



THE KANSAS UNION FARMER

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FARMERS UNION BANK WEEK APRIL 28 TO MAY 3

New Kinds Of Banks For Farmers And Cooperatives---How to Organize Them

By Frederic C. Howe, Secretary of Committee on Banking and Credit of the All American Cooperative Commission.

The Power of Credit.

If you were to point to the grocery store of a small town and suggest that in time the grocery store would become the most powerful thing in the nation, it not in the world, you would be laughed at for your prophesy. Yet two hundred years ago the bank was an unimportant thing. It was carried on by the storekeeper as a convenience to his neighbors. He received eggs, poultry, vegetables or other produce brought to him for sale. He kept a cash book and entered money received just as he entered the value of farm products. That was all there was to banking in early days.

Today the bank has become the monarch of the community. Banking credit is our uncrowned king. Nations how to credit. Whole continents have been made subject to banking credit through imperialistic adventures, who used the money power of the people to subjugate races and continents. Railroads are controlled by banking credit, as are the great trusts that have come into being during the past fifty years. Certainly credit controls the farmer.

In some western states, usury, foreclosure, and deflation have brought all but universal bankruptcy to the farming population. Since the war banking credit has been used to coerce employers and communities to declare war on organized labor and the old shop.

The industrial life of America is fast passing under banking control. The movement began with the organization of the great trusts that were brought into being by the bankers of Wall Street in the closing years of the last century. It was extended to the mines and railroads and major industries. The transportation agencies of the country with their \$20,000,000,000 of outstanding securities, have been merged under the control of six great banking groups radiating out from New York. The mineral resources followed, along with the insurance companies, the public utility corporations of our cities, the telegraphs and telephones and scores of other trusts.

Banking credit is the Colossus which bestrides the world in which we live. Yet the bank in its beginning was scarcely more powerful than the corner grocery. The banker was a convenience. He was a caretaker, which left its money with him as a place of safe keeping.

Can the People Control Credit? Despite this colossal concentration of banking power, credit can be brought under control and turned to a public use. It can be controlled by regulatory legislation, both by the national government and by the individual states. It can be controlled by cooperative banks such as are found all over Europe. It can be controlled in part by the organization of new kinds of banks by farmers, workers and others under existing laws, and the dedication of the banks to productive effort, rather than to private profit and speculation.

First, as to new types of banks organized under existing laws with either state or national charters. For we have no cooperative banking laws in this country, badly as such laws are needed. But it is still possible for any responsible group of persons to organize a bank the same as any other business. No special franchise is required, as is the case with a street railway or gas company. No right of way or expensive terminals are involved, as in the case of a railroad. Banking is almost as easily organized as any other business, despite recent efforts to place obstacles in the way of such new organizations.

Second, banking is a safe business. The number of bank failures is very small. National bank failures during the past fifty-seven years have been negligible. Only 594 national banks have failed in that time. The banks involved in these failures were less than one quarter of one per cent of the total capital invested. Banking is also profitable. Taking the country as a whole, it is probably the most profitable business that men engage in. The earnings of the national banks in the year 1920 amounted to \$252,052,000.00 or 23.09 per cent on their capital stock. Their gross earnings amounted to \$1,109,000,000.00. The Federal Reserve Bank of New York earned 210 per cent on its capital stock in 1921. In some western states, bank earnings for the entire state have averaged from 20 per cent to 45 per cent on the total capital.

Cooperative Banks.

Third, all over Europe banking is cooperative. It is the most universal form of cooperation, as it is the most generally successful of the many activities carried on by the workers and

farmers of Europe. There are said to be 65,000 cooperative banks in the world. In many countries they have large central banks in the cities like our regional federal reserve banks. These people's banks did a business in 1917 of \$7,000,000,000.00. And the reports from the countries where they are found were to the effect that they rarely lost a cent. We should have cooperative banking laws in this country.

Finally, North Dakota and the Commonwealth of Australia have demonstrated, despite continued assaults on the former state, that banking can be carried on with success by the State itself. There is no reason why every State should not have a state bank, certainly a state loan organization that would evolve into a state bank, which would develop branch banks and ultimately socialize the credit resources of the community.

Public opinion is coming to demand that credit shall be brought under public control. There is no doubt but that within the next generation this great power for good as well as for evil will be harnessed as a public agency either by regulation, by state owned banks, or by the increase in the number of cooperative banks, labor banks and commercial banks organized and controlled by the producing classes.

Fourth, banking is a comparatively easy business to carry on. The fact that 30,000 banks in this country, many of them in small towns, are managed mostly by men of little experience is an evidence that no great mystery is involved in banking and that no wide experience is required to make a safe and successful bank.

The fact is that the lending of money, usually on security, is a relatively easy thing to do. Almost any group of honest-minded men can pass on the value of securities offered, as they can pass on the value of real estate or the value of wheat and corn in a warehouse. The question is whether a group is trustworthy or not. Added to this, bankers have all kinds of information to enable them to act intelligently. They can ascertain a man's credit rating to a dollar. And they make it a business to require the most minute disclosures from a man who desires a loan.

Banking is very much like other business. Every business man who sells goods on credit does what a banker does when he makes a loan. The business man lends goods and merchandise; the banker lends credit with which to buy goods and merchandise. The merchant has no other security than the reputation of the buyer. The banker usually requires an endorser to the note and such other security or collateral as the borrower can produce.

This is why banking is a relatively safe business. This is why it is easily carried on. This is why there are so few bank failures and such negligible losses to depositors. A scrupulous honesty and careful attention are the requisites of successful banking. But given honest officials, a willingness to move slowly, to be content with reasonable profits and secure investments, there is no reason why any group of men with ordinary intelligent should not operate a bank successfully, and do it with little risk.

National and State Banks.

Two alternatives are open to persons planning to organize a bank under existing laws. They can seek either a national bank charter or a state charter. A charter for a national bank is obtained from the United States Comptroller of the Currency, Washington. The present Comptroller has undertaken to discourage the organization of new banks, saying that there are banks enough already. He has denied applications from responsible groups seeking to organize cooperative banks modeled on the B. of L. E. Cooperative National Bank of Cleveland.

In most of our states banks can be organized the same as any other corporation. In some states the Commissioner of Banking has been given power to scrutinize the character of applicants and also to decide whether there is need of additional banks in the community, where the new bank seeks to do business. There are, of course, various routine requirements in the banking laws, both national and state, that have to be met before a charter will be issued.

Banks organized under state laws are either banks or trust companies. The difference is not material if only banking is intended, although the trust company can do many things a bank cannot do, such as the management of trusts, the serving as administrator and guardian, and the use of its funds with greater freedom than is allowed a purely commercial bank. A trust company usually has to have a larger capital and make a deposit with the state. In a general way, a state charter is more easily obtained

BOARD OF DIRECTORS

The following men constitute the first duly elected board of directors of the Farmers Union Bank and are chosen to serve for a period of one year or until their successors are elected and qualified. These men are experienced in many lines of business and are all vitally interested in the cause for which the Farmers Union stands.

JOHN TROMBLE, CHAIRMAN OF THE BOARD OF DIRECTORS, SALINA, KANSAS. President Kansas Farmers Union, Executive Committee of the National Farmers Union, Member of board of directors Farmers Union Jobbing Association, Farmers Union Live Stock Commission, Farmers Union Cooperative Produce Association. A former Mitchell County farmer.

E. C. TRULL, PRESIDENT, KIRWIN, KANSAS. Vice President of Farmers State Bank, Kirwin, Kansas. Director of Farmers National Bank, Agra, Kansas. A member of advisory committee of Phillips County Bank, Phillipsburg, Kansas. Has been connected with these three Farmers Union banks in Phillips County for over eight years. Farmer member state legislature.

O. K. MARLEY, VICE PRESIDENT, KANSAS CITY, KANSAS. Assistant Secretary Farmers Union Wheat Marketing Association. Forty-four years assistant manager Farmers Union Jobbing Association. Eight years terminal banking experience.

W. C. LANSDON, SALINA, KANSAS. Lecturer National Farmers Union. Vice President Kansas Farmers Union. Associate editor Kansas Union Farmer chairman organization committee Kansas Cooperative Wheat Marketing Association.

C. E. BRATED, SALINA, KANSAS. Secretary and general manager Farmers Union Mutual Insurance Companies. A former Phillips County farmer.

L. E. DE VOSS, KANSAS CITY, KANSAS. Member of organization committee of Kansas Cooperative Wheat Marketing Association. Member of organization committee of Kansas Farmers Union Live Stock Commission.

H. R. GREEN, MOLINE, KANSAS. Member of board of directors Farmers Union Live Stock Commission. Farmer member of state legislature. An Elk county farmer.

C. C. KILLIAN, GREEN, KANSAS. President First National Bank, Green, Kansas, a Farmers Union bank. A Clay County farmer.

E. E. WOODMAN, KANSAS CITY, KANSAS. General Manager Farmers Union Live Stock Commission. Former Nemaha County farmer and stockman.

A. W. SEAMANS, KANSAS CITY, KANSAS. Secretary-treasurer Farmers Union Cooperative Produce Association. For four years traveling representative Farmers Union Jobbing Association. Several years experience in operation of cooperative creamery.

ROBERT TAYLOR, SPRING HILL, KANSAS. Prominent Johnson County farmer.

H. E. WITHAM, KANSAS CITY, MISSOURI. General Manager Farmers Union Wheat Marketing Association. For eleven years general manager Mitchell County Farmers Union Cooperative Business Association, comprising six stores and seven elevators. Former Mitchell County farmer.

JAMES SIMS, KANSAS CITY, MISSOURI. Order buyer for Farmers Union Live Stock Commission. Former Clinton County, Missouri farmer.

JEROME KOEHLER, KANSAS CITY, KANSAS. Prominent Kansas City, Kansas, Attorney. Attorney for Farmers Union Jobbing Association, Farmers Union Co-operative Wheat Marketing Association.

C. E. HUFF, ORONOQUE, KANSAS. Member executive committee Kansas Farmers Union. Manager Farmers Union Cooperative Business Association, Oronoque, Kansas.

and more likely to serve the purpose desired than a national charter. Most states have reasonably good inspection laws, and some of them in the West now guarantee depositors against loss.

