



THE KANSAS UNION FARMER



Organization

Education

Co-operation

NUMBER 31

VOLUME XVI

SALINA, KANSAS, THURSDAY, MARCH 13, 1924.

How the Wheat Pool Is Handled

From Signing the Contract to The Terminals is Given in Detail

Many business men and farmers have asked for definite information in reference to how the wheat of members of the proposed Kansas Co-operatives Wheat Marketing Association will be handled. The contract tells only in a general way of the pooling of the wheat. The details of the methods to be followed must be determined by the Board of Directors who will be elected just as soon as the 44,000,000 bushels have been signed up, from among those who signed the contract. The following article describes how the Kansas Wheat Growers Association is handling its business. The same general plan is followed by other pooling organizations in the different states.

How Handled by Elevators

It is not the intention of pooling organizations to build new elevators. If the present elevators are adequate, short specific contracts are made with existing local elevators to handle the wheat of the members. Although the details usually are handled by the state headquarters, the contract is signed by the officers of the local elevators. The members residing around the point where the elevator is located themselves vote on which elevator they want to handle the wheat. In some organizations arrangements are made to handle the product of the members at any and every elevator where the member has been delivering in the past. If the local members prefer to contract with more than one local elevator to handle their wheat they may of course do so. Preference naturally is given to farmer-owned elevators. The contract calls for a specific amount of bushels for handling the wheat, running from 20 to 40 per bushel, with an average of about 30, depending on the volume of grain handled for the association, with usually 30 days' free storage. The rate charged by the elevator is expected to cover the actual cost of handling the wheat, and to also give the local elevator a fair and reasonable return on its investment. In a few cases the elevators handle only the wheat of members of the association, but in most instances they handle the wheat of both members and non-members. Where non-members' wheat is handled and elevator space is limited, the wheat is mixed with wheat of a similar grade, and bond is furnished by the elevator which insures delivery to the association of wheat equal in quality to the elevator with the grower members.

The Scale Tickets

The member delivers the wheat to his local elevator at whatever time of the year suits him best. Members without adequate storage space usually deliver at threshing time. The grower takes his load of wheat to the local elevator and the elevator man grades the wheat exactly as at the present time. The member is given a scale ticket for each load showing the weight and grade. A small sample of wheat also is taken from each load and mailed to the Association Headquarters at Wichita that night by the local elevator man. This sample is then tested for its protein content and notation made on the members certificate. If a member consigned and re-consigned, sold and cares to check up on a sample man, he may also mail in a sample and this will likewise be tested. If the samples vary, an investigation will be conducted at once.

When a member has hauled his last load for the day, the elevator manager gives him a growers' certificate which contains the summary of all the scale tickets of the day. This is signed by the grower and he states that there is no mortgage or other lien on the wheat or if there is, he states who holds such mortgage. The elevator manager keeps one copy of the certificate, mails one copy to the office in Wichita and delivers the third to the member. The member then may take the certificate to the bank with which he usually deals. The bank already has been authorized by the association to make advance payments on the certificate. The bank multiplies the number of bushels by the advance payment per bushel and gives the grower credit for the proper amount. The elevator is furnished with all necessary blanks to keep a complete record of all the transactions. Each night, he reports to the association, on forms furnished him, just how much wheat has been delivered and by whom. The banks, at the close of the day's business, fill out a draft on the association for the amount of money advanced to growers that day. In no instance where the draft was properly made out for the correct amount, have any drafts ever been turned down by the association. If the grower has indicated that there is an incumbrance on his wheat, the banker must see that this incumbrance is properly protected.

Shipping Instructions

As soon as the elevator has the carload ready for shipment, shipping instructions are given from the Wichita office. The blank forms are furnished the elevator for ordering cars and reporting the shipment of wheat to the association. By using the printed forms furnished them, a local elevator in just a few minutes can make its complete report daily. These reports reach the Wichita office next morning, and the association can show on its records before night the complete business-standing of the association as a whole, the standing with each elevator and with each grower member.

Simplicity of operation is the watchword in the Accounting Department.

The accounting system has been built so as to show, at all times, the details of the business and yet the costs of keeping the accounts are held at the minimum by the use of calculators. The accountant has at his fingers end any information that may be called for by the Sales or Traffic departments; by the directors or by any member regarding the number of bushels sold and amount received, the amount in storage at the country points the number of bushels of wheat received from each member, its grade and value and the amount advanced to him. The first three payments to members are made on the basis of the grade of wheat. It is on the final settlement when the protein content is taken into consideration, and adjustment made on that basis.

Regular forms are provided for additional payments to members, which are mailed out from the Headquarters as fast as sales and collections warrant. The advance payment was made the 1st of December by the Kansas Association. The large majority of the wheat delivered to the Kansas Association the past year was delivered when wheat was selling from 88c to 78c per bushel for No. 1 wheat at the country stations. Members of the association already have received 65c per bushel and they have two payments yet to come.

The Traffic Problem

The traffic problem is ably handled by the traffic managers. Many country elevators do not even file claims for small losses, figuring that the bother is too great. The traffic manager of the State association often files claims for amounts even less than \$1.00 and these are collected at no additional expense whatever. In one year's time, the amount of claims overlooked by many small elevators, would pay the entire expenses of this department. Routings are of primary importance to obtain combination rates and save any freight charges. Proper terminals and the quantity of grain to be shipped in each consignment are determined by conference between the traffic manager and the sales manager. Sufficient storage space is leased so that country elevators are not asked to store wheat unless they desire to do so.

Work of this department. Cars are work of this department. Care are obtained and distributed to allow country elevators to ship out at their convenience so that bin room is practically always available for country points to receive wheat from the farmer. Frequently local elevators have trouble in securing cars and the traffic department, because of its immense business, can often overcome the delays and secure cars at a moment's notice.

The Sales Department

It has been charged by the old line grain trade that any such association cannot handle wheat more advantageously than it is handled under the old system. According to information given out by the Government, wheat under the old system is consigned and re-consigned, sold and resold, shunted about from city to city until an average of about four cars have been required eventually to get the wheat to the miller. Under the pooling system, over nine per cent of the wheat is sold directly to the millers and shipped directly from the country station to the flour mill. The economy in freight saved alone will in a year result in the saving of thousands and thousands of dollars.

How the Wheat is Financed

The wheat of the pooling organization is financed by local banks and by the intermediate credit banks conducted by the Federal Government. Many Kansas banks were reluctant, one year ago, to loan money, however, as the War Finance Board at Washington, after a thorough and complete investigation, offered to loan the association two and one-half million dollars, the banks of Kansas offered to make any loans desired. The loans are made on terms of five to six per cent interest, most of them being short-term loans with payments made from day to day just as the wheat is sold, and interest stopping on the amounts thus paid. The association issues Terminal Warehouse receipts for security on its loans. The association borrows from 60 to 80 per cent of the value of the wheat at the Terminals. The advance to growers is slightly less than the amount which can be borrowed because the association must "play safe" at all times and must also have on hand enough money to handle the wheat from the time it is delivered to the local elevator until it is in the Terminals at Wichita or Kansas City. Loans cannot satisfactorily be secured in local elevators.

Storage on the Farm

Storage on the farm of the wheat pooling organization to pay the farmers for storage on the farms. The directors set a specific date on which storage will start. During the past two years the Kansas Association has paid the grower 1-1/2c per bushel for each month that he held his wheat beyond August 1st. If he held his wheat from August until January 1st, he would have 6c coming to him per bushel for storage alone. The association realizes that there is always enough "distressed" wheat which will be delivered at threshing time to fill all probable orders from millers and by paying this storage to the farmer,

they save the storage which they otherwise would pay the terminals, and also are saved the interest on the advance payment and also the insurance on the grain.

The attitude of the mills has changed considerably during the past year. When the association first started many mills believed that it was a "holding" proposition and strongly opposed such an organization. They have, however, learned that the purpose of the organization is to sell its wheat in an orderly manner throughout the year just as the mills require the wheat and is in no sense a holding proposition. Just recently the manager of one of the largest mills in Kansas told B. E. Corporon, General Manager of the Kansas Wheat Growers Association, that he gladly welcomed the opportunity of buying his wheat through such an association. "If I want 50,000 bushels of wheat today of a certain grade and protein content, there are but one or two commission firms in Kansas which I could safely entrust with the order," he stated. "It means a great deal to me to know that I can call you up at moment's notice and secure 50,000 bushels of wheat of any required grade and protein to be shipped from a point where freight rates will be advantageous and have the order filled."

The attitude of the mills also is indicated by the manner in which they permit their local elevators to handle the wheat for members of the association. During the first year of its operation no mill would permit its elevators to handle the association wheat. Now, practically every mill in Kansas has offered to handle the association wheat at any point in the state where they have elevators.

