real reason the big packers go to the country is because they can't get hogs wise get sufficient hogs, when the Eastern packers all come away out to the Western open markets to buy their hogs? The big packers do not want to meet competition in the open public market. They want cheaper hogs.

Dear Santa Claus

The next reason the packers advance for private buying, and this one is heard more than any other, they do it in your interest, from a benevolent impulse. I will say to you frankly, I wish that the brotherly love did exist between the producers and the packers. They claim to do it to save you the cost of the "middleman." They know the middleman is not popular. They transfer this fight right over, then, to the stock yards and to the commission men. They say to the producers, "We want to save you this cost." Of course the answer is that the packers are human, they want cheap hogs, consequently they try to fool you with the claim that they want to save you the cost of the middleman.

But it appears that it makes a big difference with the packer who the middleman is and that they are putting out this argument to the livestock producers purely as a smoke-screen and to advance their own selfish interest. Having this system of private marketing installed generally. For instance you will recall that at your July meeting in Kansas City, the General Counsel of Cudahy told you that Cudahy paid yardage at Wichita for all direct's shipped into that market. Why? Because Cudahy is the middle man in Wichita, has an interest in the yards.

This is in line with another indisputable fact which points to the truth in this matter, and that is that Armour and Swift do not buy privately in those markets where they are controlled by them, even though the conditions are exactly the same as in markets nearby in which they buy 50% or more of their hogs direct. This clearly demonstrates that the big packers have advanced this argument about saving you the cost of the middleman solely for selfish reasons and to advance the system of private marketing.

Sold Everything But Control

But here is the real answer to the argument offered about saving the cost of the middleman. The total cost to you for the stock yards and commission men's charges is, approximately, \$23.00 a car. What does that amount to as compared to the money you lost last year in the price of hogs—at least \$200.00 a car? It is nothing. It is not even a drop in the bucket. And that is the way to look at this thing. The big question to the hog producer is, what does this system mean to him in the loss of competition and regulation and what will this private system do for him in the future?

It has been stated publicly that Armour has sold all of his stock yards interests, which if true is important in this connection. Now, let me tell you what has been done, if I am advised correctly, and if I am not there is an easy way for you to find it out. There has been a corporation formed to take over the Armour holdings in all of the Armour stock yards, with two classes of stock, preferred and common. The common is the only class of stock that has voting power. The preferred is sold to the public for what the entire holding is in such yards were worth, and Armour has retained one-half of the common, gratis, which means the control and management. In other words, the public now carries the investment, and Armour without any outlay of money retains the control and management. Now, I want to tell you that sort of thing does not help the packers. It is not consistent with modern thought as to the way business should be done. But they are fooling nobody with that sort of yard. Armour is not out of these

Mark you, I am making no fight against the packers having an interest in the public markets. My fight is against their manipulating and controlling prices in their "private" yards—which manipulation and control in the year 1927 cost the hog producers of this country at least \$150,000,000 cold cash in the way of lower prices.

Another of the packer statements as to why they went into direct buying is that the competition of the Eastern packers forced them into it. The small packer, gentlemen, in many respects has been your savior. Do not ever forget that. Your interests and those of the Eastern packers are mutual and identical on this question. Stay with the small packer. If it were not for the small packers we would not have this question here today. This private system was adopted by the big packers to avoid competition, get cheaper hogs and eliminate the Eastern packers.

Direct Buying Will Destroy Only Helpful Competition

Let me give you a significant fact on that. The spread between the Eastern order buyer and the big packer was five cents a hundred five years ago and today it is thirty cents a hundred. Pretty significant, isn't it? What made that difference? The bearing down of the big packers on the open public markets and depressing of prices as a result of private buy. Now, think that over. I tell you, we have reached a point in this country where you men must understand this question. It is vital to you and the country at large.