The right to do a trust company business should wait on the growth of the bank and its establishment in the confidence of the community. Some Preliminary Considerations. How can banks organized under existing federal or state laws be given a cooperative and social quality? How can the bank be made proof against the desire of stockholders and directors to make as much money as possible, and in so doing render no greater service than the existing commercial banks? For there is little use in organizing more banks similar to those already in the field. Neither the farmer nor the industrial worker will secure any substantial aid from the organization of purely capitalistic banks.

First Consideration—Dedicate the bank to build up the community and to serve the producing classes. First of all, dividends to stockholders must be limited in consideration. They should be limited in the by-laws to from seven to ten per cent. The desire to make dividends should be minimized. This desire is almost inescapable. It affects all people pretty much the same. Men want to succeed. They want to make money. Even if they are not interested in the game of making money for the enterprise with which they are connected, if dividends are limited, this desire for gain will be subordinated to the motive of service.

In organizing a bank whose object is service, a provision should be inserted in the by-laws, and directors and officers should be held to the provision, that the resources of the bank are to be used to aid in the production of wealth; they are never to be used to aid speculators, nor to buy and sell securities for profit. The rule should be emphatically stated and adhered to that the depositors have the first call on the bank, and that even if it does not make as much money as it could in other ways, it will dedicate its resources to productive and to local uses. Loans should be made at home. Every stockholder will secure larger returns by being able to secure a loan when needed than by dividends paid on their stock.

Second Consideration—Many stockholders. A bank for service should have as many stockholders as possible. It is better to have 100 persons owning \$100 of stock each than twenty people owning \$500 each. Every stockholder will be a worker for the bank. He will make friends for it. Second, the bank should have as large a capital stock as possible. This gives greater protection to the depositor. For the stock of the bank is the first guarantee against loss. It stands between the depositor and any loss on his deposits. A large capital too, makes possible larger loans.

Third, the bank should make as large a number of loans as possible. A service bank should help the man who is usually unwelcome in the larger bank. It should be an agency of service in the fullest sense of the term. Third Consideration—Protection. In addition to limiting the dividends to seven or eight percent on the stock, in addition to distributing the stock as widely as possible, and in addition to extending the service of the bank to a great many people, the by-laws should forbid loans to officers, directors or insiders. All officers should be bonded, not by private bondsmen, but by surety companies. Most bank failures are traceable to dishonest acts of officers or to improvident loans to insiders or their friends.

The Bank an Agency of Service. Provisions such as these in the regulations and by-laws will minimize the profit-making motive. Directors and officers of cooperative banks will have a different motive in their mind than that of the ordinary bank official. They will seek credit as a service rendered. They will learn that even stockholders realize bigger dividends from money borrowed than they would receive from dividends on their capital stock, no matter how large these dividends might be. A large these dividends along these lines will aid men in business. It will equip men with tools. It will provide the capital necessary to start an enterprise. It will enable men to buy a farm or a home, a tractor, a cow, or a truck that will multiply the productive power of their labor many fold.

Credit—the Tool of Tools. Credit multiplies man's power as does nothing else. It can change the face of society. It is the most important of man's tools. Credit, it should always be borne in mind, is an agency to produce wealth, not an agency to make money for those who control it. It is the most social of all of our industrial agencies and should be treated as such. That is why a bank should be a cooperative or a state institution. Credit should be burdened with a public service.

The underlying motive of these new kinds of banks is that credit is a tool. And just as other tools are owned and should be owned by those who use them, so credit is a tool that should be owned by those who use it, not to make money out of the tool but to make money out of the tools which credit enables people to acquire. First Step in Organizing a Bank. The first step in organizing a cooperative bank is to bring together a group of people with similar economic needs as producers. Men should have some social vision. Men of standing should be brought in to lend their names and support to the undertaking. The subject should then be carefully canvassed. Is there need of another bank? Can it be sup-

SUBSCRIPTION BLANK

FARMERS UNION STATE BANK
Elk's Building
Kansas City, Kansas

I, the undersigned, hereby subscribe for.....shares of the capital stock of the Farmers Union State Bank of Kansas City, Kansas, total.....Dollars.

The par value of each share is one hundred dollars (\$100.00) with an additional fifty dollars (\$50.00) surplus and fifty dollars (\$50.00) stockholders' fund, total two hundred dollars (\$200.00) per share.

I further agree that the payment of this subscription shall be made upon call of the Organization Committee of the Board of Directors.

(SIGNED)

(ADDRESS)

DATE.....

(MAIL TO ABOVE ADDRESS)

The Farmers Union Bank And Its Place In The Farmers Union Organization

Will Supply the Missing Link in the Process of the Solution of the Farmers Economic Problems.

The Farmers Union of Kansas has done some very commendable things and is today accomplishing some very good results through its cooperative organizations. For the past twenty years the rural people have been dissatisfied with their conditions and have been trying to organize themselves so that they could work out their economic problems. To a certain extent they have been successful in their efforts and a great deal of good has come out of their efforts. However, there have been times when it seemed that the farmers could not stick together. They have been successful for a time and then for no apparent reason they have disorganized. The principle of their organization was right but the plan of procedure seemed faulty. Something has hindered the farmers from perfecting an organization that would stand the strain of competition and in many cases the organization has failed.

The Farmers of Kansas have an organization that has proven very successful and bids fair to become a great cooperative success. It is not necessary to go into details relative to this organization. Its Insurance Company, its Live Stock Commission Company and its Grain Department are shining lights testifying to the success of this plan of cooperation. The Farmers Union of Kansas is great because it is based upon a great plan and that plan on a great principle.

The Cooperative plan is a program whereby a group of people agree to work together each having in mind the welfare of the others, and from an economic standpoint, the material gains would be shared among the group on an equal basis. The principle upon which this plan works is the golden rule and fair dealing man between man.

Wherever this plan and principle have been followed among the Farmer Union organizations there has been success to a large degree. But as the cooperative movement progresses there appear to be agencies that hinder the full development of the Farmers Union. A business will be started and be progressing in fine shape when all at once there springs up a difficulty which threatens the organization. The membership have no one to turn to for financial aid.

So, having in mind a continued progress in the movement the Farmers Union of Kansas has caused to be organized a Farmers Union State Bank at Kansas City, Kansas. This bank is backed by the whole organized Farmers Union of Kansas. The preliminaries have been performed—a charter has been granted—a banking home rented and the banking room nearly equipped.

This bank is the first venture that the State Farmers Union organization has started towards solving their financial problems. It is true that this bank will not grow up overnight and it may not solve all of the problems that confront the Farmers Union enterprises, but it cannot be denied that it is a starter in the right direction and as time goes on it will prove itself a wonderful aid in the cooperative movement.

New to be more specific, let us analyze this institution and find out just what kind of an institution this will be and what it is for. The Farmers Union Bank of Kansas City will be as near a cooperative bank as it is possible to have under existing laws. The stock will be distributed throughout the State of Kansas. It is organized, backed and managed by men who are in very close touch with existing cooperative enterprises. The policy of this institution will be to serve Farmer Union Cooperative enterprises in every conservative way possible. So after all this bank can truly be called a cooperative bank.

As is stated above this bank is backed by the Kansas Farmers Union the largest and most effective Farmers Union organization in the United States comprising a membership of nearly 25,000 people. It is not only backed by this organization but the leaders in this movement are heart and soul in every detail relating to its policy. Officers of the State organization are members of the Board of Directors and the same spirit that has fought for cooperative principles will permeate through this institution. The power of this bank will not be any particular officer or any particular man on the board of Directors but it will be the great Farmers Union organization which is the foundation of the bank.

Of course, a bank must have a good foundation and also strong backing to be a success, but after all the success of any man or institution depends largely upon the things that are done. Or better it depends upon viewpoint. What is being done, and why it is done. This bank, if it carries out its principles, must be a bank of service. The desire to serve is the greatest

instinct that ever entered the human breast. The man who lives a life of service is a successful man. This bank is an institution that has been created for service. It will be established to serve the community in which it exists and the Farmers Union of the State of Kansas. If this spirit prevails it cannot fail to be worth while. Now for a bank to serve a Farmers Union business Association or a Farmers Union community does not mean that it must dish out money to an already overloaned institution. As a matter of fact the farmers are not wanting more credit. They want and need true leadership to help them solve the problems that now confront them. A financial institution is the greatest force in any community. A powerful banking institution located in Kansas City and organized for the purpose of serving Farmers Union enterprises, will be of inestimable value.

This bank expects to get a large amount of its support from its membership throughout the State of Kansas and if it is at all successful, the bank will give back to its membership service that will more than replace the support given to the bank. For instance: here is a community of farmers who are strong for the Farmers Union Bank and are supporting it, and the bank in turn will render a specific service for this specific community. It may be in the shape of money or it may be in the shape of advice and special information. True friendship is rather rare. However this bank will be a true friend to all deserving Farmer Union enterprises. Someone has said that a friend is "a person who knows all about you and still likes you." This institution should live up to that sentiment.

A good deal could be written concerning this bank and its future hopes but the above will give an idea of its program. Now in order that this bank may become a real power in this State and accomplish the things for which it was organized it must be in very close touch with the Farmers Union members of the State of Kansas. It will come far from its goal if it fails to treat the friendship of most of the members. And although the bank is not yet functioning it will surely be the intent of the bank to become personally interested in every Farmers Union member in Kansas. This is your bank, it is a part of the Farmers Union family and it will seek your counsel.

Some may say that this bank is a selfish institution organized to serve a certain class and not for the good of the whole State. And to a certain extent this may be true but before we condemn this idea let us consider who this class are and their purposes.

The Farmers Union of Kansas is an organization whose plan is to cooperate with each other and whose fundamental principle is based upon justice and the Golden Rule. It is the greatest organization that Kansas has today among its farmers. It is a real asset in every community where it exists because it stands for right and justice. Its idea is to spread the spirit of cooperation and cooperation hurts no community. Wherever this bank goes to serve a Farmers Union enterprise that community is benefited, because a successful cooperative association created it with this sentiment among the people of that community.

The Farmers Union of Kansas has a place in every community in Kansas, it should be a vital asset to every community. The Farmers Union Bank will be a greater asset to every Farmers Union enterprise and it will be entitled to support from every member.

The Farmers Union has a place in the activities of this State and the Farmers Union Bank will strive to make itself worth while wherever it has a chance to perform a service.