Terms of Contract

The contract provides that each member shall sell all his wheat through the association for a period of five years. The only exception is that he need not sell the wheat he wishes for feed or seed for himself or any seed that he may sell direct to other growers. He does not bind himself to raise wheat even on any one year. If he raises no wheat any year, of course, he has no obligation. The association offers to the farmers not only a business-like manner of selling his wheat but also offers to the country elevator an opportunity to handle wheat on a basis which will insure the financial success of the undertaking. By handling association wheat, the country elevator is spared that risk which so often has spelled bankruptcy in handling speculative wheat and gives the elevator an opportunity of handling wheat at so

much a bushel. While the elevator can never make an exorbitant profit, which is only rarely experienced by any cooperative elevator, there is certainly much more satisfaction to be secured from handling wheat in this manner when each stockholder knows that he can be assured of a reasonable rate of return on his investment each year in place of constantly worrying about a tremendous loss.

To the banker it means the coming in of new capital throughout the year, without the heavy drain and strain which is necessary under the old system at threshing time. It means, when the association has secured enough wheat to become a dominant factor in the marketing of this great cereal, that the price can be placed on a basis to compare with other commodities.

Oran Watts, a farmer in the State of Washington, is said to have solved the high freight problem by swimming his flock of geese to market down the Wenatchee River and thus saving the entire transportation expense. He followed the flock in a canoe, taking them ashore at intervals to be fed shelled corn. Of course, every farmer hasn't a navigable river but the idea is a good one. It is a case of using our natural resources to good advantage.

Annual Statement of the Farmers Union Mutual Insurance Co., of Kansas

For the Year Ending December 31, 1923.

I.—MEMBERS.			
1. Number of members of the company December 31 of previous year	7,774		
2. Number added during the past year	3,161		
3. Total	10,935		
4. Number that withdrew or whose policies were canceled during the past year	1,627		
5. Number belonging to the company December 31, 1923.	9,308		
II.—Amount at Risk.			
	Fire and Lightning	Tornado	
1. Amt. at risk or property insured Dec. 31 of previous year	\$14,687,779.65	\$14,614,831.01	\$29,302,610.66
2. Amt. of risks added or insured during past year	5,756,893.67	5,568,038.67	11,324,932.34
3. Total	\$20,394,673.32	\$20,197,869.68	\$40,592,543.00
4. Amt. of risks canceled, withdrawn or terminated past year	2,437,201.47	2,267,548.54	4,704,750.01
5. Amount of risk by the company December 31, 1923	\$17,957,471.85	\$17,930,321.14	\$35,887,792.99
III.—INCOME.			
	Fire and Lightning	Tornado	
1. Balance December 31, 1922			\$ 136,811.24
2. Amt. of cash premiums received during past year	\$ 40,935.54	\$ 20,705.78	
2a. Deduct reinsurance premiums paid	1,174.41	588.71	
2b. Net cash premiums received during year	\$ 39,761.13	\$ 20,117.07	\$59,878.20
3. Amt. collected on assessments that were levied past year	24,467.49	12,226.54	36,694.03
4. Amt. received from all other sources constituting an expense to the insured			\$ 4,850.43
5. Amount received as an income from all other sources:			
Interest on certificates of deposit	\$ 1,122.50		
Interest on Liberty Bonds	1,083.75		
Interest on daily balance	594.88		
Commission on reinsurance	441.53		
Rent	6,695.46		
General Kansas Publishing Co. on Acct.	200.00		
Furniture and Fixtures sold	150.00		
Returned checks paid	175.25		
6. Total income during past year			\$10,463.37
Total			\$111,883.03
			\$248,694.27
IV.—EXPENDITURES.			
	Fire and Lightning	Tornado	
1. Amt. paid for losses occurring during past year	\$25,992.71	\$12,402.80	
2. Amount paid for losses of previous year	611.20	381.75	
3. Total paid policyholders for losses during past year	\$26,603.91	\$13,884.55	
3a. Deduct amount received for salvage and reinsurance		13.27	
3b. Net amount paid policy holders for losses during 1923	\$26,603.91	\$13,871.28	\$40,475.19
4. Amount paid for salaries to officers and directors past year			4,341.27
5. Amount paid to agents			18,092.36
6. All other expenditures during past year:			
Employees Salary	\$ 3,428.25		
Travel Expense, Fieldman	590.66		
Collection expense	18.75		
Insurance on car	6.02		
Laundry	2.13		
Returned checks	274.82		
Rebate, Cash	\$5,055.70		
Note	4,850.43	9,906.13	
Adjusting	155.90		
Postage and Box Rent	366.65		
Printing and Stationery	467.38		
Advertising	259.21		
Audit	125.00		
Legal Expense	46.55		
Telephone and Telegrams	224.16		
Travel, President and Secretary	72.16		
Sales Tax	2,424.14		
General Taxes	1,580.71		
Surety Bonds	39.12		
Maintenance on Adding Machines	25.47		
Freight and Express	12.50		
Membership Chamber of Commerce	13.00		
Membership State Ass'n. Ins. Companies	10.64		
Repairs on Typewriters	5.00		
Auto License	595.72		
Ins. Dept. Fees	283.40		
Fire Marshall Tax	1,792.26		
Cash premiums refunded on cancellation	7.40		
Miscellaneous expense			
6a. Building Expense			\$22,744.45
			4,990.40
7. Total Expenditures during past year			\$ 85,642.67
8. Balance December 31, 1923			\$163,051.60

(Continued on page 3)

Kids and Co-Operation

Children Trained to Live and Practice Co-operation is Colorado's Plan of Action

If we want cooperation to succeed in the largest, most glorious way we must start with the children. You can teach some old dogs new tricks, but not many. Most of the grown-ups are victims of early training and environment. This will be true of the oncoming generation if we fail to act now. If we do act now, we will have done much to solve the cooperative problems in the next fifteen years. I hope your readers catch the vision of the value of this plan. It is not created to tear down, but to build in the largest way for the future. I know your space is limited, so in as few words as possible I will tell you how we go about it in Colorado.

The matter of education is being handled through the medium of "trouble squads," "grievance committees," debates, plays, mock trials, operettas, model programs prepared for use in any of the locals, glue clubs, peppy Farmers' Union songs, etc., etc.

Organizing a Juvenile Club

When we get a letter from a local indicating a desire to organize a juvenile club, we send an elaborate set of preliminary instructions, telling in detail how to proceed. These large sheets cost us about eight cents apiece, and we are willing to send the sheet to any local in the United States at cost, if they will add a two-cent stamp for postage, making 10 cents in all.

This set of preliminary instructions tells how to go ahead with the work. From every standpoint, I leave a copy of it to each of the delegates to the National Farmers' Union convention, and since that convention twelve different states have been writing for the program.

The "kids' program" will work. I have put three years of effort on it, and the children have always been the judges of what to use and what to discard as we experimented. As a result, we have a program that the children like. It is educational; it builds character, loyalty, and new high standards, besides teaching the children the fundamentals of true cooperation. It helps the kids to be better behaved at home. They get a new idea of the value of home life. Through the "juvenile credit union" feature the children have an opportunity to become versed in the rudiments and principles of cooperative banking. Four of our "boys" took the affirmative on the question, "Resolved, that cooperative banks are better than old-line banks." They had four keen adults pitted against them, but the boys won. The children all took an interest in the matter. This is, of course, only one illustration from many.

Each club has a code which the members subscribe to. They have the first thirty minutes of each adult meeting to put on a program. This program is entertaining and educational. Each club has a name, and there are club colors, "blue and white"—white for purity and blue for loyalty.

Two "advisory members" are always selected by the children. As a rule they show very good judgment, picking a man and woman who are keen and interested in children.

How the Movement Works. The juveniles are starting libraries. Many cooperative books are selected. Books of an inspirational and educational nature are in demand. This with the rest, is discussed in the "preliminary" instructions mentioned above.

There is a committee on athletics, to build such snappy programs for each season. Such things serve to keep the children from becoming "town-seekers"; besides, it tends to build a spirit of sportsmanship and self-reliance.

There is an organization committee, and a literary committee. This committee furnishes editors. I haven't space to tell you all about this most interesting phase of the work. However, it is important and fundamental.

The method arranged for the "Kids Open Forum" is interesting. The boy or girl speaker (or both) is given ten minutes to cover the subject (a subject interesting to children, but dealing with cooperation in some form). and after the speaker has finished, the rest of the children have ten minutes to ask the speakers questions about the subject. Of course, the idea is to confuse the speakers if possible. Then, after that ten minutes' time is allowed five kids in the audience to tell what they think about the speaker's idea of the subject. After that the original speaker has three minutes to sum up his points. This is lots of fun, interesting, and highly educational. The juvenile clubs have a chorus. Four of our girls are going to sing at our coming state convention in Colorado.

Important Committee.

The fair play committee is very important. The committee consists of nine members, a judge, lawyer for the defense, prosecuting attorney, and the remaining six members of the committee act as jurors when some boy or girl is to be tried for violating the code of honor to which they had subscribed. Some folks might think this would be difficult for the children, but they are not left to work out their own results in this matter. I now have almost finished a playlet, which is really a trial by the committee of a boy and a girl member who have violated the following three clauses of the code:

1. Failure to do duty by father and mother.
2. A slacker in the cause.
3. The boy deliberately started a quarrel with another.

After this playlet has been given, the children come to understand the nature of the plan and its spiritual force. Then other work will follow of a like nature.

Teaching Finance.