Let me give you another very important point on this matter. If this system is put into general use, carried out to its logical and final analysis, what is going to become of your Eastern packers? Now, you think about that. The Eastern packers make your hog market. Never get away from the small packer because he is your friend and the consumer's friend. It is the small packer that has given you all the competition you have had for your animals. The small packer also gives the big packers competition in the sale in the open public market. In case this private system of marketing is installed generally, there is only one thing that is the inflated capitalization of the big packer. If you study the function and the place that the small packer fills in this industry you will appreciate what I am saying to you. It is beyond all understanding or belief that the Eastern packers can be with the big packers on this issue, because it is aimed at the destruction of competition of the Eastern packers in both the buying and selling ends of the business.

Big Packers Know What It Is All About

Now, what is the situation today? The big packers not only have their big cellars full of cheap hogs but they are leasing cold storage space in several cities for these cheap hogs. As to the little packers haven't you got that cellar space. Suppose hogs go up, as they may after the big packers have their cellars full of cheap hogs, then the small packers who have got to buy their supplies competition with those cheap hogs. Then the little packers have an interest in high hogs will come in competition with those cheap hogs that are in the big packers' cellars, your hogs that were sold so cheaply the past few months, because of the big packers' system.

I want to tell you one of the biggest things involved in this system of private marketing is the fight of the big packer to eliminate the small Eastern packer. Don't you ever get away from that. I know what I am talking about. And yet the power of the big packer is such that some of the small packers are now helping them in this fight. Let me give you one experience. One of the small Eastern packers was talking a great deal stronger than I am talking to you this afternoon. He was to appear before the Senate Agriculture Committee in favor of the Capper-Hooper Bill. Representatives of the big packers then talked to him and he declined to testify saying, "I am very sorry, but I can't testify. I have been reminded that I buy my sides and bellies from the big packers." Of course the big packers have an interest in, or their hand upon, many of these small packers.

You see that power everywhere. Look at the railroads today. They are giving a through consignment on the original bill of lading to these big packers and deny it to the old established central markets. What is the secret of it? Packer tonnage. Do not underestimate this power.

Why, look today, gentlemen. All you have to do is to go to the records. You don't need to take my word for it. I will venture that four days out of five throughout the year, on the Kansas City, the St. Louis and Chicago markets, these Eastern order buyers "make the market." You know what I mean by "make the market," come out and bid and set the price. Now, you destroy those little packers and what is going to become of you folks for the want of this competition?

Part of the Daily Dozen

Do not overlook the fact that Armour and Swift have acquired the habit of buying a small packing plant almost every morning before breakfast. Practically every plant ever built by the co-operatives is now owned by some one of the big packers—Cudahy has his co-operative plant and route for "selected" shippers originally built by the co-operatives in Minnesota—and if this direct marketing becomes general and the public market is destroyed, every co-operative concentration point, recently built or now under construction, will pass, like the co-operative packing plant, to the big packers. Armour has the Dakota co-operative packing plant and Swift has the Des Moines, Iowa, packing plant. We can only judge the future by the past. The only hope of the co-operatives, as well as the Eastern packers, is to maintain the open public central market. And yet we see certain co-operative leaders flirting with the

packers—the old story of the spider and the fly.

They talk about their "inherited" plants, and yet when Armour purchased the property and business of Morris, they had three packing plants in Kansas City. The most modern packing plant there was the Morris plant. The most dilapidated, uncommercial was the Fowler plant. Their own Engineering Department made a careful investigation after they determined that one plant should be closed, and reported that the one that should be closed was the Fowler plant. What was done? The Morris plant was scrapped and the Fowler plant was operated. Why? Simply and solely because the Morris plant was the "private" yard, were in connection with the Fowler plant and they wanted the unnatural and great profits incident to those yards. No other reason has ever been or can be given.

(Concluded in next issue)

The cost of a transmission line for serving rural customers, including transformers and other devices, ranges from \$500 to \$1,000 per mile. This is the reason for a high minimum charge in serving farmers.