A SOUND INVESTMENT. The stock of the Farmers Union State Bank, now being organized, is a sound investment. The farmers of Kansas have invested millions of dollars in the stock of oil companies, packing plants, milling ventures and other concerns but have had no say as to the policy of the concern or in any way controlled the affairs of the companies which they have financed. Their investment has not counted in as much as the majority of the stock of these companies has been controlled by one man or a few men. The Farmers Union State Bank will have one thousand shares of stock but the number of shares to any one member will be limited to ten. In this manner each stockholder will actually have a vote in the selection of directors and the shaping of the policy of the institution. One third of the stock has been placed with members throughout the state by mail, both with the business associations and individual members.

(Continued on page 3)

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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.

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.

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

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.

ADVERTISING RATES ON APPLICATION



THURSDAY, APRIL 24, 1924.

BARRETT IS ON THE JOB.

Occasionally a member of the Farmers' Union begins to wonder what he is getting for the money that he pays to the national organization. It costs every member twenty-five cents a year to maintain the National Farmers Union. In these times that is a good deal of money and no farmer can be blamed for wanting to know what is done with it. At the present time there are just two salaried offices in the national organization, the presidency and the secretaryship.

President Barrett has been in Washington almost constantly since congress assembled last December. He is on good working terms with most of the senators and representatives. He enjoys the friendship and the confidence of all the members of the presidents cabinet. He is often called to the White House for conference with the president on agricultural problems. He is acquainted with all the great departmental chiefs and is able to render valuable services to farmers by reason of the esteem in which he is held by all those in authority.

The strength of our president lies in his character and in the purity of his record. For nearly twenty years he has devoted himself unflinchingly and effectively to the interests of American Agriculture. All this time he has ignored his own personal and property interest. He is only an occasional visitor in his own home. He has repeatedly refused public and private employment that would have made him much richer and much more highly respected in some circles. But Barrett has stuck to the farmers and kept his record clean. Everybody in Washington trusts him because he has always been on the level. As an asset to American agriculture Charles S. Barrett is beyond price.

The other day a member of the Union asked him what he was doing in Washington all the time. Here is his answer. This is the kind of service that the president of the National Farmers Union is rendering to the organization. Thus Barrett in reporting on his activities at Washington:

"Dear Brother: Your letter received and I was glad to hear from you and also glad to know that you want to know how I am getting along and what I am doing down here. Now you know a fellow doesn't mind telling what he is doing provided he is doing very much, so I will tell you of a few things that I have been at work with recently."

"You know of the move to regulate the Mistake Stock Yards. I have been at work for several weeks on that matter. Then I have had to help borrow some money for some of our cooperative institutions and then to help get money for some of the banks who were threatening to foreclose on practically all the farmers in their immediate territory if they didn't get some help. Then the Farmers Union Emblem. I have had that matter up with the Commissioner of Patents and now have the Ex-Commissioner of Patents employed to help protect the label. By the way, the lawyer says he will not charge more than a \$10.00 or \$15.00 fee. Have also worked some on the McNary-Haugen Bill."

"Have done quite a lot of work to get some of our cooperative concerns relieved of income tax. Saw the Commissioner yesterday. Worked some on the Arkansas road matter. Conferred with the President on Muscle Shoals. Attended a hearing at the Department of Justice with Charlie Watts. Worked some on the Revenue Bill. Did some work on H. L. Loucks peace plan. Some of our members who are rural letter carriers had grievances and I had to look after that. Helped last Saturday to start a Farmers Cooperative Fire Insurance Company. Conferred with Gifford Pinchot. Had a telegram from Garrod, State President of the California Farmers Union, appealing for help, saying the foot and mouth disease was almost beyond control. I helped in that matter. Had a telegram from Knight, who is also a mem-

ber of the Farmers Union, asking me to head-off a bill concerning poultry, which I did. At the request of Tromble and Woodman I helped to kill the Williams Bill. Have been attending conferences and several at that nearly every day and night. Am working some on a marketing plan."

"Have arranged for Erbie Harrison and his expert on poultry to go to Europe at government expense, first to visit the International Agricultural Institute at Rome, Italy, and then make a study of the work on agricultural cooperation in some other parts of Europe. They will leave for Europe about the nineteenth of this month."

"These are a few of the things I have been at work with during the last few weeks, and only a few."

"I hope you are getting along all right and I wish you would write me a little often."

Sincerely yours,

C. S. BARRETT.

Such is the service that the members of the National Farmers Union are getting from their president. It takes all his time from early morning until midnight or later every day. How would you like to follow him around the nations capital for a few days. One week of it and the average farmer would want to strike out for the harvest fields and get a few days rest and relaxation.

The National Union returns more service to its members for the money they pay than any other organization in the world. If we had ten times as many members they could each get ten times as much service. It would then be possible to keep organizers, field men lecturers and experts in cooperative marketing and other cooperative services at work all the time. Brethren, pay up your dues and ask your fellow members to do the same. Do not stop there. Plenty of farmers would join our organization if they knew more about it. Tell it to them. Ask them to join, not so much to help themselves but to help their fellow farmers.

The Farmers' Union deserves a larger support because it has made good as an organization. Are you making good as a member?

"ON A MALIGNANT TONGUE"

"Thou shalt not bear false witness against thy neighbor" is one of the commandments that is too frequently violated. Every decent man is careful in telling even the truth to the detriment of his fellow men. If the truth itself can be harmful how much more dangerous is the circulation of falsehood. A lie should die of its own venom but no form of evil is more tenacious of life. This is a time for all men to be careful in repeating reports reflecting on others. Even proof of truth is no justification for the circulation of evil reports.

Nearly two hundred years ago, Massillon, a famous French preacher thus denounced those who use their tongues to give currency to slander and false witness:

"The tongue, says the Apostle James, is a devouring fire, a world of iniquity, an unruly evil, full of deadly poison. And behold what I would have applied to the tongue of the evil-speaker, had I undertaken to give you a just and natural idea of all the enormity of this vice: I would have said that the tongue of the slanderer is a devouring fire which tarnishes whatever it touches; which exercises its fury on the good grain, equally as on the chaff; on the profane, as on the sacred; which, wherever it passes, leaves only desolation and ruin; digs even into the bowels of the earth, and fixes itself on things the most hidden; turns into vile ashes what only a moment before had appeared to us so precious and brilliant; acts with more violence and danger than ever in the time when it was apparently smothered up and almost extinct; which blackens what it can not consume, and sometimes sparkles and delights before it destroys."

"I would have told you that evil-speaking is an assemblage of iniquity; a secret pride, which discovers to us the mote in our brother's eye, but hides the beam which is in our own; a mean envy, which, hurt at the talents of prosperity of others, making them the subject of its censures, and studies to dim the splendor of whatever outshines itself; a disguised hatred, which sheds, in its speeches, the hidden venom of the heart; an unworthy duplicity, which praises to the face and tears to pieces behind the back; a shameful levity, which has no command over itself or its words, and often sacrifices both fortune and comfort to the impudence of an amusing conversation; a deliberate barbarity, which goes to pierce your absent brother; a scandal, where you become a subject of shame and sin to those who listen to you; an injustice, where you ravish from your brother what is dearest to him. I should have said that slander is a restless evil, which disturbs society, spreads dissension through cities and countries, disunites the strictest friendships; is the source of hatred and revenge; fills, wherever it enters, with disturbances and confusion; and everywhere is an enemy to peace, comfort, and Christian good-breeding. Lastly, I should have added that it is an evil full of deadly poison; whatever flows from it is infected, and poisons whatever it approaches; that even its praises are poisoned; its applause malicious, its silence criminal; its gestures, motions, and looks have all their venom, and spread it each in their way."

GET READY FOR THE PRIMARIES.

Now is the time to select candidates for the legislature. In every agricultural county in Kansas there is some farmer or farmer's wife or daughter who should be sent to the next legislative session. Kansas is an agricultural state. Its law making bodies should be controlled by farmers.

If nothing is done about this matter until after filing day passes in June it is certain that the next legislature will be controlled by the interests that exploit the agriculture of the state.

Not farmers' friends but actual farmers should be sent to Topeka next November but this cannot be done unless a start is made now.

SERVING TWO MASTERS.

We have very ancient authority against the wisdom of undertaking to serve two masters at the same time. It is a difficult thing to do if there is no conflict of interest between the two employees. It is dangerous if the masters work for different and conflicting purposes.

Cooperative elevators exist for the purpose of serving the farmers. The managers and officers of such associations should understand that agriculture is their master whom they must serve with undivided loyalty.

The Kansas Cooperative Grain Dealers Association is a federation of agencies established by farmers for their own use and benefit in marketing their crops. Such an organization should serve farmers only and should favor every movement and measure that reasonably certain to help agriculture. It is therefore a matter of surprise to many Kansas farmers that an organization set up by themselves should be using their money and influence to oppose cooperative marketing and at the same time to fight the McNary-Haugen Bill which is designed to raise the price of wheat.

The open alliance between the leaders of the Kansas Cooperative Grain Dealers Association and the organized grain traders and speculators to fight cooperative wheat selling and the proposed export corporation at one and the same time is the most amazing and discouraging exhibition that has ever interfered with the success of the self help movement for agriculture. It is an alliance between the grain gamblers and the grain growers that is more astounding than a partnership between the puritan and the blackguard. It is the old story of Black George and Bluff in an entirely new setting.

The Farmers' Union lives, gathers strength and grows in usefulness and influence because it has lived steadfastly by one program and through its years of activity has made good.

LIMITED LIABILITY.

A rather prominent Kansas wheat grower is hesitating about joining the Kansas Cooperative Wheat Marketing Association because some one has told him each member is liable without limit for the debts of the Association. He is mistaken. His only liability will be to deliver his wheat to the association and the only loss that he could ever have would be the value of one years wheat crop if the worst should happen to the Association.

Another even more prominent Kansas farmer, himself a member of the Union, will not place his insurance with his own company because the agent of some old line company has told him that each policy holder in a mutual company is liable without limit for the obligations of the company. That is not true. The only liability of a members of our insurance company is that he may be called on to pay his own premium note in full. If he pays cash in advance he has no further liability.