At the present time I am also preparing a play for the kids dealing with credit unions, or cooperative banks. There are songs, humor, and a lot of simple instruction. There is much human interest and a lot of lessons for the adults by the way. Here's a bit of illustration: A little Swedish boy who is a member of the credit union wants to borrow 25 cents to buy some candy for his little girl chum. They won't let him have it, for, they tell him, kids should never borrow money to buy luxuries. Of course it is all handled consistently.

We have two textbooks dealing with cooperation for use by the kids. They are really "kid books," and we secured them in England. They tell in child language about the true Rochdale plan.

There are a hundred other phases that I haven't space to mention, and they all work.

What the Program Will Do.

Teach the kids true cooperation. Help them to master the fundamentals of economics (the kind not taught in schools or agricultural colleges.)

Make the matter of banking and credits an open book, teaching the kids through a period of years how to go about it to build their own financial institutions and mobilize their own credits.

Bring the best features of city life to the farm.

Bring new vision to the kids.

Develop new juvenile opportunities.

Destroy individualism and ambivalence isolation and all that it brings.

Show cooperative practices of the past, as well as emphasize co-operation.

Make the kids educate themselves, instead of trying to feed it to them.

Prove the value of cooperation over competition. This through the medium of interesting plays, programs, songs, studies, always made attractive.

Build loyalty and faith. (I wish I had time to tell you how this can be done.)

Show the value of arbitration over conflict.

Build new high moral standards.

Prove that spiritual and material cooperation are one and inseparable.

(Many organizations have been wrecked in trying to deny this.)

Build a new vision of the possibilities of farm life. In such a way as to hold the boys and girls on the farm.

Develop such a program ultimately as will make the children esthetic with farm life. To achieve this hoped-for end the adults must recognize certain facts and accept them at face value.

Build that most desirable of all things, a splendid local leadership in the next ten years.

Make the farmer self-contained in the next generation.

Make cooperation a part of the very texture of life.

Will revive the adults and renew faith and effort, based on intelligence.

Will expose frauds, fake cooperative movements, and weak or immature cooperative programs, saving the next generation money, time and other valuable essentials.

Will keep the mass with the leadership, and this is most important.

With this plan in general practice, the confusion of the present would fade with today, and tomorrow would be full of promise. In ten years we would have a district educational plan that would include avenues of expression for men, women and children on the farm.

If this program will do such things, don't you want your children to have their share in making it all come true? If so, I am at your service. I will be glad to help in every way possible, at all times. Feel free to write to me. Send postage for reply to Vance Monroe, 26 West Amherst Street, Englewood, Colorado.

QUALITY PLUS COOPERATION BRING RESULTS.

In 1906 the farmers of Baldwin County, Alabama, shipped 300 cars of cucumbers and other vegetables for which they received from 50 cents to \$55 per car. For the nine months from November 1, 1921 to August 1, 1922, the farmers of this county received \$645,000 for the same products.

Price level changes didn't work this miracle, nor was it a sudden visitation of good luck. The real reason behind the prosperity of these farmers of Baldwin County is COOPERATION. They organized themselves into a producers' marketing cooperative, and by pooling their brains as well as their high grade vegetables, they found other markets for their wares. "In union there is strength"—AND prosperity.

It's the way you show up at the show down that counts.

The Kansas Union Farmer

Published Every Thursday at Salina, Kansas by THE KANSAS BRANCH OF THE FARMERS' EDUCATIONAL & CO-OPERATIVE UNION

Entered as Second-Class Matter August 24, 1912, at Salina, Kansas, Under Act of March 3, 1879

Acceptance for Mailing at Special Rate of Postage Provided for in Section 1103, Act of October 3, 1917, Authorized July 30, 1918.

JOHN TROMBLE Editor and Manager
W. C. LANSDON Associate Editor
DON C. ESTES Director of Advertising

Subscription Price, per Year\$1.00

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 E. 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, MARCH 13, 1924.

REPORT OF COMMITTEE ON LEGISLATION.

Since formation of our state constitution and the enactment of the existing tax laws changing conditions have imposed an undue share of the financial support of government on tangible property. For the purpose of shifting some part of the growing cost of public service and public improvements from farm and for requiring just and proportionate payments from other classes of property we favor a state income tax, a gross production tax on natural resources, and an excess tax on commercialized entertainments and on such luxuries as tobacco, cosmetics and perfumes.

Inasmuch as equitable taxation of intangible property is impossible without an amendment to our state constitution and as a graduated land tax is necessary to check tenancy, discourage speculation in farm lands, and prevent the development of an un-American system of landlordism we are in favor of a constitutional amendment authorizing the legislature to classify property for assessment and taxation purposes.

Farmers have a vital interest in good roads and willingly pay their proper share of the cost of all such necessary improvements but strongly object to any road building that imposes unfair burdens of taxation on the owners of lands and other farm property. Bonds for road construction double the cost of highways and charge an expense to future generations that should be paid now. We urge that a road program based on the pay as built principle be adopted and that the necessary funds should be raised by imposing a reasonable tax on motor fuels and oils used in the operation of motor vehicles, by motor license fees, and by proper charges for the use of public highways by trucks and all other motor vehicles employed in the transportation of freight or passengers for hire. We insist, however, that all funds so raised shall be used in the counties where paid and that construction and expenditures shall be under the direction of the several boards of county commissioners.

The gross inequalities of educational opportunities for the children of farmers are a reproach to the people of Kansas. In order that all may have equal educational facilities without oppressive taxation in weak school districts we renew our recommendation for a county unit of taxation for raising revenues for the support of schools outside of incorporated cities and for the distribution of the funds so raised on the basis of the number of teachers employed and the number of children in attendance at each school.

We renew our recommendation for legislation authorizing the organization of cooperative banks and credit unions in Kansas.

The strong telephone monopolies are reported to be very unfair in their dealings with cooperative telephone companies in several parts of Kansas. We demand that all such abuses be corrected by the Public Utilities Commission and that if the Commission lacks power to deal with such matters the legislature shall pass the necessary laws.

We endorse the compulsory voting bill introduced into the last legislature by Senator Green and urge a poll tax of ten dollars on each qualified voter to be imposed only during election years and to be remitted on proof that the voter has participated in both primary and general elections.

We believe that Kansas should adopt the Torrens system of guaranteeing land titles.

COST OF COOPERATIVE MARKETING.

The grain dealers are quite busy in an attempt to convince the wheat farmers of Kansas that cooperative marketing costs more than they have been charging for the same services. A good many people who believe in cooperation have engaged in arguments with the defenders of the old system on exactly that point. Some of these arguments have been noisy and warm. Before discussing any proposition it is always wise to know whether it is true. It is a waste of time to argue over a lie. Hal Sponsler, a wheat grow-

er of Reno county has taken the trouble to assemble the real facts concerning the cost of cooperative marketing as compared with the speculative system and here is what he has discovered and published in the Wichita Eagle and other papers for the information of his fellow farmers:

"In order that other wheat farmers of Kansas shall not be led astray by certain literature—anonymous and otherwise—purporting to show the high cost of handling pooled wheat, I desire to call your attention to the report of the Federal Trade Commission on the 1919-20 wheat crop, which shows that it cost the grain dealers of the United States an average of 18.89 cents per bushel, NOT INCLUDING FREIGHT, to market that crop. Anyone who desires to verify this information, may find it in volume 4 of the commission's report, which was compiled dispassionately from cold facts collected by that body, uninfluenced by partisanship, and without feeling of any kind except a desire to develop the actual facts and all of them."

"It is my humble opinion after making a careful analysis of this literature—I am producing about 200 acres of wheat this year—that every fact and figure used in this anti-organization campaign, is distorted. It is well known that a half truth is the very worst kind of a falsehood." "The fact that someone is spending good money all over Kansas in an attempt to prevent organization of the farmers, should convince us absolutely that it is time for us to organize, and do it quickly. There must be a mighty lot of merit in this new pooling plan in favor of the farmer, or the grain trade would not be waging such relentless and expensive warfare upon it."

From this letter which cites book and page of an official government report for proof it is evident that cooperation is already saving the farmers about four and one-half cents a bushel in marketing wheat as the highest cost reported by any grower's association or charged in any grain dealers' propaganda is a little more than 14 cents in Oklahoma. Now let the speculators and their supporters in the state laugh that away if they can. A government report should be reliable and the grain dealers have already accepted the Oklahoma report as true.

There never has been any doubt in minds of grain dealers that cooperative marketing costs less money than they have been charging for their services. But after all that is not the real point. What the farmers must have and what they believe they can get through cooperation is the privilege of selling their stuff at profitable prices through their own agencies. The grain dealers have never been able to get farmers the cost of production for the crops that they have handled through the system that they regard as so nearly perfect.

HANG ON TO THE ELEVATORS. Farmers elevators are in fairly good demand just now. There are many reasons to believe that the organized grain trade is trying to defeat cooperative marketing by getting possession of the facilities for local handling and loading. Several elevators that have paid for themselves many times over in the fair prices at which they have bought grain from their patrons have already been sold to mills or to big grain companies.

Just now the farmers of Kansas can make no greater mistake than parting with their own grain handling facilities. It is worth some sacrifice, lots of trouble and a good deal of money to obtain control of them. The present is no time to get tired and quit business because it is too much trouble to carry on. Within five years the farmers will be forced to replace the elevators that they are now surrendering to the speculators.