LIFE

A crust of bread and a corner to sleep

A minute to smile and an hour to weep in,

A pint of joy to a peck of trouble,

And never a laugh but the moans come double;

And that is life!

A crust and a corner that love makes precious,

With a smile to warm and the tears to refresh us;

And joy seems sweeter when cares come after,

And a moan is the finest of foils for laughter;

And that is life!

Happiness is not gold we pile up,

Nor the fame that we drink from Life's cup,

But the good we do from day to day,

To others struggling along life's way.

Happiness is seeds of Love we sow

That kindles the weary heart aglow;

It is the words of strength we speak

To those whose strength is growing weak.

Happiness comes from the good we do,

By brightening the road we travel through,

And when our days are near the end

We'll thankful be for each true friend.

—George Pells.

He—When I was young, the doctors

said that if I didn't stop smoking

I would become feeble-minded.

She—Well, why didn't you stop?

—Extension Magazine.

SUCCESS OF CO-OPERATIVE LIVESTOCK ASSOCIATIONS

ONE FACTOR IN DIRECT BUYING

(Continued from page 1)

of were paid to members of shipping associations, that consigned to the agency, and still later, to all patrons.

As the State organizations became more concerned with the affairs of the agency, it was thought desirable that they be represented on its board of directors. On January 8, 1924, a meeting was held at Omaha, Neb., at which several state-wide organizations agreed to take over the St. Joseph house to be operated as a joint marketing agency. The parties to the agreement were the Farmers Educational and Co-operative State Union of Nebraska, the Farmers Union of Kansas, the Farmers Union of Iowa, the Missouri Farmers Association and the Missouri Farm Bureau. In order to take care of farmers who were not members of any of the farm organizations named, a co-operative association was formed under the name of the Farmers Union Live Stock Commission at South St. Joseph, and this organization signed the agency contract. Farmers who wish to receive patronage dividends from the marketing agency and who are not members of any of the farm organizations named, are given an opportunity to join this co-operative. It was arranged to take over the office and agency and to allow compensation equipment formerly used by the St. Joseph house to be sold to the commission for the amount of \$5,000. Membership in the Farmers Union Live Stock Commission in 1926 included five additional farm organizations—the Farmers Union of Missouri, the Farmers Union of Colorado, the Farm Bureau of Kansas, the Farm Bureau of Iowa, and the National Farmers Educational and Co-operative Union. It is estimated that 8,000 shippers consigned to the agency in 1926. Among these were members of some 200 local shipping associations. These associations supply about 85 per cent of the total business of the agency.

Control of the new agency was to be in the hands of an executive committee consisting of 1 member from the Farmers Union of Kansas, 1 member from the Farmers Union of Iowa, 2 members from the Farmers Educational and Co-operative State Union of Nebraska, 2 members from the Missouri Farmers Association, and 1 or more members from the American Farm Bureau Federation, as determined by the committee itself (in case this organization should sign the agreement). Other co-operative associations were to be admitted to membership upon two-thirds vote of the executive committee and each should be entitled to at least one member on the committee. Other provisions of the joint agreement were similar to those of the marketing agency contract as given in the section describing the Omaha agency.

No separate stocker and feeder company has been organized by this association, but purchases for members are handled through the regular departments of the commission agency. Claims are handled by the association for its members. Returns to shippers are guaranteed by bond to the amount of \$50,000.

From 1918 to 1926 this firm handled a total of over four million head of livestock, having a value of \$96,217,278. It has refunded \$60,770 to shippers in that period and has handled an average of more than 12 per cent

of all market receipts.

Farmers Union Credit Association

The Farmers Union Credit Association was fostered by the commission association at South St. Joseph in order to provide financial assistance for the feeding operations of its members. Its funds are obtained through a Federal intermediate credit bank and supplied to the borrower at actual cost, including the operating expense of the association.

This association made loans approximating \$250,000 in 1926.