There are many otherwise well informed members of the Union who have been made to believe that a shareholder in a cooperative business association organized under the laws of Kansas is liable for the debts of the concern for twice the amount of his subscription for stock. That is not true. The shareholder of a cooperative has no further liability to the association after he has paid his stock subscription in full. The only purpose of incorporation is to secure limited liability. Except for that very necessary consideration cooperatives might be just as well and perhaps better operate as partnerships.

These are just a few of the lies that are peddled about by the enemies of the cooperative movement. Perhaps those who see their graft threatened by farmers self help cooperatives should not be blamed for doing their best to protect their own interests. There is, on the other hand, not the slightest reason in the world, why farmers should be misled by such childish misrepresentation.

THE FARMERS UNION STATE BANK.

President Trull and Vice President Marley are busy securing subscriptions for the capital stock of the Farmers Union State Bank that will be opened in Kansas City as soon as the contractors are able to complete the vaults and install the office equipment. There should be stockholders in every Kansas County. After business begins there should be patrons in every county.

The Savings Department of the new bank should be one of the most valuable service agencies ever established in the interest of Kansas agriculture. Within twelve months after beginning business the new bank should have and will have at least ten thousand savings accounts all drawing interest and growing into a reserve to take care of debts that must be paid from the fruits of self denial.

If your name is not on the list of subscribers for bank stock write at once to O. K. Marley, 106 New England Building for information and subscription blanks.

OUR COMMISSION COMPANY.

The Farmers Union Live Stock Commission Company is now the biggest concern on the Kansas City live stock market. Already this year it is 500 loads ahead of its nearest old line competitor and is doing a volume of business twice as big as that of any other alleged cooperative on the same market.

Like all the other state wide business enterprises of the Union the Live Stock Commission Company deserves support because it has made good.

COMMENT ON WORLD'S NEWS FOR WEEK

Dawes and His Associates

He reported the result of their inquiry into German business and financial conditions to the various parties and nations interested. The world now knows on unquestioned authority that Germany is or will be able to pay large sums on her reparations obligations. To be sure any substantial payments in the near future depend on how soon the Germans are able to get back to work. There are nearly seventy millions of people in what remains of the old German Empire. Two-thirds of that number are highly skilled and extraordinarily industrious workmen and farmers. If allowed to follow their usual occupations, trades and professions they can create great quantities of wealth in a comparatively short time.

There is every reason to believe that the French are willing to go to work. They are that sort of folk. They are unhappy when they are idle. On the other hand there is much doubt whether they will work willingly and effectively as long as their country is occupied by the French and Belgian armies. They have the habit of independence. They are not likely to accept a condition much like slavery under taskmasters that they hate.

Even if they go to work the Germans must be assured of some advantage to themselves. With the French army withdrawn they will still be a nation in bondage unless they are permitted to retain for themselves at least a fair proportion of the results of their labor. It seems clear that before Germany is restored and the threat of another war is removed that the armies of occupation must be withdrawn. Substantial foreign loans must be arranged, heavier taxes must be imposed, and the reparations payments must be adjusted in such a way that the workers will be able to get something for themselves.

Japan Is Stridently Protesting

Against certain provisions of the new immigration measure now pending in congress. Theoretically it is all right for us to pass laws on the theory that no other nation is concerned. Actually that sort of legislation is not at all certain to be profitable. The Japanese are a proud and sensitive people. Naturally they resent the idea that their nationals must be excluded from this country because they are one of the groups that never can become citizens of the United States.

It is quite certain, however, that congress will pass the Johnson immigration law just about as it stands and that the Japanese will be kept out of the United States. The Pacific coast states demand the exclusion of all the oriental races and especially of the Japanese. This may be the beginning of the quarrel that will end in the war between this country and Japan that Richmond Pearson Hobson and a good many other Americans have long regarded as inevitable.

America and the Japanese Empire

Are the only two countries in the world that are financially able to finance a war. America is in much better position than Japan. A war between these two nations jealously watching each other from the opposite shores of the Pacific would go a long way towards destroying what little civilization is left in the world. In the event of a breach between the United States and Japan the first act in the war drama would be the seizure of the Philippines by the Japanese navy. The United States has no business in the Philippines, never did have any business there but we are there. We have assumed a guardianship and protectorate over the people of those islands that is unwelcome. It is reasonably certain that the country would be forced to fight both the Japanese and the Filipinos. That would be a job that would take several years, a good many billions of dollars and a million soldiers of whom half would be killed or disabled for life.

America can take two preparatory courses in expectation of war with Japan that should help a lot and may avert the danger. The first is to be fair but firm in dealing with the immigration question. We must exclude the oriental races but it can be done without provoking war. The second is to award the rights of self government to the Filipinos and withdraw our soldiers and administrative agents from the islands. These people

WHAT CO-OPERATIVE BANKING DOES FOR FARMERS.

Explains the difficulties attending the introduction of cooperation in this country compared with its long existence in the different parts of Europe, we ignore the difference in environment, intercommunication, and transmission of intelligence.

This is best illustrated possibly by Raiffeisen's introduction of cooperative rural credit into the infertile Westward after a succession of crop failures, when the rapacity of the money-lenders led whole communities to consider emigration an escape. The existence of the cooperative rural credit banks established by Raiffeisen was not known across the Rhine for about twenty years, and then it had transformed the Westward into one of the richest and most fertile sections of Germany and its discouraged and impoverished citizens into thrifty, wealthy, and efficient farmers. As soon as the story was known the system overran all Europe. The financial overlords could not stop it.

I do not think the above facts are generally known. They are of record in the report of Taft's commission, and in the report of the House of Representatives.

ple are better fitted for self government than are many of the groups that enjoy that privilege within the limits of our own country.

Stubbs Is Campaigning

For a third term as governor. He is a fine man and a good citizen but there are signs that his ambition to hold office has dulled the keen enthusiasm with which he once supported the cause of reform. He is the real author of the primary election system in Kansas. He was the first beneficiary of the plan. He is now accepting the support, unless rumor is at fault as often happens, of that faction of his party that has never been reconciled to primary elections and that hopes to restore the convention system.

Governor Stubbs was not born yesterday. He should be able to protect himself but perhaps he is blind to a little of the vision of a third term. Many shrewd observers of the Kansas political game believe that the stand patters who are said to be supporting the ex-governor will treat him exactly as they have others in the past. They may use him to divide the progressive elements of the party and in the end throw their support to their own man.

Tanks Were Invented

During the Great war—for use against enemies. A dispatch from Pineville, Kentucky, says that two of those monstrous machines are in that district to be used against the striking miners if any fighting is started. While the Conference for the Limitation of Armaments was in session at Washington a couple of years ago, one of the American Advisory Council, a coal operator, objected to a ban on poison gas that would prevent its use in settling strikes.

It is serious reflection on civilization that we regard great groups of our fellow citizens as enemies of the country and use against them all the weapons of war that are necessary in repelling invasion. Just men should not allow their employees to be run over by tanks or exterminated by poison gas.

Immigrants From Many Countries Are

Anxious to come to the United States which is still regarded as the land of liberty and opportunity by millions of people who have neither where they live. It is reported that more than three million of foreigners are planning to enter our country. Nearly all of them will be disappointed. The Johnson immigration bill which has passed the house and will have no opposition in the senate will permit only 161,000 foreigners to come into this country next year. As many as that number of people who are now here will return to their old homes during the same period this means that immigration is no longer controlled, it is stopped.

Most Americans think this will be a good thing. Many otherwise sensible folks really believe that the United States is now fully occupied. This is foolishness. We can very easily take care of another 200,000,000 folks in this republic if they are of the right sort. If the whole country were as thickly settled as Rhode Island we should have about double that number here now and it should not be forgotten that Rhode Island is about the most prosperous subdivision of these United States.

We have the soil and the climatic conditions for producing great quantities of food and raw materials of clothing far in excess of the demand of the resident population. We can not sell that production abroad for a number of very good reasons. We do not produce as cheaply as other agricultural countries. Our best lands are very high priced. Our scale of living is high. The farmers of the United States must reduce their production because the foreign markets are gone and the consumption at home is being reduced by the restriction on immigration.

If we had a hundred million more people in the United States we could feed them all from the present areas of farm lands. Farming would then become profitable. Farm boys would stay in the finest business in the world, once it is made profitable, and the immigrants would do the work in the industrial centers, in the mines and on railroad sections and on all the crops that we could make use of on our farms. A lot of people will object to these observations about immigration but it will not be long until the farmers of the United States will begin to ask how they are or can

of states and sent abroad to study

the Raiffeisen System of Rural Credit and they appear in the reports to Congress by David Lubin, Myron Horlick and many others. The book, "David Lubin," by Olivia Rossetti Agrestti Little, Brown and Co. has much bearing on this subject. His interview in Paris with the committee of bankers sent out to head off cooperative rural credit is especially interesting. Here all sorts of obstacles are put in the way by "big business," and many cooperative forms of business which would succeed with helpful advice of business men are ruthlessly rooted out.

J. H. Greene, St. Paul, Minn.

"This bank cannot live without you therefore it is going to insist upon living with you."

ENDORSE WHEAT POOL PLAN IN ILLINOIS

GALESBURG, Ill.—The Illinois Agricultural Association in its annual convention held recently voted an endorsement of the wheat pool plan and instructed its executive committee to take whatever steps are necessary to

be helped by measures that prevent any increase in domestic consumption of farm products and that constantly drain labor from the farms into the cities.

Smith Really Regards Himself

As a presidential possibility. He may be a big man. He really looks like a presidential material. Undoubtedly he could carry New York, New Jersey, Maryland and a few other wet states. He is the only democrat in the United States who could not carry the solid south. He would lose Georgia, Alabama and many other old time democratic states because he is anti-prohibition and a Catholic. It is true that the constitution of the United States declares that no religious test shall ever be required as a qualification for public office. It is also true that the same constitution provides that no intoxicating beverages shall be a condition for sold in this country. The easterners who want Smith for president would nullify the prohibition amendment if they could. The Southerners who have no use for Catholics or anti-prohibitionists will stand by the constitution on prohibition and forget about it on religion.

Smith is wasting his time. His backers are wasting their money. The democratic party must carry not only the South, but the east and a good part of the west if it returns to power. If there is no eastern man who is progressive, dry, and a Catholic, then the party must look to the west if it hopes to win.

Investigations By Congressional Committees

May have their value in calling attention to irregularities and corruptions in public life but after all their usefulness is limited. Congress cannot sit as a court. Crimes must be discovered and criminals punished by the agents and officials of the Department of Justice.