ELEVATORS AND CONTRACT WHEAT.

The managers and directors of a good many farmers elevators have been convinced by artful and in most cases untrue propaganda that the success of the pooling movement will destroy the investments in local co-operative institutions. Of course just the reverse is true. When the pooling movement is fully organized the farmers elevators will for the first time be assured of an income sufficient to pay operating expenses and dividends on invested capital.

The Kansas Cooperative Wheat Marketing Association must have facilities for receiving and handling the wheat delivered by its members. The contract gives preference to cooperative elevators. A fair handling charge per bushel will be paid. That will give the elevators an income that cannot be taken away by fluctuations in the grain market.

The elevators that contract to handle association wheat will, of course, go on their other lines of service for their members. They will continue to handle feed, coal salt and other commodities that can be shipped in or out in car load lots. Many of them will also arrange to receive and

handle poultry, eggs and cream for the Farmers' Union Produce Association which will be organized this coming summer.

Pooling wheat, dairy products and poultry is a constructive policy that will save the capital invested in elevators and assure their success and their continued operation for the service of their owners.

FARMERS AND RAILROAD RATES.

In its delirium over oil congress appears to have lost sight of the necessity for thoroughly overhauling freight rates for the purpose of making adjustments in the interest of agriculture. Early in the session Congressman Hoch introduced a very constructive proposal for recasting the entire freight rate structure. Congress should adopt the Hoch resolution and will do so if enough farmers ask that sort of action.

GROWTH OF LIVE STOCK BUSINESS.

The Farmers Union Live Stock Commission Company of Kansas is off to a good lead over all its competitors already this year. The old line company that is nearest to the Union in volume of business for 1924 is already 250 car loads behind.

During 1923 the increase in the Union Live Stock receipts at Kansas City was about 100 per cent over the previous year. Up to date this year the increase over the corresponding period of last year is more than fifty per cent which means that the rate of gain for 1923 is being steadily maintained.

INHERITANCE TAXES.

Dispatches from Washington indicate considerable agitation and differences among leaders over inheritance taxes. Every sensible and patriotic man realizes the dangers that threaten free institutions when wealth continues to be concentrated in the hands of the few. The greatness of a country is not measured by the number of its multimillionaires but by the well being of the average man.

Death being certain there is one sure way to break up dangerous accumulations of wealth. Inheritance taxes cannot be evaded or passed on to the consumers. Inheritance taxation is sound in principle. It increases the public revenues, removes the dangers of wealth accumulation and is no hardship to the people who are forced to pay it out of the earnings or the accumulations of their parents or others.

Congress should be encouraged to make the inheritance taxes so high that in the future there can be no millionaires except those that make their own money during their own lives.

A QUESTION FOR DEBATE.

Resolved, that the National Farmers Union was only joking when it adopted this clause of the preamble: "To prevent speculation and gambling in farm products." Those earnest souls who are fighting pooling will be glad to take the affirmative if they are consistent.

USE THIS PAPER MORE

One of the big purposes of the Farmers' Union is to bring sellers and buyers closer together and dispense with the services while saving the costs of the middlemen. Nearly every member of the Kansas Farmers Union has something to sell that some other member would buy for his own use if he knew about it. Here are buyers and sellers that have a medium of information that they should use with profit to each group.

The classified advertising department of the Kansas Union Farmer is a market place for the members of the organization. Why not make better and more general use of it? A short advertisement costs very little and is almost certain to sell anything of value.

Thousands of members have grass seeds, corn for planting, eggs for hatching, poultry and other stock for breeding purposes for sale. Other thousands of our members want to buy those very things and are constantly searching the advertising columns of other papers for information. There are many old machines, still usable but no longer needed by present owners that can be sold through these columns. There are farms for sale in Kansas for which purchasers may be obtained by using this paper.

If the members of our organization will make full use of the Kansas Union Farmer in advertising whatever they want to sell or in setting forth their needs they can save a lot of money and at the same time help their own organization by increasing the earnings of this paper.

KEEP AFTER NEW MEMBERS

Every local should keep busy at two very important things. Members who have not paid their dues for 1924 should be seen and persuaded to put themselves in good standing. There are a good many members of the Union who are now receiving this paper without having paid anything for it this year. The paper alone is worth the entire yearly dues. It contains matter in every issue that can be obtained no where else and that is of great value. The people who read it should be willing to do their part of the paying.

The next duty of each local is to keep going after new members. There are some farmers in every neighborhood who have never joined the Union but would do so if the case of the organization could be properly presented to them. If they are not secured within the next few weeks it is not likely that we can get them in until next fall. All such men should be in the Union now.

Then there are the wives and the boys and girls of Union families that should be in the organization. Co-operation must be learned and like any other new thing it can be mastered more easily in youth than at any other time. Let's all make a big pull to get our neighbors, our wives and our children into the organization so that all may work together during the coming summer and fall.

COMMENT ON WORLD'S NEWS FOR WEEK

Diversification

Having its Day in the Congress of the United States. The northwest wants an appropriation of \$50,000,000 or more to be loaned to the farmers of that section for buying cows, sows and hens. There is very little reason to believe that the farmers themselves are very much interested in this project. The lobby now in Washington in the interest of the Norbeck-Burnett bill appears to be made up largely of bankers, implement dealers and other business men.

A good many people wonder if the cows, sows and hens purchased by such a loan could be levied on to pay the existing debts due from the farmers to the bankers and business men of the northwest. Unless property so acquired is executed proof there is reason to believe that the farmers would not have it very long.

Farmers

In many other sections. Than the northwest are hard up an might be helped by loans to assist in diversification. There are millions of southern share croppers that are chronically in the same financial condition in which their Dakota and Montana brethren find themselves temporarily. Also those southern farmers live in a section where more diversification would be profitable.

The southern farmers have become so accustomed to hard times that they regard debt as a normal condition and make all their crops with the full expectation that the entire surplus must be delivered to the long time merchants in payment for supplies that enable them to make crops. If the government begins to loan money to farmers for the purchase of livestock something will be started that will be mighty hard to stop.

Grain Dealers

Are Becoming Quite Noisy. In their opposition to pooling. The men who have their money invested in the elevator business and make large incomes by trading in wheat on the speculative market can scarcely be blamed for antagonizing a movement that threatens their jobs and profits. The position of the co-operative elevators that are lining up with the speculators is a little harder to understand.

The recent conversion of the so-called Co-operative Grain Dealers of Kansas put out some anti-pool propaganda that does not bear close analysis. The settlement price paid members of the pool was compared unfavorably with the prices paid independent growers by elevators at Protection, Dighton, Greensburg and Fowler. That is the prices paid a few growers at the points producing the highest priced wheat in Kansas were compared with the average paid by the pool to all growers delivering every possible grade of wheat in hardy fair.

Protection

The Best Wheat. Produced in this state, wheat that always brings a premium, whether sold directly to mills or over the same grades of the organized grain trade. The claim that an average price of \$1.01-1/2 a bushel was paid at that point for all wheat purchased in 1922 may or may not be true. Even if it is true it does not prove anything. The elevator may have lost money. It is reported that it did lose more than \$20,000 in one year. It may have lost that much money last year and probably did lose on its wheat purchases as it is a matter of record that a milling company with a local elevator at that point closed its house and withdrew from that section.

Or it may be true that the elevator did not lose any money as a whole on its year's business even though it handled wheat at a loss. It may have made enough money out of its transactions in coarse grains, coal, and other lines of business to make up for its over payments on wheat. The point is that a mere statement that any elevator paid a certain price for wheat has no value as evidence for or against pooling unless it is supported by a reliable statement by a competent auditor showing the exact financial condition of the concern and the sources of the losses and gains that resulted from operations.

The Pool

Makes a Better Showing. At Protection than the statement from Hutchinson indicates. The pool price quoted was the average paid to all members for all grades of wheat. As a matter of fact almost all members of the Kansas Wheat Growers Association who delivered

WE ARE LOSING \$50,000 A YEAR TO THE FARMERS OF FOREIGN COUNTRIES

In view of the wide-spread interest being manifested in FLAXSEED at this time, and judging from the multitude of inquiries we have received from farmers all over the Midwest, we believe it will be of interest for us to mention some of the outstanding conditions that, in our opinion, constitute a strong case in favor of a largely increased acreage of this crop.

W. E. DON'T RAISE HALF ENOUGH FLAXSEED. The consumption of linseed oil in this country is increasing annually and at the present time we are importing a great deal more flaxseed than is produced locally.

Most of this imported flaxseed comes from South America, and all of the charges incident to getting it to this country are added to the price the North American farmer receives for his flaxseed. The North American farmer receives the benefit of these charges. The United States has an import duty on flaxseed of forty

cents per bushel. In addition to this there is a South American export duty and the ocean freight charges, and the inland railroad freight charges from port of entry to the crushing center. These charges are all added to the price you get for your flaxseed. You have just this much advantage over the South American farmer. HE pays the charges—YOU are the direct beneficiary of them.