Farmers Union Live Stock Commission, Sioux City, Iowa

The Farmers Union Live Stock Commission at Sioux City, Iowa, was established August 1, 1918, as the third of the livestock commission agencies set up by the Farmers Union of Nebraska. Agencies had previously been opened at Omaha and at South St. Joseph. On June 9, 1923, the association affiliated with the National Live Stock Producers organization. The name of the company was changed to Farmers Union and Producers Commission Association.

The affairs of the house were to be handled by a joint committee of two representatives from the Farmers Union and one from the National Live Stock Producers Association. This committee was to have charge of the affairs of the house and the following January, when the members of the two organizations could effect a permanent organization. The joint operating agreement provided that 25 cents per car of livestock sold be paid to the Farmers Union Live Stock Association at Chicago and that the necessary expenses of the committee be paid out of the funds of the Farmers Union and Producers Commission Association of Sioux City. In compliance with the agreement, however, the State board of the Nebraska Farmers Union rescinded the former resolution of affiliation. The word "Producers" was dropped from the firm name, and the company was again known as the Farmers Union Live Stock Commission.

On February 5, 1925, representatives of certain state-wide farmers' organizations signed a marketing agency contract, in Omaha, Neb., through which the Farmers Union Live Stock Commission at Sioux City, as well as agencies at several other terminal markets was to be taken over and operated jointly. The contract organization in the case of Sioux City were the Farmers Educational and Co-operative State Union of Nebraska, the Farmers Educational and Co-operative Union of Iowa, the Farmers Educational and Co-operative Union of America, and the Farmers Co-operative Society of Missouri. In September and October, 1925, a contract supplementary to the first agreement was signed, authorizing the establishment of branch agencies wherever it appeared desirable to do so.

Effective January 1, 1925, the commission rates of the Farmers Union at Sioux City were reduced. The cut at Sioux City amounted to about one-third of the former charges. This caused a considerable reduction in gross income of the agency.

The association opened a branch house on the market at Sioux Falls, S. Dak., on September 7, 1925. By the end of the year 1925, the Sioux Falls office had sold 2,904 head of livestock valued at \$72,212. The Sioux City association did not find it profitable to operate this branch agency; therefore the house was closed April 24, 1926.

During each of the three years 1924 to 1926, the Sioux City office handled a total of 5,000 head of livestock, valued at approximately \$12,000,000 to \$16,000,000. This business represented between 11 and 12 per cent of the total market receipts at Sioux City in each of the three years. In 1926 the company had approximately 19,000 shippers.

Claims are handled for shippers by this association. Returns to shippers are guaranteed by a \$50,000 bond.

Farmers Union Live Stock Commission, Kansas City, Mo.

The Farmers Union Live Stock Commission at Kansas City began operation in October, 1918. It was chartered as a corporation under the laws of Kansas in July, 1919. The company has an authorized capital of \$300,000, of which \$100,000 has been paid in shares of \$1 par value. Of this amount, \$16,000 had been paid in as of January 1, 1927. Ownership is limited to 100 shares per individual. In 1927, there were 6,200 shareholders, of which 5,000 were members of the Farmers' organization, and if they cease to be members of such an organization, the board of directors may demand surrender of the certificates held, to be listed for sale at book value. An agreement to a stockholder to sell his shares to the member can receive any stock or participate in any of the earnings of the association.

The Farmers Union at Kansas City has representation on the market practice committee which establishes the trading rules and regulations on that market.

It is customary to set aside 10 per cent of earnings for the reserve fund and to pay 8 per cent dividends on stock before distributing any patronage dividends. The one-man-one-vote principle applies regardless of the amount of stock held. Annual meetings are held in February. Not less than 20 per cent of the stockholders constitutes a quorum, but legal proxies may be counted as stockholders present.

The board of directors is made up of seven members. They are elected for terms of two years; three or four directors are chosen alternately at each annual meeting. The new board is required to meet within three days after the general annual meeting each year. Compensation is allowed directors for attending meetings, but no director may perform any paid service for the organization.