Now that there is an attorney general who is trusted and who appears to be highly competent it might be as well for the two houses of congress to call off their investigating committees and let federal grand juries inquire into the violations of the law that requires punishment. The business of the legislators, after all is to legislate.

Wheeler May Be Wholly Innocent

Of the alleged offenses for which he has been indicted in Montana. He probably, almost certainly, is, since the indictment itself is for alleged misdemeanors that were committed before he became a member of the senate and that are criminal only when committed by a senator or a member of congress. All the same he has not adopted the right sort of defense. He has been indicted by a federal grand jury and will be tried by a federal court. The findings of the senate committee are printed to inquire into his case will in no way bind the jury that tries him.

Senator Wheeler should go straight to Montana and demand an immediate trial or the immediate dismissal of the indictments against him. If he is acquitted or if the government fails to push the cases against him or asks for their dismissal the people will make his cause their own.

Preachers In Salina and Other Towns

Are crusading against the type of magazines that have large sales at the news stands. "Snappy Stories," "True Stories," "Confessions" and others of like character are being denounced and incidentally effectively advertised. The literature of such publications is inane. They have no moral purpose. The stories are written to appeal to instincts that need not be encouraged. They are printed to sell for the enrichment of publishers. They are bad from every point of view.

All true, but if we begin to censor publications where shall we stop? Hail Caine has written many stories that are mighty strong meat for the innocent minded. Dozens of the better magazines, so-called, are as trashy and rotten as any of the cheap stuff that is being denounced by the preachers. Perhaps, after all, the way to prevent the circulation of undesirable publications is through the education and elevation of the public taste.

Our reverend ministerial advisers have located and identified the poison. It might be well now for them to discover some antidote more effective than denunciation and censorship.

put the plan in effect. The resolution, however, did not contemplate immediate action, unless the executive committee saw fit.

After reiterating the resolution adopted by mid-West farm organizations endorsing "national grain marketing with long-term contracts, based on the organization of producers by states, pooling by grades on the basis of selling value," they urged that "the executive committee of the Illinois Agricultural Association take immediate action steps to create and put in operation a comprehensive cooperative marketing plan."

Good farmers use pure seeds and pure breeds to underwrite respectable annual profits.

"Buy a share of Farmers Union Bank Stock."

Leg weakness in baby chicks due to lack of sunlight may be corrected by supplying a small amount of cod liver oil.

"Useful service is a great asset. Serve the Farmers Union by taking whatever steps are necessary to

Boys' and Girls' Club News

SOUTHERN BANKERS FINANCE BOYS' CLUBS.

That the plan, outlined by the Boys' Club Division of the A. & M. College and Federal Extension Department, and which is being put into execution by practically every county agent in the State in projecting his Boys' Crop and Livestock Clubs, is striking at fundamental agricultural problems, and is founded upon correct business principles, is evidenced by the fact that with only two exceptions every banker in the State, to whom the plan has been presented, has not only given his enthusiastic endorsement, but has shown his faith in the boys of Mississippi by offering what ever financial assistance that may be needed in carrying the plan through to a successful conclusion.

The plan in brief is as follows: Take, for example the cotton club project, the club member enters into a written agreement with the bank to:

1. Prepare, fertilize plant, and cultivate one acre of cotton, using the variety of seed and the kind and quantity of fertilizer recommended and provided by the county agent.
2. Practice thick spacing of plants in drill, leaving one row in center of field thin spaced and three rows on one side of field unfertilized to demonstrate value of thick spacing and correct fertilization.
3. Poison with calcium arsenate to control boll weevil.
4. Gin on day designated by community club leader as "Club Ginning Day," so as to keep seed pure.
5. All seed suitable for planting purposes to be sowed in new 100-pound bags and turned over to county agent to be sold for planting seed at a price consistent with quality of seed.
6. Pool his cotton with that of other cotton club members of his county to be sold to best advantage.
7. Pay note given the bank for seed, fertilizer, poison and other supplies from proceeds of sale of cotton and seed—the balance to be paid to club member.
8. Keep accurate record of his work in official club record book, and submit same, properly attested to by county agent at the end of the season.

A SOUND INVESTMENT

(Continued from page 1)

No professional stock solicitor has been hired as the farmer investor must pay for this service in high commissions.

The week of April 28th to May 3rd has been set aside as bank week for the purpose of completing the subscription to the capital stock of this bank. Every business association should discuss this in their directors meeting and take steps to invest in shares of the Farmers' Union Bank. It is being organized to meet their future needs, and they should have a voice in its management. Each local should discuss it in their next local meeting and invest in a share of stock. Every member of the Farmers Union in Kansas should give this careful consideration from an investment viewpoint as it can be of direct benefit to him. Either through its farm loan department should he require its services in that line or through its many other departments intended to serve the member. Request that your local president or secretary bring this matter before your local for discussion and action. Assist in the completion of this new state wide movement so that your bank may open for service to the Kansas Farmers Union before the coming harvest.

At the bottom of this page will be found a subscription blank. Cut this out, fill in and mail to the Farmers Union State Bank, Elks Building, Kansas City, Kansas, at once. In this manner you eliminate the expense of personal solicitation and hasten the completion of the Kansas Farmers Union Central Bank.

"This bank cannot live without you therefore it is going to insist upon living with you."

INSURANCE

Farmers' Union Member—
Your own Insurance Company gives you absolute protection at lowest cost.
Your own Company has greater resources, in proportion to insurance in force, than any other state-wide mutual company in Kansas.

Your Hall Insurance Company is the biggest and strongest Mutual Hall Company in Kansas, and the lowest in actual cost.

Get in line.

The Farmers' Union Mutual Insurance Company of Kansas
FRANK D. BECKER, Secretary
SALINA, KANSAS

C. E. BRASTED, President GRANT BLISS, Treasurer.
W. C. WHITNEY, Vice President CHAS. SIMPSON, Field Rep.

A Sound Investment

Invest your funds in the Capital Stock of the

Farmers Union State Bank

of Kansas City, Kansas

TWO HUNDRED DOLLARS PER SHARE

Avoid unnecessary expense of stock solicitors by Mailing us your subscription

Farmers Union State Bank

106 New England Building
Kansas City, Missouri

NEW KINDS OF BANKS FOR FARMERS & COOPERATIVES

(Continued from page 1)

ported by the community? Are existing conditions favorable to its organization? For while banking is a relatively safe business, it is nevertheless, a business. And the kind of bank we are considering will not want to take advantage of the purely profit-making fields of investment.

The next step in the organization of a cooperative bank is to enlist the support of a large section of the community. There are many natural groups interested in organizing banks for service that should be approached, such as the cooperative societies, farmers and business men of small means who have inadequate banking facilities. The more important cooperative societies of the western states should have banks of their own.

A man of strength and standing in the community should be approached as president. The board of directors should be men to inspire confidence. The cashier should, of course, be a trained banker. He should be sympathetic with the cooperative idea and placed under surety bond.

Investing the Bank's Resources.
The question will be raised: "After the bank is organized, what will it do with the money invested and deposited with it?"

Great caution should be exercised in the making of loans. Every director should make it his business to know every move and to become familiar with the lending of money before any steps are taken. In the meantime, the funds of the bank can be invested in short time Treasury notes, in municipal bonds and county bonds, in first mortgages on improved real estate and in bank acceptances. Loans can be made on farm house receipts for collateral. Such loans should be made with a safe margin. Bank loans should be made with the same care as a private loan.

But the bank is not organized to aid people; it is organized to aid people; to stimulate the production of wealth; to promote cooperative societies. The service motive is paramount. For this reason as soon as possible loans should be made for local and productive purposes.

Requests for loans usually come from depositors. The character of the applicant should be known. The bank can insist on collateral. It can insist on indorsers. It should insist on knowing what the money is to be used for and see that it is expended for some productive purpose. The bank has access to credit agencies the same as business men. The bank should insist on a high moral risk and a close supervision over the uses to which the money is to be put. Building and loan associations make loans in this way. They are managed by men of small means and by workers. They do a business running into hundreds of millions annually.

In small communities, or where the stockholders are known to one another, the stockholders and depositors should be kept in close touch with the bank. They should be called in to frequent meetings at which all of the activities of the bank are talked over. If every depositor is convinced of the honesty and security of the bank, if he is educated to understand what is being done, if he feels that the bank is his bank even though he is not an officer, he will work for the bank with a determination that will bring in amazing results.

If, in addition, every depositor feels that he will get a sympathetic hearing if he needs a loan, if he feels that the officers are sincerely desirous of aiding him when in need, not only by a loan but by advice and kindly service, he will advertise the bank among his associates. The strength of a bank is the friends it makes.

Cooperative Banking Laws.

Such banks as we have described, no matter what their number and strength, will not solve the credit

problem. They will not bring the credit resources of the nation under public control. Political action is required to do this. And the state or the nation. Not one of our state legislatures has been willing to enact legislation permitting the organization of cooperative banks, although they are now in successful operation all over Europe and in Asia and South Africa and Canada, and in eight American states. The state bank of North Dakota was subjected to nation-wide attack by banking associations and compelled to labor against difficulties that would have destroyed the most powerful private bank in the country. Yet it has survived, as has the Commonwealth Bank of Australia. State banks will undoubtedly increase in number and demonstrate their value and permanence. But the cooperative bank, owned by the people and close to the people, provides a sympathetic agency for service and for meeting the needs of the people that the state bank cannot supply. It is a tool that should be under the control of each class needing credit, whether they be merchants, farmers or workers. When we come to look upon credit as man's most important tool, when we come to view the bank as an agency of service rather than of profit, when we come to insist that the people's money and the people's credit should be used for the benefit of the people, then not only will the money problem and the credit problem be open to solution, but a new kind of society will be in the making—a society in which every man will be his own banker and the master of his own life as he cannot be today so long as man's most powerful tool is exclusively in profit-making hands.

"This bank cannot live without you therefore it is going to insist upon living with you."