Now under these conditions it does not seem at all likely that there can be any serious decline in values. When you consider the fact that all these conditions work against the farmer who produces wheat, in as much as we are an exporting country of wheat. The conditions that have made wheat production unprofitable are reversed in the case of flaxseed. It becomes very apparent that the market conditions surrounding flaxseed are certainly much more favorable than those controlling wheat values.

Fifty million dollars each year, are sent out of this country for FLAXSEED. The large amount of money paid to the farmers of the middle western states, had they produced the flaxseed we imported the past

The Weekly Star

Circulating Largely

Among the farmers of Kansas and Missouri claims to have the highest circulation of any newspaper published in the state. The first is that the Burley Tobacco Association is not the success that its friends claim for it and that the HIGH PRICES obtained have stimulated over-production until the warehouses are full of tobacco not required by the trade at this time. The other is that every farmer who signs the wheat contract binds himself to deliver his entire production for five years.

Wonderful. The Star is a perfect Sherlock Holmes when it goes out to nail error to the concrete wall. It is a fact, however, that the Star is not a tobacco pooler. It is a fact that the tobacco poolers got 18 cents for that of the 1921 crop, 23 cents for that of 1922 and that they will get about 31 cents for their 1923 production as against an average delivery price lower than 3 cents for the 1920 crop with thousands of tons sold for as little as three quarters of a cent a pound. The Star also failed to take note of the fact that the Burley Pool recently sold 60,000,000 pounds of leaf, about one-fifth the total annual production of Burley, to Liggett and Meyers thereby putting through the biggest single transaction in the history of the tobacco trade at prices satisfactory to the purchaser and profitable to the growers.

The Star also takes credit for warning the wheat growers that they surrender their liberty for five years when they sign the contract. It is away behind the organizers of the poor in giving out that news. Every advocate of pooling is told to emphasize the provision that binds the grower to the association for five years. Without that obligation the contract would be wholly without value. There is no reason for the Star taking itself so seriously in this matter. Every man who joins in this association knows that he is going in to that organization for five or more years.

Misrepresentation

Never Pays in the Long Run

As the opponents of pooling will learn. Last week the Hutchinson meeting of the Farmers' Union Grain Dealers so-called made much over an alleged affidavit from a farmer in Ford County who was represented to have lost something like \$300 through his dealings with the Kansas Wheat Growers Association. It was good ammunition. Here is a man who swears that he received a whole lot of money for his pooled wheat that he could have had for it had he retained his liberty of action.

Only trouble with the story is that it appears to be wholly untrue. The name of Charles Wortman, of Ford County does not appear among the members of the Kansas Wheat Growers Association. There is no record in the office that he ever signed a contract or delivered a bushel of wheat directly or indirectly to the Association. To make doubly sure that one is wrong distance telephone from the long distance telephone from Hutchinson and declared that he is not nor never was a member of the Kansas Wheat Growers Association and denied that he ever made any affidavit as alleged in the news dispatches from Hutchinson.

Flying

To the North Pole

Will not be undertaken officially by the United States navy this year. It seems however that private persons will attempt that feat. Suppose they succeed. What have they accomplished. Peary for sure and possibly Doc Cook located the pole some years ago. We now know all about what there is up there. The climate and soil are not adapted to agriculture. The transportation facilities disqualify the place as a summer resort. There is not the slightest indication that there is any oil in that neighborhood. What then is to be gained?

No profit nor very much additional fame will be made from trips to the pole but such expeditions keep alive the traditions of adventure that have inspired the pioneers on the frontiers of truth for so many generations. The pole itself is nothing but the spirit of the men who search for it keeps the whole human race alive and on its toes in the interest of progress.

Nominating Candidates

Before the great national convention is a somewhat hazardous sport for those who value their reputation as political prophets. This writer has no reputation of that sort to lose and so feels at liberty to make the following forecasts about the democratic convention:

The leading candidates now are McAdoo, Underwood, Smith, and Cox. Neither one of them will be nominated. The principal dark horses already mentioned are Copeland, Ralston, Charles W. Bryan, Johnathan M. Davis, Walter M. Pierce and Carter Glass. One of these men will be nominated.

Toll

Taken by Middlemen

Handling the products of the American farms amounts to about FIFTEEN BILLIONS OF DOLLARS a year as opposed to the total returns for the farmers themselves of less than half that amount. In other words organized business charges twice as much for handling the products of American farms as the farmers receive for making the food and other things without which no one can live.

This intolerable system has wrecked agriculture and threatens the republic. It can be corrected only by the farmers themselves who must organize to merchandise their own crops.

Railroad

Earnings in 1923

Were the greatest in the history of the country and were sufficient to pay a return of about six per cent on the face value of all outstanding securities. This means that after paying bond interest at the rate of five per cent which is somewhere close to the average there was a sufficient sum left to pay the common stockholders about 15 per cent on the market value of their holdings.

The railroads, the banks and the insurance companies are rapidly securing control of all the wealth of the republic. This statement is neither bolshevik, socialistic nor radical. It is the plain truth and means the destruction of all our free institutions and the conversion of our republic into bureaucratic autocracy of wealth.

Newspapers

Should Print all the News

Fit for general circulation. They should have certain columns in which nothing but the untarnished facts are set forth in plain language. If any comment or discussion is necessary it should be in a separate column. Designated editorial department. Too many papers permit their head line writers to misrepresent the news matter in the body of dispatches and correspondence. On the twenty-third of February one Kansas City head paper announced that Governor Davis had withdrawn from the race for the presidency. Another daily published in the same town and dealing with the same news story declared in equally prominent head lines that Governor Davis had received the unanimous endorsement of the Kansas Democratic Club for the presidency.

In each paper there were great discrepancies between the head lines and the actual news printed in small type. The head lines were written in the offices of the newspapers by men who deliberately sought to mislead their readers. This United States needs a lot of honest newspapers at this time.

year, would have gone a long way toward relieving their present condition of financial stringency. Judging from the vast number of inquiries we are receiving it looks as though the farmers of this territory are beginning to realize this fact and the result will be a large increase in the flaxseed acreage this year.

We feel that all of these conditions justify us in urging farmers generally to sow more flaxseed when it is considered that flaxseed is easy to raise and that it is less hazardous than many other crops. It seems indeed to be a very logical hint for the average farmer to include in his regular system of crop rotation.

There are many localities in Kansas where flaxseed has been raised continuously, year first settled and since the land was first cleared. In such localities it is recognized as being a most reliable and dependable crop. It does not drain as heavily on the soil as wheat, corn or oats. It is not hard on the land any more than any other crop is hard on the land.

Boys' and Girls' Club News

THE CHAMPION CLUB GIRL.
Kansas has the material for a modern Joan of Arc. The prairie heroine is Kathryn Nickel, pretty and just 16 year old. Kate, as the folks in McPherson county call her, is the champion in the Kansas State Club work.

This "Maid of Kansas" has displayed the spirit, character and courage to lift a siege should the exigencies exist. Her list of achievements consummated at the end of an assiduous year of club work is probably unequalled. She is one of a large Mennoite family living out in the country 15 miles from McPherson.

Joins Willing Workers.
It was April, 1922, that Kathryn joined the Willing Workers Club under the local leadership of Mrs. A. H. Wendt. At that time the rural girls were centering their attention on poultry work. Kathryn put her heart, soul, and strength into the project. She hatched 863 baby chicks. But first came the floods, and then all the crows in the neighborhood seemed to center their attention on the Nickel ranch, swooping down and carrying off the baby chicks from morning until night. But Kathryn didn't quit.

Her total feed bill, the result of carefully kept daily records, amounted to \$74.88. Fowls and eggs sold amounted to \$129.65, leaving a profit of \$157.73. Besides her chicks, Kathryn raised 85 turkeys and 18 ducks. She says her luck would have been better last spring had she specialized on ducks.

Until she joined the Willing Workers Club, Kate never had sewed a stitch. Her record book shows 200 hours of needle work to her credit since January, 1922, with dresses, aprons, midieys, overalls, and boys' shirts as products. In between times Kathryn managed to fix up the house a bit. A dressing table, nine chairs, a bed, a baby's crib, a library table, and a kitchen table were either painted or refinished. In her own room she plastered up the holes and papered. With her own money she bought a piano.

Another phase of club work taught by the leaders which interested Kathryn was beautifying the home surroundings. Flowers and shrubs adapted to Western Kansas conditions were planted with careful attention to general ornamental and landscaping ideas.

The club work accomplishments of Kathryn and her half dozen girl friends gained the limelight during the fair season when their demonstrations outranked all competitors at the state fairs. Garments made by Kathryn were awarded one second and two fourth prizes. The \$200 earned in prize money is being used by the girls for the purpose of bringing education into the community during the winter.

Last spring her club was given a trip to the Annual Boys' and Girls' Round Up at the Kansas State Agricultural College for the purpose of presenting their club play. It was at this time that the attention of Prof. Ira Pratt, head of the department of music, was directed to Kathryn. Her voice possessed qualities which the music director felt should not be neglected. He told her that with proper training she could become a great singer. Soon after Kathryn bought her piano. Now it is her ambition to know all the fundamentals of music by the time she is ready for college.