This co-operative had sold, to December 31, 1926, \$59,279,195 worth of livestock and had purchased for members \$4,531,818 worth, making the total business handled for producers \$63,811,013. During the three years 1924 to 1926 more than 1,000,000 head of cattle, hogs, and sheep were sold, and more than 78,000 head of stockers and feeders were purchased. It has handled 6 per cent of the Kansas City live receipts, and has shown savings of \$132,000.

In 1927 the Farmers Union Live

Stock Commission of Kansas City opened a branch on the market of Wichita, Kansas. Details covering the operation of the Wichita agency follow.

Farmers Union Live Stock Commission, Wichita, Kan.

The Farmers Union Live Stock Commission of Wichita is a branch of the Farmers Union Live Stock Commission at Kansas City. It was organized September 3, 1926, with a cash investment of \$5,000, furnished by the Farmers Union office. During the second month of operation, 238 cars of livestock were handled, indicating that there was a substantial field for the new organization. During each of the three full years of operation, the total livestock handled was around 60,000 to 65,000 head, valued at nearly \$2,000,000. Business for the year 1926 showed a substantial increase over that for the preceding year.

Farmers Union Live Stock Commission, Denver, Colo.

The Farmers Union Live Stock Commission at Denver was organized in July, 1919, by the board of directors of the Colorado State Farmers Union and was incorporated the stock of \$50,000, divided into shares of \$10 each. Each member was required to subscribe for at least one share of stock, and only members of the Farmers Educational and Co-operative Union of Colorado were eligible to purchase stock.

Officers consist of a board of five directors, elected for terms of three years each; a president chosen by the board from among their own number; and a secretary-treasurer who may or may not be a member of the board. A manager employed by the board has supervision of all business of the company. Any officer or director of the organization may be removed from office by a majority of the stockholders at any regular or special meeting of the stockholders. Directors receive compensation and actual expenses while engaged in the business of the company.

Annual meetings are held on the first Saturday in January each year in Denver. Special meetings may be called by the secretary at any time upon 30 days' notice. Stockholders numbered about 230 in 1926. Ten stockholders constitute a quorum.

No employee is allowed to engage in speculation on any product handled by the company without permission from the board of directors. The manager is required to have the books balanced daily, and the board of directors have an audit made twice each year.

Capital stock contributed draws interest at 8 per cent per annum, if that amount is earned by the company. If profits exceed this amount the surplus, up to 10 per cent of the net earnings is left in a reserve fund until that fund shall equal the total amount of paid-in capital. Shares must be offered for sale first through the board of directors. After 90 days, if they have not been disposed of, the holder may sell privately, subject to the by-laws of the association. Not more than five shares may be held by any one person.

During the second year of operation, sales exceeded \$1,500,000. Since organization, the company has sold approximately \$18,000,000 worth of livestock. In 1926, 43 per cent of the total business was supplied by local shipping associations. About 15 per cent of the receipts consisted of hogs which arrived by truck. This company handled about one-third of the supply association business on the Denver market in 1926. Purchasing for members was not begun until 1925, but exceeded \$230,000 worth of livestock the first year. During the four years 1923 to 1926, total purchases amounted to \$1,217,114.

Total handlings have been 1,132,214 head, having a value of \$19,273,155. They have handled more than 5 per cent total yard receipts.

Farmers Live Stock Commission Co., East St. Louis (National Stock Yards), Ill.

The Farmers Live Stock Commission Co., at National Stock Yards, Ill., was opened November 16, 1921, by the Missouri Farmers Association. It was organized under the laws of Missouri, approved May 24, 1919. The principal place of business was given as Columbia, Mo. The company had an authorized capital of \$300,000, divided into shares of \$10 par value, on which 8 per cent dividends were to be paid before distribution of earnings on a patronage basis.