KANSAS CITY HAY MARKET.
April 18, 1924.
Receipts of hay this week: Prairie 167 cars, Alfalfa 391 cars, Timothy 97 cars, Clover Mixed 17 cars, Clover 1 car and Straw 5 cars, a total of 678 cars, as compared with 697 cars last week and 401 cars a year ago. Prairie is quoted unchanged to \$1.50 lower with upper grades steady and low grades very dull and hard to move. Alfalfa is unchanged to \$2.00 down with the exception of Select Dairy, which is unchanged to \$1.00 higher. The market is steady on upper grades and sound Alfalfa with low grades slow and dull at the decline, while damaged and spotted hay is selling at a discount. Timothy is unchanged to \$3.00 down and Clover Mixed is quoted generally 50c lower. Nominal Quotations, Friday, April 18 Prairie: No. 1—\$14.00-15.00. No. 2—\$12.00-13.50. No. 3—\$8.00-11.50. Alfalfa: Sel. Dairy—\$29.00-32.00. Choice—\$27.50-28.50. No. 1—\$25.00-27.00. Standard—\$19.00-25.50. No. 2—\$13.50-19.00. No. 3—\$9.00-13.00. Timothy: No. 1—\$19.00-20.00. Standard—\$18.50-19.00. No. 2—\$16.00-18.00. No. 3—\$11.00-15.50. Clover Mixed: No. 1—\$17.00-20.00. No. 2—\$12.00-16.50. No. 3—\$18.00-20.00. No. 4—\$12.00-17.50. Straw—\$7.50-8.00.

"This bank cannot live without you therefore it is going to insist upon living with you."

PARALLEL WITH COOPERATIVE MOVEMENT.
A generation ago the cooperative movement among the farmers of the west was struggling for life. It was opposed by every private interest. Public officials often used the power of the state to destroy them. There were many failures. It looked as though cooperation never would get a permanent foothold in this country. Yet today the turnover of the co-operative societies runs into the hundreds of millions annually. They are strengthening themselves every year. Public officials are lending them aid. They are penetrating into new lines of industry and are opening the way to the protection of the farmer. The same evolution may be expected in the field of banking. Today there is

universal opposition by existing banks to new kinds of banks or to any control of banking by the state or the nation. Not one of our state legislatures has been willing to enact legislation permitting the organization of cooperative banks, although they are now in successful operation all over Europe and in Asia and South Africa and Canada, and in eight American states. The state bank of North Dakota was subjected to nation-wide attack by banking associations and compelled to labor against difficulties that would have destroyed the most powerful private bank in the country. Yet it has survived, as has the Commonwealth Bank of Australia. State banks will undoubtedly increase in number and demonstrate their value and permanence. But the cooperative bank, owned by the people and close to the people, provides a sympathetic agency for service and for meeting the needs of the people that the state bank cannot supply. It is a tool that should be under the control of each class needing credit, whether they be merchants, farmers or workers. When we come to look upon credit as man's most important tool, when we come to view the bank as an agency of service rather than of profit, when we come to insist that the people's money and the people's credit should be used for the benefit of the people, then not only will the money problem and the credit problem be open to solution, but a new kind of society will be in the making—a society in which every man will be his own banker and the master of his own life as he cannot be today so long as man's most powerful tool is exclusively in profit-making hands.

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PLANTS FOR SALE.
CABBAGE PLANTS—TOMATO PLANTS
Hardy field grown Jersey Wakefield; Charleston Wakefield; and Flat Dutch Cabbage 100, 200, 300, 400, 500, 600, 700, 800, 900, 1000 \$1.25 per thousand; 10,000 \$10.00. Will resistant Tomato Plants 100, 200, 300, 400, 500, 600, 700, 800, 900, 1000 \$1.25 per thousand. Strong plants well packed, prompt shipment. SUNN-GLO PLANT COMPANY, Fruitland Ark. 41c.

"This bank cannot live without you therefore it is going to insist upon living with you."

Ask for START to FINISH BUTTERMILK CHICK FEED
Your Chickens Will Thrive If You Give Them "SOUTHWEST" FEED
Distributed by THE FARMERS UNION JOBBING ASSOCIATION.
Kansas City, Missouri

"Useful service is a great asset. Serve the Farmers Union by boosting The Farmers Union Bank."

PLANTS FOR SALE.
CABBAGE PLANTS—TOMATO PLANTS
Hardy field grown Jersey Wakefield; Charleston Wakefield; and Flat Dutch Cabbage 100, 200, 300, 400, 500, 600, 700, 800, 900, 1000 \$1.25 per thousand; 10,000 \$10.00. Will resistant Tomato Plants 100, 200, 300, 400, 500, 600, 700, 800, 900, 1000 \$1.25 per thousand. Strong plants well packed, prompt shipment. SUNN-GLO PLANT COMPANY, Fruitland Ark. 41c.

"Buy a share of Farmers Union Bank Stock."

Grape vines properly placed furnish beauty, shelter, and fruit.

"Buy a share of Farmers Union Bank Stock."

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KANSAS UNION FARMER WEEKLY EXCHANGE
of members of the Union have anything to Sell or Exchange, they should advertise in this department. Rate: 5 cents a word per line; four or more insertions 4 cents a word. Send in ad copy, 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.

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FOR SALE—SUDAN SEED, RED-NECKED and sacked 100 cents. Sample free. C. I. Henderson, Lecturer, Kansas.

SUDAN \$3.00 but; Millet \$1.00; Cereals \$2.00; alfalfa \$2.00; clover \$2.00; prairie free. If you want carloads ask us for prices. If you have seeds to sell send us samples for bid. We buy and sell thousands of bushels daily. Meter Grain and Produce Co., Salina, Kan.

FREED WHITE DENT SEED CORN—A hardy native variety; highly recommended by the college, tipped, shelled and double sacked on Santa Fe or Missouri Pacific \$2.50 a bushel. J. K. Freed, Scott City, Kansas.

RECLAIMED JAPANESE MILLET \$8.00 per cwt. 15 pounds will sow one acre. T. A. Marston, Dresden, Kansas.

FOR SALE—BLACK HULL WHEAT, kaffir, Black Amber cane; Golden millet seedling and tested \$1.00 per bushel; sacked Clayton, W. H. Dietrich, Clayton, Kansas.

STOCK

FOR THE BEST HOLSTEIN OR GUERNSEY grade dairy calves, write EDGEMOOD FARM, Whitewater, Wis.

MACHINERY

WANTED—WAGON OR TRUCK SCALE. Fairbanks-Morse preferred. Write B. Cox, Secretary, Goodrich Local, Goodrich, Kansas.

TOBACCO FOR SALE

YOU ARE READING this classified advertisement. Which is just what you need. It is a great way to carry your wants to sell something, buy or exchange. Only 5 cents per word if ad runs 4 or more times to tell the story and certain to bring returns. If you try it you'll be sure of it.

The Farmers National Bank
SALINA, KANSAS
Solicits Your Business
Oldest Bank in Saline County

\$5.00 A THOUSAND LETTER HEADS OR ENVELOPES
Printed and filled. You the Same Day as Order is Received.
CENTRAL KANSAS PUBLISHING CO., Salina, Kan.

YOUR OWN FIRM
Will Give You BETTER PRICES BETTER TERMS BETTER SERVICE
Farmers' Union Live Stock Co. 405-10 Live Stock Exchange, Kansas City, Mo. Wichita, Kansas

FARMERS CLASSIFIED AD USE THIS FORM—IT SAVES DELAY

Mail This To THE KANSAS UNION FARMER Salina, Kansas

Rate: 5 cents a word on single insertion; 4 cents a word each week if ordered 4 or more consecutive weeks. Minimum charge is 50c.

Count Initials or Abbreviations as Words

Fill This Please! Your Count, of _____ Words

No. Times to run _____

Amount Enclosed \$ _____

Place under heading of _____

(Your Name) _____

(Route) _____

(Town) _____

(State) _____

NOTE: Count your name and address as part of advertisement

Planters State Bank

Salina, Kansas

By the decision of the Supreme Court of the United States upheld by the Quagerty Law, your deposit in this bank is as safe as cash.

Government Bond
OFFICERS AND DIRECTORS

Fred H. Quincy, Pres.; Guy T. Helvaring, Vice-Pres.; T. W. Roach, Vice-Pres.; W. T. Welch, Vice-Pres.; E. E. Gemmill, Cashier; B. F. Ludes, Assistant Cashier; H. Sudendorf and E. P. Cravens

Watson's Best Berries are just what the

Brand Indicates—They Are the

BEST

WATSON WHOLESALE GROCERY

SALINA, KANSAS

PRICE LIST OF LOCAL SUPPLIES

Application cards20 or 5c
Credentia blank10 for 5c
Dmmt. blank15 for 10c
Ode cards12 for 20c
Constitutions5c
Local Sec'y's Receipt Books 25c
Secretary's Minute Books.....50c
Farmers Union Buttons.....25c
Cash Must Accompany Order. This is Necessary to Save Expense in Postage and Labor

C. E. BRASTED, Box 51, Salina, Kansas
for above supplies. He is the only one you can get them from.

Watson's Best Berries are just what the Brand Indicates—They Are the BEST

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Department of Practical Co-Operation

UNION MEETING NOTICES
Notices of Farmers' Union meetings will be printed under this head without charge. Secretaries should send in their copy at least two weeks before the date of the meeting.

The regular meeting of the Crawford County Farmers' Union will be held on the last Tuesday of each month throughout the year except when this date falls on a Legal Holiday.

A. C. BROWN, Co. Pres.

UNION LOCAL NO. 278.
Regular meetings on second and fourth Thursday each month.
Charles Crossard, Sec.

SILVERDALE LOCAL NO. 2051.
Silverdale Local No. 2051 meets every second and fourth Wednesday in the month at the Silverdale School House.
J. F. Lewis, Sec.

NEWBERRY LOCAL NO. 1922.
Newberry Local No. 1922 meets regularly, the first and third Monday night of each month. The members make the union what it is. You help make it a union that is. You help make it a union that is. You help make it a union that is.
R. J. Muckenthaler, Sec'y-Treas.

UNION LOCAL NO. 2019.
Regular meetings on the second and fourth Fridays of each month, at 7:30 p. m.
Geo. Speed, Pres.
Alice Kendall, Sec.

CARLETON LOCAL NO. 1911.
Regular meetings on the 2nd and 4th Wednesdays of each month.
J. Humberger, Pres.
R. J. Logan, Sec.

CLEVELAND LOCAL NO. 364.
Cleveland Local No. 364, Neosho County, will hold their regular meetings on the third Tuesday of every month. Come out and boost. Don't stay home and kick.
George J. Schoenhofer, Sec.