Yes, she expects to go to college, and is saving money for that purpose now. And the future holds no locked treasures for Kathryn. Her pleasant personality, charming manner, indefatigable perseverance, and capability have functioned as a magic key. On every turn she has met opposition with intrepidity. Kathryn displayed her unselfishness and generous nature last fall when she surrendered her almost certain chance to win the coveted trip to Chicago for her club work.

Showing a Generous Disposition.
When she learned that it meant a keen disappointment to her closest competitor she asked Miss Eleanor Howe, state girl club leader, to please take her off the team. "It will be impossible for me to go, anyway, and besides the other girls have worked just as much as I have and it will be almost as great a pleasure to see one of them win." This fall when the achievements of thousands of Kansas club girls were summarized, it was found that Kathryn's record unquestionably gave her the coveted prize trip to the Boys' and Girls' Club Congress at Chicago for which club girls in many counties had worked enthusiastically all year. (Sam Pickard in The Kansas Farmer.)

RECREATION ESSENTIAL IN BOYS AND GIRLS' CLUB WORK

Recreation is a very necessary thing in any sort of work by any sort of people. This is especially true in speaking of young boys and girls, however, it is understood and agreed to by all that all work and no play will never be the method by which the best and most work will be accomplished.

The little dog must have his time for play, the kittens, the cub and all the rest of the youngsters must have time for their pranks. It is nature that children have that characteristics. Hence, for the best results we must arrange for our boys and girls to have their share of wholesome and satisfying recreation which is nothing more than an essential to the development of their mind.

Now there are many different forms of recreation to be experienced by the boys and girls. One of the best opportunities to be found to give the young folks the proper sort of recreation is where they are brought together in groups to form

agricultural clubs. These clubs are offered a chance to run a system of recreation parallel to their work.

The boys and girls should know each other and be as intimate as possible. The girls will have to know their fellow-workers as they are brought together while canning fruit or learning to sew or whatever they may be doing. So the boys will be better acquainted as they cooperate in growing their corn, raising hogs, and other things. But, their relationship can never be complete until they know each other at play. The friendships formed through working together is only half formed and will never be complete until the boys have been on camps together or have played on the same baseball team. Likewise, the girls must satisfy that instinct for play by enacting plays, volleyball, indoor baseball and the many other forms of recreation which teamwork and close companionship.

All these methods of play will develop interest and cooperation among the young people themselves as well as cause a higher respect for their work. This is the chief way to obtain that confidence in themselves which is so necessary for the best work.

Recreation is the quickest, most wholesome, and the most certain way to happiness.

The young folks must be happy if the best work is to be accomplished. The answer to these problems is recreation.

HOW CALF CLUBS WORK.

Mrs. Peter Leinenweber of Watonsburg Co., Minn. writes: "The children were also responsible for getting us started with Holsteins. They started in calf club work and this forced us to get a purebred Holstein bull, for which we have never been sorry. We had nothing but scrub at the beginning, and now at the end of two years we have seven purebred animals and 80 high grades."

TENNESSEE GIRLS' PIG CLUB RECORD.

In May, 1922, Beulah Chambliss paid \$16.25 for a 40-pound registered Hampshire gilt. A year later the sow weighed 300 pounds and the ten pigs 50 pounds each. Six of this litter were up to the standard in type and color markings and were accepted at \$15 each for distribution among new members. In addition to the \$90 Miss Chambliss has for good pigs and the sow from her \$16.25 investment.

CLUB BOYS' PROFITABLE PIGS

Lloyd Gousoulin of Loveland, La. carried out a dry lot demonstration in pig feeding with great success and learned a valuable lesson from his work.

Lloyd started feeding his pigs September 1st on brewers rice and slaughter refuse in place of tankage. On September 27th he ended his experiment and found that his eight pigs had gained 427 pounds in the 27 days. The total cost was \$20.70. Cholera serum amounting to \$1.15 was administered and fifty cents was spent on worm treatment. With pork selling at 8 1/2 cents a pound, the egg value rose to \$76.15, thereby giving the boy a net profit of \$20.62.

LAFOLLETTE FOR CO-OPS.

(From news service of the All-American Co-Operative Commission.)

Studying European co-operation at first hand has made Senator Robert M. LaFollette of Wisconsin a confirmed advocate of American co-operation. He reports:

"In all the European countries that I visited, I found the co-operative movement a power for good, not only in its immediate purposes of saving money for its members and educating them in fundamental democracy, but in acting as a barrier against the development of types of monopolies and combinations that have become so great a menace to representative government in the United States."

Senator LaFollette joins forces with other strong protagonists of co-operation in the United States senate,

including Borah, Brookhart, Magnus Johnson, Shipstead, Wheeler, Frazier and Ladd, by adding:

"I expect to devote a large part of my time and energy during the coming year to fostering the development of co-operation in the United States, because I see in this movement an opportunity for great good for the common man, and a means of escape from operation of monopolies and combinations which are slowly but surely throttling the economic life of America."

The farm is NOT a recruiting ground for failures in all other professions.

Arranging for the comfort of the hogs and other livestock this fall it might be fair to give the kitchen its share of attention. It should be the most pleasant room in the house.

Planters State Bank

Salina, Kansas
By the decision of the Supreme Court of the United States upholding the Guaranty Law, your deposit in this bank is as safe as Government Bonds.

OFFICERS AND DIRECTORS
Fred H. Quincey, Pres.; Guy T. Helvering, Vice-Pres.; T. W. Roe, Vice-Pres.; W. T. Welch, Vice-Pres.; E. E. Gemmill, Cashier; B. F. Ludes, Assistant Cashier; E. H. Sudendorf and R. F. Cravens.

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

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.

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 cards.....20 or 5c	Farmers' Union Song Leaf.....10c
Credentialed blanks.....10 for 5c	lets, per dozen.....10c
Dimit blanks.....15 for 10c	Business Manuals, now used.....5c
Ode cards.....12 for 20c	instead of Ritual each.....5c
Constitutions.....5c	Farmers' Union Song Books.....20c
Local Sec'y's Receipt Books.....25c	published by Jobbing Assn.....20c
Secretary's Minute Books.....50c	published by Hackney.....25c
Farmers Union Buttons.....25c	published by Texas.....30c
Cash Must Accompany Order. This is Necessary to Save Expense in Postage and Labor	
WRITE	
C. E. BRASTED, Box 51, Salina, Kansas	
for above supplies. He is the only one you can get them from.	

Annual Statement of Farmers Union Mutual Insurance Co., of Kansas

(Continued from page 1)

V.—RESOURCES.

1. Mortgage loans, \$50,000.00; bonds, \$26,100.00.....	\$ 76,100.00
2. Demand Certificates Deposit \$5,000.00; Township Warrant, ...	5,710.89
3. Deposited in banks.....	3,421.08
4. Real estate owned 1/2 interest in building \$73,470.63.....	77,820.63
5. All other assets (not admitted): Accounts Receivable.....	1,979.07
Automobile.....	1,011.21
Furniture and Fixtures.....	2,473.45
Returned Checks.....	99.57
	5,563.30
Gross Assets.....	168,615.90
6. Deduct assets not admitted.....	5,563.30
Total Admitted Assets.....	\$163,051.60

ASSETS AND PREMIUM NOTES.

7. Amount of premium or deposit notes on which assessments are not over 8 months past due.....	575.76
8. Amount of premium or deposit notes on which assessments are fully paid.....	83,485.56
	\$ 84,061.32
9. Total premium or deposit notes in force December 31, 1923.....	247,113.92
10. Total amount of resources.....	

11. Amount of outstanding assessments not collected \$576.76.
12. Face amount of premium notes on business written during year—fire, \$31,210.03; tornado, \$15,560.51.

VI.—LIABILITIES.

1. Gross claims for losses due and payable.....	36.92	36.92
2. Total claims for losses.....		
3. Notes payable on reinsurance.....	\$224.72	
General taxes due June 20, 1924.....	781.22	1,005.94
		1,042.86
4. Total amount of liabilities December 31, 1923.....		

VII.—RESERVE AND GENERAL FUND.

1. Amount of reserve fund.....	\$106,749.38	163,051.60
2. Amount of general fund.....	56,302.22	
3. Percent of premiums received added to reserve fund during past year, 17 1/2%.....		
4. Amount of reserve fund on hand per each \$1,000.00 of insurance in force Dec. 31, 1923.....	\$3,000.00	
5. Amount of reserve fund required at \$3,000.00 per \$1,000.00 of insurance in force Dec. 31, 1923.....	\$106,749.38	

STATE OF KANSAS

(ss.

COUNTY OF SALINE)
C. E. Brasted, President, and F. D. Becker, Secretary of the Farmers Mutual Insurance Company, being duly sworn, each for himself deposes and says, that they are the above-described officers of the said company, and on December 31, 1923, all of the above-described assets were the absolute property of the said company, with the free and clear from any liens or claims thereon, except as stated, and that the foregoing statement, with the schedules and explanations herein contained, annexed, or referred to, are a full and correct exhibit of all the assets, liabilities, income, and disbursements, and a true and correct statement of the condition and affairs of said company, on December 31, 1923, and for the year ending on that day, to the best of their information, knowledge and belief, respectively.