In May, 1924, the Missouri Farmers Association, together with the Farmers Live Stock Commission Co. and the Farmers Educational and Co-operative Union of America, signed a contract by which the commission house was to be operated jointly under the name Farmers Live Stock Commission Co. The paid-in capital and surplus of the original concern was returned to the stockholders as of January 1, 1924, and the company was reorganized as a nonstock co-operative, which also signed the sales agency contract. The control of the joint sales agency is in the hands of an executive committee of 8 members, 3 from the Missouri Farmers Association, 3 from the Farmers Live Stock Commission, and 2 from the Farmers Educational and Co-operative Union of America. Six of these directors constitute a quorum.

The directors receive compensation for attending meetings and are reimbursed for necessary expenses.

To share in the patronage refunds, the shipper must be a member of the Missouri Farmers Association, the Farmers Live Stock Commission Co., or the Farmers Union. Members of this co-operative numbered, in 1927, approximately 60,000 producers, including members of 500 shipping associations. About 25 per cent of the business comes from car-lot shippers.

Returns to patrons are guaranteed by a \$60,000 bond.

This organization has handled over 4,500,000 head of livestock, of which 3,400,000 have been hogs, over 730,000 cattle, and the remainder sheep. The gross value of the livestock handled amounted to \$92,167,202. The organization has effected savings of over \$600,000, of which approximately \$500,000 has been refunded to patrons. The company makes no charge for purchasing stockers and feeders for its members.

Stock Commission. New members' fees were \$50 for associations. Only individual shippers and State associations having 1,000 or more members were accepted.

The board of directors consists of two directors from each member association except the Equity Co-operative Exchange of South St. Paul, Minn., which has but one representative. All members of the board are elected annually, and only members of affiliated associations are eligible.

Out of the surplus remaining in any given year the directors are required to set aside not less than 10 per cent for the accumulation of a reserve fund until such fund equals the invested capital of the association, and not less than 1 per cent nor more than 5 per cent for a permanent educational fund. The remainder is turned over to the members of the association on a patronage basis.

This co-operative has sold over 2,100,000 animals with a gross value of \$52,542,877. Of the total number of livestock sold 1,441,070 were hogs.

In 1925 the management of this association felt that a change should be made in the refund policy. They felt that savings should be allowed to accumulate so that a substantial reserve could be built up which would be available for assisting stockmen in financing their projects. Pursuant with this policy a referendum vote was taken. The membership voted almost unanimously in favor of the proposed plan. The policy was adopted, and no refund was paid in 1925 and 1926.

Farmers Union Live Stock Commission, South St. Paul, Minn.

The Chicago and South St. Paul commission agencies were opened in May, 1922, when the Iowa State Farmers Union organization through the medium of a corporation took over the office of the Equity Co-operative Exchange in those markets. The plan through which the transfer was effected is described in the account of the Chicago agency, in the foregoing section. Savings in commissions amounting to \$10,000 were returned to shippers in 1923. The total number of livestock handled for the four years 1923 to 1926, was \$1,084,668 head, with a value of \$22,622,885, being over 4 per cent of total yard receipts. Their gross income has been \$301,603 for the period of operation to the close of 1926.

The association has its own office building. This building is equipped with beds, showers, and other arrangements for the comfort and convenience of shippers who arrive with their stock during the night.

STOCK MARKET

FARMERS UNION LIVE STOCK COMMISSION

Kansas City, Mo., March 29, 1928

LIKES OUR WORK

Republican City, Neb., Mar. 24, 1928

Farmers Union L. S. Commission, Kansas City, Mo.:

Dear Sirs:

I sure want to thank you for the way you have been handling my hogs. You must be getting some good fills as my heaviest shrink has been 125 lbs. from that down to a 25 lb. gain.

Very truly yours,

W. A. Gosnell, Manager,

Interstate L. S. Ship. O's'n.