PLEASANT VALLEY LOCAL.
Pleasant Valley Local No. 1909 meets every first and third Wednesday evening of each month.
E. J. Kistinger, Pres.
W. T. Flinn, Sec.-Treas.

NEOSHA COUNTY QUARTERLY MEETINGS
The regular quarterly meetings of the Neosha County Farmers' Union will be held in the I. O. O. F. hall in Erie, Kansas on the second Saturday of the following months: March, June, September and December.
E. G. Clark, Pres.
J. O. Foust, Sec.

LIVINGSTON LOCAL NO. 1984.
Livingston Local No. 1984 meets regularly on the first and third Friday nights of each month at Livingston School House. A short program is prepared for each night.
Clyde B. Wells, Sec.

GIRARD LOCAL NO. 494.
Girard Local No. 494 meets in Union Hall over the Crawford County State Bank in Girard, Kansas on the second and fourth Tuesday of each month at 7:30 p. m.
R. B. McClaskey, Pres.
Roy W. Holland, Sec.

BROGAN LOCAL NO. 226.
Brogan Local No. 226 meets on the second and fourth Thursdays of each month. Visitors are always welcome.
George Baumgartner, Sec.

PRETTY CREEK LOCAL 1652.
Pretty Creek Local No. 1652 meets every first and third Wednesday of each month at the Hinerville School house. Come out. Don't stay home and kick.
H. C. Mathies, Sec.-Treas.

PRESIDENT TROMBLE TO ADDRESS PAXICO MEETING
Wabunsee County Union will hold its next bi-monthly meeting at Paxico at 10 A. M., April 26th, 1924. Business Meeting in Forenoon.
At 1:30 p. m., an explanation, as requested in a resolution adopted at the December meeting, will be given. President Tromble will address the meeting. Meeting will be held in the high school auditorium.
Joe Richmond, Co. Sec.

CRAWFORD COUNTY MEETING.
To the Locals of the F. E. & C. U. of A. of Crawford county: We will hold our next meeting April 29 in Workman Hall, Girard, Kans. We would like to have at least two from each Local present.
We have some special business for this meeting, and want a good representation of the members out. All members welcome.
Meeting called to order at 1 p. m.
A. C. Brown, Pres.
G. W. Thompson, Sec.

BETHANY CENTER NO. 260.
Bethany Center Local No. 260 met in regular session April 1st. One new member was taken in, and we have one application to be voted on at the next meeting.
After the meeting adjourned a lunch of ham, buns, pickles, cheese, coffee and cream was enjoyed by all. Our regular meeting night is the first and third Tuesday of each month.
G. Herman Gray, Sec.

EAGLE VALLEY LOCAL NO. 916.
To let the state know they are still on their feet and doing business at the same old stand, Eagle Valley Local No. 916 put on a big supper to its members and invited guests, April 12th. The regular routine of business was followed. Two new members were voted in to receive the work, but due to the lengthy program the work was postponed until the next meeting night. Next came the

matter of entertainment. The members gave a play "The Coward" in three acts, which was put on in a second to none manner and very impressive. Between acts we were entertained by the Tuziska orchestra. The president, Mr. August Weiser and family are to be commended for their untiring efforts in keeping old 916 on the map.
After the entertainment different subjects of interest were discussed until a late hour, after which we all adjourned until the next meeting night.

A GUEST.

"This bank cannot live without you therefore it is going to insist upon living with you."

DOUGLAS HODDS INTER.

The first quarterly meeting of the Douglas County Farmers Union was held at Union school house, March 29. Owing to the bad weather, and the roads, which were very muddy, only some forty members were present. The members were slow gathering. Some stuck in the mud, and had a hard time reaching the meeting place.

The following committees were appointed: Committee on Resolutions: Ed. Heaston, H. Hobson and R. L. Beck; on good of the order, G. W. Hardtner, C. Richardson and T. Smith. Mr. Pitts made a most interesting report of the State meeting. Mr. Gerstenberger spoke on the "Taxpayers' League." Mr. Felt's address the meeting on "Poultry, Eggs and Cream," and brought out many profitable points in this line.
Mr. Swenson gave an elaborate discussion of the Wheat Pool, and showed where the interest of the farmer was in the pool now being organized in the state. By their pooling and selling power they will realize better prices and the consumer will not have to pay more for flour, as the wheat will only be placed upon the market as it is needed. Some present signed up for the wheat pool. The longer we let the other fellow attend to the buying and selling of our products, the longer it will be before we get what we ought to have.

Our next county meeting will be held the second Thursday in June in the Court House at Lawrence, and here is hoping that we will have a good turnout.

Mrs. G. W. Hardtner, Cor. Sec.

"Buy a share of Farmers Union Bank Stock."

SOMETHING DOING IN CHASE COUNTY.

The Chase County Farmers' Union had a big time and a good time at the members last Saturday, April 12. The business meeting in the morning was not very well attended, but nearly everybody had arrived by noon and the Clements ladies made good on what looked like a mighty tough proposition. When the call was issued to adjourn to the hall upstairs for the afternoon session, the mob of hungry farm-hands had been fed to the limit of safety and there was plenty left for the few that ought to have been there and were not.

The Clements young people led off the afternoon session with a short, but snappy musical program, consisting mainly of "Farmers' Union songs." Then as the speakers of the afternoon had not yet arrived, owing to unfavorable weather and roads, the meeting was turned into an impromptu debating society on the merits and shortcomings of the McNary-Haugen bill. Plenty of speakers were found. The speakers delivered views on the matter, and the talk was fast and furious until our visiting speakers arrived, and "Uncle John" closed the debate with a speech in the affirmative. A vote showed a big majority in favor of the bill.

J. C. Felts, of Cowley County, introduced us to the "Farmers' Union Baby"—the F. U. Cooperative Produce Association, now being formed. He seemed to think it was a youngster with a wonderful future, and aroused considerable interest among his listeners. Mr. Woodman was unable to be present but sent us a letter which was undoubtedly an eye-opener to some of those present. Chas. Simpson gave us a good talk on "Ghosts—Ghosts of what is, and ghosts of what aint," and gave a good many people some new ideas about insurance. "Uncle John" closed the program with the main speech of the day, on agricultural conditions, Farmers' Union principles, etc. His message was well received, as they always are.

The most important feature of the business session was the decision to hold a Fourth of July picnic at Elm Dale. It is intended that this shall be under the auspices of the Chase County Farmers' Union, but that it shall be for everybody. It is too early to announce plans yet, but the following committee is on the job: President T. R. Wells and Fritz Pracht, both of Elmdale; and Secretary Willard Greene and W. N. Oles, both of Bazaar.

M. W. Greene, Sec.-Treas. for Chase Co. F. U.

"Useful service is a great asset. Serve the Farmers Union by boosting The Farmers Union Bank."

HONOR ROLL.

The following secretaries of Farmers Union Locals have reported to the state office every member on their rolls paid up in full for the year 1924.
Belview — 2042—John T. Anderson, Sec. 52 paid for 1924 — 100 per cent.
Burmeister — 943 — Roy Hunter, Ellsworth sec. 24 members paid for 1924 — 100 per cent.
Athelstone Central—1171— Ralph Belkes, Wakefield, Sec.—12 members

paid for 1924—100 per cent.
Summit—1574—Mrs. Alice Ames, Madison, Sec. — 30 paid for 1924—100 per cent.

Pleasant Valley — 1804 — Frank R. Ebert, Ellis, Sec. — 18 paid for 1924 — 100 per cent.
Fairdale — 927 — Carl W. Mayer, Brewster, Sec., 13 members paid for 1924 — 100 per cent.

Rydal — 763 — G. S. Duncan, Belleville, Sec. 22 members paid for 1924 — 100 per cent.
Prairie College — 1227 — I. P. Bruening, Robinson, Sec. 29 members paid for 1924 — 100 per cent.

Catherine — 884 — Wm. R. Staab, Sec. 7 members paid for 1924 — 100 per cent.

Hays — 1180 Mrs. Everett Alquist, Sec. — 76 members paid for 1924 — 100 per cent.

Sylvan Grove — 1555 — J. A. Reichard, Minneapolis, Sec. — 11 members paid for 1924 — 100 per cent.

Point Lookout, 1072—Jno. Hoffines, Esbon—all members paid for 1924—100 per cent.

Neutral, 803—John Costello, McClure — 11 paid for 1924—100 per cent.

Independence, 1419—Hugh Winslow Sec., Wellington, Kans.—19 paid for 1924—100 per cent.

Liberty, 925 — Ed. Mog, Sec. — 42 members paid for 1924. 100 per cent.

Twelve Mile, 2002 — R. L. Pearce, Sec., Downs—12 paid for 1924—100 per cent.

Walnut Grove — 1309—Robert J. Meyer, Girard, Secretary—100%.

Victor—1516 — W. G. Harris, Burrton, Secretary, 5 members—100%.

New Hope—1834—S. Tibble, Cedar Point, Secretary, 8 members—100%.

Gen—1639—G. E. Weir, Pittsburg, Secretary, 10 members—100%.

Survey — 34 — Grant Bliss, Woodston, Secretary, 9 members—100%.

Star—831—Willis J. Billings, Linn, Secretary, 6 members, 100%.

Olive Hill—1130—A. F. Braun—Clay Center, Sec.—36 members, 100%.

Coin—1657—M. M. Meason, Orion, Secretary—7 members, 100%.

Bushong — 579 — H. C. Harder, Dunlap, Secretary, 10 members, 100%.

Hunt — 1107 — J. L. Kongs, Corning, Secretary — 19 members, 100%.

Santa Fe—1717—Marion Johnson, secretary, Lyons. Thirteen members — 100 per cent.

No. 5—761—Clarence W. Smith, secretary, Phillipsburg, six members — 100 per cent.

1809—Maple Grove—Howard Timberman, secretary, Hopler, Five members, 100 per cent.

1935—Kaw Valley — Jerome Van Hole, secretary, Belvue, 10 members, 100 per cent.

1669—Highland—Roy L. Lee, secretary, Paola, 80 male members, 66 female members, 100 per cent.

1684—Prospect, Martin Rohe, Jr., Secretary, 29 members, 100 per cent.