C. E. BRASTED, President

F. D. BECKER, Secretary.

Subscribed and sworn to before me this

7th day of March, A. D. 1924.

Commission expired 14th day of August 1926.

LORETTA BROWNING,

Notary Public

KANSAS UNION FARMER WEEKLY EXCHANGE

of members of the Union have anything to Sell or Exchange, they should advertise it in this department. Rate: 5 cents a word per insertion; four or more insertions 4 cents a word. Count words in headings, 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.

FARM FOR SALE

FARM FOR SALE NEAR BELOIT—Write Cera McCartney, 450 So. 7th St. Salina, Kansas.

FARMS WANTED

FARMS WANTED IMMEDIATELY—Send particulars Mrs. Roberts, Box 91, Roadhouse, Illinois.

FARM WANTED FROM OWNER: Write immediately, Raymond Smith, 1353 Wood, Mo.

WANTED TO HEAR FROM OWNER—having farm or unimproved land for sale. John J. Black, Chippewa Falls, Wis.

SALESMEN WANTED

WANTED—A GOOD STEADY GENTLEMANLY salesman to handle a Ward's wagon in Salina county. No experience needed. For full particulars write promptly to Dr. Ward's Medical Company, Winona, Minnesota. Established 1850.

WE PAY \$200 MONTHLY, furnish car and expenses to introduce our guaranteed poultry and cock powder. BIGGER COMPANY, 5075 Springfield, Ill. 62

FEMALE HELP WANTED.

WOMEN—GIRLS—WANTED. LEARN Gown Making at home. Many spring openings. \$35 week. Learn while earning. Free catalog. Write immediately Franklin Institute, Dept. J 360, Rochester, N. Y.

BABY CHICKS.

QUALITY CHICK—6c UP. 12 KINDS. Guaranteed delivery. Valuable chick information FREE. Quality Poultry Farms, Box 215 B, Windsor, Mo.

BABY CHICKS FROM HEAVY LAYERS. The laying birds are the paying kind. Rocks, Reds, Orpingtons, Leghorns, Anconas, Brahmas and Langshans. Prices reasonable. Postpaid. 100 per delivery. CHICK CO., Dept. D, Winfield, Kansas.

PUREBRED CHICKS 12 VARIETIES. BEST quality, lowest prices. Free catalog. BOOTH FARMS, Box 374, Clinton, Mo.

BABY CHICKS—SEND FOR OUR VALUABLE FREE chick book and exceptional prices. RUSK BROTHERS, Box 120 Windsor, Mo.

PURE BRED BUFF ORPINGTON CHICKS exclusively, 14c each. W. J. Kulp, Route 1, Ogallah, Kansas.

HATCHING EGGS

PURE BRED BUFF ORPINGTON eggs. 15 eggs \$1.00; 100 eggs \$5.00. Ralph Chapman, Hackney, Kansas.

PURE BRED BUFF ORPINGTON EGGS. 3.50 per 100. Arthur Anderson, Vilets, Kansas.

IMPERIAL RINGLET BARRED ROCK EGGS. Pure stock \$3.00 per setting; 500 eggs \$5.00 per 100. Clara Phillips, Carleton, Kansas.

PURE BRED BUFF ORPINGTON EGGS. 15 eggs \$1.00; 100 eggs \$5.00. E. E. Bowersox, Route 2, Belleville, Kansas.

BUFF ORPINGTON EGGS. FLOCK culled by Poultry Association, W. H. Chapman, Arkansas City, Kansas. Rte. 6, 314.

PURE BRED BUFF ORPINGTON EGGS. \$1.00 setting; \$4.00, 100. H. Vanhook, Carleton, Kansas.

CHOICE SINGLE COMB BUFF ORPINGTON eggs. Healthy farm flock. Good type. Heavy winter layers. 15. \$1.00. \$5.00. Mrs. W. L. Boehlin, Logan, Kansas.

PURE BRED BUFF ORPINGTON EGGS. \$5.00 hundred. Mrs. Gertrude Crawford, Clements, Kans.

FOR SALE—PURE BRED R C R IRED, also White Langshan eggs \$5.00 per hundred, \$1.00 per 15. Mrs. C. E. Black, Rte 1, Minneapolis, Kansas.

PUREBRED BUFF ORPINGTON EGGS. \$1.00 setting, \$4.00 per 100. R. Van Horn, Carleton, Kansas.

WHITE ROCK EGGS FOR HATCHING. Frank B. Pfeiffer, Hays, Kansas.

ARISTOCRAT RINGLET BARRED ROCK EGGS 15 per \$3.50 per hundred. Cock-erels with flock from certified parentage. J. M. Swartz, Route 1, Harris, Kansas.

SINGLE COMB RHODE ISLAND REDS. Eggs setting \$1.25. Mrs. John Linn, Route 2, Manhattan, Kansas.

PUREBRED BUFF ORPINGTONS. Ad-ams laying strain. Eggs \$1.25 per setting, \$7.00 per hundred prepaid. Louisa Katschor, Billings, Okla.

PURE BRED SINGLE COMB WHITE Leghorn eggs, 15 per \$1.00. Lyman Mud, Galva, Kansas.

ROSE COMB RHODE ISLAND REDS—Eggs \$4.00 and \$6.00 per 100. Farm raised. Joel Strahm, Sabalia, Kansas.

BUFF ROCK EGGS—STATE FAIR winners. Prices reasonable. Satisfaction guaranteed. E. H. Kelly, Stafford, Kansas.

SINGLE COMB REDS—EGGS FROM blue ribbon winners. Fairview Farms, Stafford, Kansas.

POULTRY

"ARISTOCRAT" H O L T E R M A N ' S BEAUTIFUL dark barred cockerels, egg strain F. P. Wood, Wamego, Kansas.

PUREBRED BUFF ORPINGTON Cock-erels \$1.50; eggs \$1.00 setting, \$4.00 100. R. VanHorn, Carleton, Kansas.

FOR SALE PUREBRED AMERICAN LEGHORN Cockerels \$3. Eggs \$8 hundred. Martin Leghorn Range, Alta Vista, Kansas.

MISCELLANEOUS

FOR SALE—\$500 Farmers Union Jobbing Association Stock K. C. Mo. Inquire J. S. Sourk, Goff, Kansas.

FOR SALE—CARLOAD GOOD FEEDING stuff. Sample list request. F. W. Spurling, Grigston, Kansas.

VEIL MATERNITY HOSPITAL FOR confinement. Ethical, private, homelike, reasonable. Babies for adoption. 1111 Euclid Ave., Kansas City, Mo.

STOCK

FOR SALE OR TRADE—One 4 year old Black Jack, white points, weight 1200, good drive, buy your miles or young Belair Stallion Write, Jake Natrop, Wespahla, Kansas.

THREE SCOTCH Topped Shorthorn bulls coming yearlings. J. M. Swayze, Harris, Kansas, Route 1.

PET STOCK

FOR SALE—ONE WHITE RAT TERRIER female pup, \$5.00. George Taylor, Oak Hill, Kansas.

TOBACCO FOR SALE

TOBACCO—Superior quality leaf. 10 lbs. chewing \$3.50; 10 lbs. smoking \$5.00. 10 lbs. second grade smoking \$2.00. Fine \$1.00 value, free with every ten pounds. Sent C. O. D. plus postage. FARMERS' UNION, Hawesville, Ky.

YOU ARE READING this classified advertisement. Which is just what thousands of other folks are doing. It's a great way to carry your wares. Only four cents per word if ad runs 4 or more times to tell the story and certain to bring results. If you try it you'll be sure of it.

PLANTS FOR SALE.

FROST-PROOF cabbage and onion plants ready for shipment. One hundred fifty acres strong, well-rooted plants grown in open field at Texarkana; fifty plants to bundle, labeled separately with variety name; damp moss to roots. Cabbage, early Jersey Wakefield, Charleston Wakefield, Succession, Concordia Market, Early and Late Flat Dutch; Parcel post prepaid, 100, 40c; 300 \$1.00; 500 \$1.50; 1,000 \$2.00; 5,000 \$9.00; Express collect \$5.00 \$5.00; 10,000 \$9.00. Onions: Crystal Wax, Yellow Bermuda; Parcel post prepaid, 100, 30c; 300 \$1.00; 500 \$1.50; 1,000 \$2.00; 5,000 \$9.00; 10,000 \$12.50. Full count, prompt shipment, safe arrival; satisfaction guaranteed. UNION PLANT COMPANY, Texarkana, Arkansas.

SEEDS

RECLEANED AND SACKED SUDAN 10c. Black Hull white kafir \$1.20 bushel. George Schenck, Wakarusa, Kansas.

FOR SALE—SUDAN GRASS SEED \$3.50 per bushel. A. Schweitzer, Rte. 2, Kansan, Kansas.

PURE CERTIFIED KANOTA SEED. 12 1/2 cts per bushel, each sack, Sacks 5c over ten bushel lots. Henry Lohse, Bremen, Kansas.

FOR SALE—BLACK HULL KAFFIR. Germination test \$1.00 per bushel. Pure Kaffir test \$5.5, \$1.50. Feterita, test \$5, \$1.25. John A. Sander, Route 2, Goff, Kansas.