STEERS—A much better market this week, top heavy steers reaching 14.50 Tuesday. Packers had cutters and were anxious to buy cattle at higher prices. Bulk of fat cattle sold at 11.00 to 12.75. Choice to prime heavy brought 14.00 to 14.50, good to choice 12.50 to 13.75, plain to medium heavy 11.25 to 12.25. Choice yearlings sold up to 13 cents, bulk at 11.50 to 12.50, lightweight half fat yearlings 10.75 to 11.25. Dogies weighing 1,000 lbs. and over 11.00 to 11.75, lightweight 9.75 to 10.75.

STEERS & FEEDERS—This class steady with close last week.

COWS, HEIFERS, MIXED YEARLINGS & BULLS—Light receipts of killing cows and heifers this week, but trade was very slow, although prices were practically steady this week, but trade was very slow, although prices were very slow, although prices were practically steady. Bulk of fat cows sold at 8 to 9 cents, old head prime cows up to 10 cents. Canners show a little more strength, bringing 5 cents; cutters 5.50 to 6.25. Good to choice lightweight heifers 11 to 12 cents, heavier grades 10.00 to 11.50. The heavier the cows are the better they sell, while the lightweight heifers are in best demand. Stock cows and heifers about steady. WE SOLD a bunch of choice Angus stock heifers this week, weighing 534 lbs. at 11.35. Bulls slow, but about steady on bolognas, while cornfed are 25 to 30 cents. CALVES—Veals \$1.00 to \$1.50 higher for the week, top 13.00. Medium weight and heavy killers steady good to choice 10.50 to 12.00, fair to good 8.50 to 10.00. Stock calves 25 to 30 lower for the week; good to choice whitefaces 11.00 to 11.75, with exceptionally thin grades bringing more. Good to choice red steer calves 10.50 to 11.00. Stockers carrying flesh do not sell as well as thin kinds.

HOGS—Lower Monday, but little higher every day since. Market today 14 to 19 higher, top 8.50 to 10.00 to 220s. Bulk 160s to 230s 8.05 to 8.20, 240s to 340s 7.60 to 8.00. Packing sows 6.25 to 7.00. Stock pigs 6.50 to 7.25. Stags 6 to 7c.

SHEEP & LAMBS—Market 50 lower Monday, but higher since. Spring lambs sold up to 13.40. Wooled lambs sold to shippers today at 16.75, packers bidding 15 to 25 lower. Sheep, yearlings and springers about steady today. Colorado springers 17.75, yearling wethers 14.00. Shorn Texas wethers 8.25. Feeder lambs 15.00 to 15.75.

FARMERS UNION LIVE STOCK COMMISSION

Farmers Union Live Stock Commission, Chicago, Ill.

The Farmers Union Live Stock Commission began operation in Chicago and in South St. Paul in May, 1922, at which time the two commission agencies established in those markets by the Equity Co-operative Exchange were taken over. The South St. Paul company had been organized in 1916 and had sold, on the average, about \$5,000,000 worth of livestock annually for the last four years of its existence under the exchange. Commissions for 1920 had been around \$60,000, and for 1921 over \$65,000, but the livestock business had been subsidiary to the original business of the parent company, that of handling grain. Savings of the commission for handling livestock could not be returned to livestock shippers, but went into the general income of the main organization. This was a handicap in the development of loyal and permanent shipper patronage, and the exchange finally determined to discontinue the operation of the livestock agencies. Arrangements were concluded between the Equity Co-operative Exchange, the American Society of Equity, and the Iowa State Farmers Union, whereby a new concern to be known as the Farmers Union Live Stock Commission was to be incorporated. Such commission agencies had been sponsored previously by the Farmers Union and were in operation in several markets.

The agreement of transfer was entered into May 4, 1922. The Equity Co-operative Exchange was to receive \$30,000. Of this sum, \$2,000 was to be in cash and the remainder, which was to bear no interest, was to be raised through a levy of \$2 per car of livestock handled, this amount to be deducted from the commission received for the sale. Of this amount, all but \$6,608 had been paid by December 31, 1923. Temporary conduct of the business was placed in the hands of five persons who were