Prairie Star—944—E. W. Podlana, secretary, Wilson, 15 members, 100 per cent.

"A CHALLENGE."
The Farmers Union Bank when operating will challenge the service of every Member of the Farmers Union of Kansas who holds an office of leadership.

Here is a chance or real service. This is an institution that will challenge the thought and respect of every member of the Farmers Union. No pains will be spared tending to impress upon the Farmers Union members the fact this institution is worthy of real sacrifice for its welfare.

"Useful service is a great asset. Serve the Farmers Union by boosting The Farmers Union Bank."

"SUCCESS" BRAND DIGESTER TANKAGE
Guaranteed 60% Protein

Manufactured in — Chicago, St. Louis, Kansas City, Denver, Oklahoma City.

Manufactured by United Bi-Products Company
Distributed by FARMERS UNION JOBBING ASSOCIATION
Exclusive Kansas Agency.

THE FARMERS UNION BANK STOCK AS AN INVESTMENT
Farmer Union members should not lose sight of the opportunity to invest in this stock.

It is clean cut and being sold at book value—no good will being paid for.

Its future is very promising because of the large field from which it will draw.

The members of Board of Directors are heads of already successful businesses.

This stock will be on the market for but a few weeks.

A PERSONAL TOUCH.

The Farmers Union Bank of Kansas City, Kansas will seek a personal touch with every member in Kansas. Its plans and policies shall always be made known to the Farmers Union Members of Kansas.

WHAT HAS YOUR COUNTY DONE?
Has your County taken its quota of stock?

This bank will be a real Farmers Union institution.

Will your county be represented when it is opened for business?

Never yet has the Kansas Farmers Union failed to put across a proposition worth while.

A few shares in every County will double the subscription.

WHAT HAS YOUR COUNTY DONE?

THE TOBACCO GROWERS.
The struggle between the organized tobacco growers and the open warehouses continued, unabated, during the season now coming to a close, with the cooperatives more than holding their own.

By the time this appears, the season will be about over when we will be able to make a more complete survey of the situation which is undoubtedly highly encouraging at this time.

The Burley Association set the pace by selling 68,000,000 pounds to one buyer, which transaction is the largest on record and is reported as very satisfactory to both parties.

The 1922 crop of bright has been cleaned up and a total of three payments made to the growers. Dark tobacco has moved a trifle slower, a small residue being still on hand and only two payments made.

Reports from various co-operative warehouses show that the 1923 crop has moved very well and at good prices. It is not expected that any great surplus will be carried over.

The recent General Assembly strengthened the co-operative law and the Courts have uniformly sustained the Association in the various suits brought by those who would destroy co-operative selling.

The success or failure of this great movement is in the hands of the farmers themselves. The Association belongs to them; to nurture, sustain and advance. Or they can destroy it.

The bitter fights in some sections of farmer against farmer, are past our understanding. The cooperatives seek to get a fair price for their labor. The non-cooperator places himself in direct opposition to the work of their crop, we have seen the situation. The warehouseman fosters this opposition for selfish reasons only. He is in a life and death struggle for his job. He is expected to act thus.

But just why the farmers should help him to keep them from getting the work of their crop, we have seen, it is hard to explain. Denials of this statement are futile as they are false.

Farmers, stand together. Get behind your cooperatives. Control the surplus of your crops. Do not longer be beguiled by the song of the siren. You have had a half century of such experience.—Southern Planter.

EXPORT TILL CO-OPS STAY.

Government Would Turn Job Over to Farmer After 5 Years.

WASHINGTON—A plan for shortening the life of the proposed government agricultural export corporation to five years with the idea that farmer co-operative marketing associations can then take over the job is being considered by house leaders pushing the McNary-Haugen bill.

The bill has been favorably reported by the senate committee and some action is expected soon in the house committee.

According to Representative James G. Strong of Kansas the McNary-Haugen bill, which seeks to bring the price of farm products to the pre-war parity with nonagricultural commodities through purchase and export of the surplus by a government agency, presents the best plan which has a chance to pass in the estimation of house members who have studied the situation.

About the Only Hope.
"I admit," says Mr. Strong, "that I approached the consideration of the McNary-Haugen bill in a rather prejudiced frame of mind, but the need to try to increase the purchasing power of the farmer's dollar is so important that a few of us met for the purpose of studying all the measures now pending before congress with the idea of trying to agree on that which we thought would be most effective and at the same time have the best chance of passing. At these meetings it developed that the McNary-Haugen bill had been prepared with a great deal of care in the department of agriculture and careful study gradually increased the great majority that believed it to be not only workable but about the only hope of providing machinery through which surplus agricultural products that now depress prices could be marketed so as to stabilize prices at a fair return to the producers and have the expense borne by those receiving the benefit."

"The bill itself creates a commission to determine what the prices of different agricultural products should be to make the purchasing power of the farmer's dollar equal that of any other industries, taking an average price in the month of December during a term of years and then to purchase and export sufficient of the surplus of such product to bring the market to such price with power of resale for the purpose of stabilizing the expenses of the commission and such losses as may arise to be paid from the funds to be created through the sale of scrip through the postoffice under a provision requiring the farmers of the product to deliver to the seller, as a part of the purchase price, a certain per cent of such scrip to be redeemed by the commission at the end of the year on the basis which the amount remaining in their hands should be to the whole amount of scrip issued."

How It Would Work.
"The example used is as follows: It being found that wheat should bring \$1.50 a bushel, and the market having been established at that price, the grain buyer would be required to pay the farmer \$1.30 in cash and 20 cents in scrip which he had purchased at the postoffice. At the end of the year the commission would strike a balance and determine the amount at which the scrip could be redeemed. Supposing the losses and expenses to have amounted to 50 per cent of the scrip sold, the farmer would receive 10 cents in cash for 20 cents in scrip he had received per bushel, making the price net to him of \$1.40."

"This seemed rather a complicated proposition at first, but at our last meeting we had over a hundred congressmen present and the great majority, who had studied the bill carefully, declared it to be workable. It simply sets up machinery for the pro-

ducer of food products to protect the home market by the sale of declared surplus just as other industries have been doing. It has been found that the great number of independent unites engaged in agriculture has made impossible, if not impossible, a voluntary organization through which the farmer could act as does the manufacturer. The answer offered to the argument that it will increase production in any one product is that the price of all principal products would be fairly stabilized."

Says It Will Help Millers.
"I have received protests from the millers and grain dealers that have been sent out against the bill, which has caused them to believe that the government would interfere with their handling of the grain, but I cannot see how it would in any way affect them, except to stabilize the price of the same, which ought to be to their great advantage. The miller would not be handicapped by the increased price of wheat, because his flour would also be stabilized at a fair price. Of course, the gambler upon the grain exchange is deprived of the ability to manipulate the market."

The plan now among house members is to make it plain the bill is an emergency measure which will not interfere with cooperative marketing associations by limiting its effect to a period of five years instead of ten with the intention of having the cooperatives take over the marketing proposition at the end of that time.

COOPERATORS LOSE LESS THAN ONE-HALF PER CENT IN F A I L U R E S

"The only thing wrong with co-operation is that it doesn't work." How many times have you heard

"Useful service is a great asset. Serve the Farmers Union by boosting The Farmers Union Bank."

"Even if it be assumed that twice as many cooperatives went out of business as the 1000 used above," says the cautious Department, losses would be only one-half of one per cent of the volume of business transacted by the cooperatives selling and buying farmers."

Tell the calamity howler to count up the number of private businesses that fail—there were 23,876 in 1922 with liabilities of \$623,896,251—and then invest his money in sound co-operative enterprises.

During the 11 years from 1913 to 1923, according to the United States Department of Agriculture, the money losses because of farmers' co-operative organizations going out of business were less than three-tenths of one per cent of the total business of all the co-operatives active during those eleven years.

This is the estimate deducted by the Department on statistics submitted by 147 societies. Assuming that 1000 co-operatives failed during the period and that the average loss for the 1000 was the same as for the 147, which reported—"a more pessimistic view from the data warrant," says the Department—then the total loss for the eleven years was less than three-tenths of one per cent of the business done by farmers' co-operative organizations.

As many cooperatives went out of business as the 1000 used above," says the cautious Department, losses would be only one-half of one per cent of the volume of business transacted by the cooperatives selling and buying farmers."

Tell the calamity howler to count up the number of private businesses that fail—there were 23,876 in 1922 with liabilities of \$623,896,251—and then invest his money in sound co-operative enterprises.

"Useful service is a great asset. Serve the Farmers Union by boosting The Farmers Union Bank."

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C. E. Brasted, Secretary, Kansas Farmers Union
Salina, Kansas

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"Winter or Summer Tankage Is Essential"

So Says the Kansas State Agricultural College

(Taken from Daily Drovers Telegram, March 8, 1923)

In a recent test made at Manhattan, Kansas, facts, as follows, were found:

1. Pigs fed 120 days on alfalfa pasture receiving corn and one-quarter pound Tankage per day made a daily gain of 1 1/4 pounds as compared with 3/4 pound per day made by same class of pigs receiving alfalfa pasture and corn alone.
2. Pigs receiving corn and alfalfa pasture alone required 444.86 pounds of corn for 100 pounds gain, while those on alfalfa pasture, corn and Tankage, required only 335.52 pounds of corn and 20.03 pounds of Tankage gain in weight.
3. With corn at fifty-six cents per bushel and Tankage at \$4.00 per hundred-weight, it was found that the cost of gains on pigs fed on alfalfa pasture and corn alone was \$4.45 per hundred-weight, and those fed on alfalfa pasture, corn and one-quarter pound Tankage per day was only \$4.22 per hundred-weight — a saving of twenty-three cents for each hundred pounds of pork produced.
4. Pigs fed alfalfa pasture, corn and Tankage, were ready for market at the end of 120 days, while those fed alfalfa pasture and corn alone were not ready for market, not being fat enough.
5. Most important of all, it was found that pigs getting Tankage did not root up alfalfa, while those not getting Tankage almost destroyed the entire field. This field had to be reseeded.

The above facts prove beyond a doubt the necessity of feeding Tankage. In order that your results may be as good or better than the above, be sure that you buy GOOD Tankage. A trial will convince you that there is none better than Success Brand. It's quality is unexcelled. Hogs like it. Let your hogs have a sample and they will prove to you that it is the richest and most palatable Tankage on the market.

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