FOR SALE—BROME GRASS SEED, 12 1/2 cts per bushel, each sack. A. E. Page, City Center, Kansas.

SEED FLAX

Write us for Prices and Free Booklet pertaining to Flax.

THE FREDONIA LINSEED OIL WORK COMPANY
Kansas City, Mo.

No man in any line of endeavor needs to know more, to be truly successful, than does the farmer.

Soybeans were grown on 52,000 American farms last year.

FARMERS' UNION DIRECTORY

NATIONAL OFFICERS
C. S. Barrett, Pres., Union City, Ga.
R. L. Harrison, Vice Pres., Lexington, Ky.
A. C. Davis, Secretary, Springfield, Mo.
W. C. Landson, Lecturer, Salina, Kan.

BOARD OF DIRECTORS
John Tromble, Salina, Kansas
C. J. Osborne, Omaha, Neb.
Geo. M. Bowles, Lynchburg, Va.
J. M. Collins, Denver, Colo.
J. W. Hatcher, Mission Hill, S. D.

KANSAS OFFICERS
John Tromble, Pres., Salina
W. C. Landson, Vice Pres., Salina
Grant Bliss, Treasurer, Emporia
J. A. School, Conductor, Emporia
M. O. Glessner, Lecturer, Salina

DIRECTORS
W. P. Lamberton, Fairview
M. Lippert, Elision
C. E. Huff, Oronoque
C. E. Henderson, Kincaid

LECTURE BUREAU
M. O. Glessner, State Lecturer
W. C. Landson, Salina
Hon. John Tromble, Salina

Farmers' Union Jobbing Association, 108 New England Bldg., K. C. Mo.
Farmers' Union Live Stock Commission, 408-8-10 Live Stock Bldg., Kansas City, Mo.

Farmers' Union Mutual Insurance Co., Salina, Kansas.
Farmers' Union Auditing Association, Thomas E. Dunn, Salina.

Farmers' Union Wheat Marketing Assn., Kansas City, Mo.
Kansas Union Farmer, Salina, Kansas.

WHY THE LOCALS DIE.

There is Always A Cause For Every Effect.

Department of Practical Co-Operation

UNION MEETING NOTICES

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

To Local Secretaries And The Membership In General
We have the State Constitution for 1922, "containing the Amendments as adopted," ready for distribution at 5c per copy.
C. E. Brasted, Secretary.

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. 273.
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 chemoth at the Silverdale School House.
J. F. Lewis, Sec.

NEWBERRY LOCAL NO. 1922.
Newberry Local No. 1922 meets regularly, the first and third Monday nights of each month. The members make the union what is. You help make it a success in every way by doing more than your part and attending these meetings.
R. J. Muckenthaler, Secy-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.

FREE COPIES OF NOTEBOOKS USED AT THE CONVENTION WILL BE FURNISHED LOCAL SECRETARIES OR MEMBERS, ON REQUEST. Address—Farmers Union Jobbing Assn., 106 New England Bldg., Kansas City, Missouri.

PRICE OF "UNCLE REUBEN IN WASHINGTON REDUCED TO \$1.00"
This book has been appreciated not only by farmers, but by thousands in educational, business, professional and political life. The result is that the demand has become so great that the quantity production makes it possible to reduce the price to \$1.00. Enough people doing the same thing in the right way means a saving to all of them. "Uncle Reuben in Washington" formerly sold for \$2.00. Quantity reduction now makes it possible at \$1.00. Make remittance of \$1.00 to C. E. Brasted, Salina, Kansas, and receive your copy at once.
C. E. Brasted, Secretary.

CARLETON LOCAL NO. 1911.
Regular meetings on the 2nd and 4th Wednesdays of each month.
J. H. Humber, 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. Schoenhofner, Sec.

POTTAWATOMIE COUNTY QUARTERLY MEETING MARCH 20.
The first quarterly meeting of the Pottawatomie County Farmers' Union will be held at Westmoreland, Kansas, Thursday, March 20th. Meeting called promptly at ten o'clock. Locals are requested to send a full delegation to this meeting, as well as all presidents and secretaries of the locals in the county.
An open meeting will be held after 3 o'clock for all farmers and taxpayers of the county. Everyone in the county is invited to this meeting, as a good program has been provided.
T. P. Heptig, Co. Sec.

PLEASANT VALLEY LOCAL.
Pleasant Valley Local No. 1309 meets every first and third Wednesday evening of each month.
E. J. Kissinger, Pres.
W. T. Flinn, Sec.-Treas.

NEOSHA COUNTY QUARTERLY MEETINGS
The regular quarterly meetings of the Neosho 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.

DOUGLAS COUNTY MEET.
The first quarterly meeting of the Douglas County Farmers' Union will be held March 22nd, at Hopewell school house, 10 a. m. The delegation is requested to make a special effort to be there on time as several very vital problems will come before the meeting.
The Hopewell ladies are noted for their culinary ability and are going to be instructed to serve lunch early.
C. C. Gerstenberger, Co. Pres.

MARSHALL COUNTY QUARTERLY MEETING.
The first quarterly meeting of the Marshall County Farmers' Union will be held at Marysville, Friday, March 21st commencing at 10 a. m. All locals are requested to send a full delegation to help us start the new year right. There will be a big basket dinner at noon and in the afternoon will have a speaker from the state organization to deliver an address.
Richard H. Mackey, Sec.-Treas.

AT CLEMENTS APRIL 12th.

The Chase County Farmers' Union will hold their regular quarterly meeting at Clements, Kansas on Saturday, April 12th. This will be an all day meeting and there will be a big basket dinner at noon. Pres. John Tromble of the State Farmers' Union and Manager E. E. Woodman of the Live Stock Commission will be with us on that day to deliver addresses. It is earnestly hoped that all members will turn out for this event.
M. W. Greene, Co. Sec.

JEWELL COUNTY QUARTERLY MEETING.

The Jewell County Farmers' Union No. 26 will hold their regular quarterly meeting in Mankato, on Thursday, March 13th. All locals in the county should send delegates.
Very truly
G. M. Shook, County 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.

Notice of Quarterly Meeting.

The first quarterly meeting of Riley County Farmers' Union No. 45 will be held at Riley, Kans. Saturday, March 29, 1924 beginning at 10 o'clock a. m.
President John Tromble will be the principal speaker of the day. All delegations and Union members should be present.
Gust Larson, County Sec'y.

TWO LETTERS AND A POEM.

We are printing the following letters to show how really concerned the organized grain trade is getting over the "pooling or commodity marketing" endeavor of the farmers. The first letter is sent out from the office of the secretary of the Kansas Grain Dealers Association to Mr. A. M. Kinney, Manager of the Huron Farmers' Union Co-operative Business Association. The second is Mr. Kinney's reply to same and also a poem which truly illustrates the situation—Editor's Note.

Dear Mr. Kinney:
This will acknowledge receipt of yours of the 25th, and I am surprised that you have fallen for false "Gods."
"You are the only manager of any farmer elevator from whom we have heard, or with whom we have talked. This has taken up with the pooling plan."

"I have always had the utmost confidence in your ability as a manager, but I will say to you that this plan as proposed by the new Marketing Association is doomed to failure, and if you as a manager of your organization recommend this plan to your members, you will be compelled to pay the penalty."

These are extracts from a letter from Mr. E. J. Smiley, Secy. of the Kansas Grain Dealers Association.

Jan. 25th, 1924

Mr. E. J. Smiley, Topeka, Kansas.

My Dear Mr. Smiley:
Your circular letter and statements of the operations of different pools have been read with interest, and discounted to a large degree in my opinion. You know, the question of whose "ox is gored" will always "cut a good deal of ice" in forming opinions.

I will say, that it is only recently that I have been able to convince myself that the pooling principle is correct; especially so, from the farmers' viewpoint. We have always been told that the farmers could not organize and stick together, and we are disproving that statement every day, just as we will disprove your argument that the farmers cannot merchandise their own products economically.

I do not think we can derive any benefit from continuing our membership in your organization; and it is my personal opinion that all farmer organizations should drop their membership in your association.

With best wishes for yourself, and hoping that our pleasant personal relations may continue.

I am, very truly,
A. M. Kinney.

GOOD BYE, "OLD PAL"

Be quiet, all you middlemen,
We're tired of your squawking;
Just listen for a minute
You will hear us farmers talking;
For years we have believed your "dope"

But now we've quit our fooling;
And anyway it's our own grain
That we are bent on pooling.

We know you fellows love us,
And that it is the dealers
Who are booked to do the skidding;
So you had better leave your breath
Before you get too dizzy;
And now "Old Pals," we'll say goodbye.

For we are getting busy.
A. M. Kinney.

Forty years experience as a farmer may mean little. Some of the oldest farmers are the poorest while some of the youngest are brilliantly successful.

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.
W. D. McClaskey, Pres.
Roy W. Holland, Sec.

FARMERS' UNION MEETING.

All members of the Plum Creek Local 1674, of the Farmers' Union are requested to be present, Thursday evening March 13. There will be good things to eat, and delegates to be elected to the County Meeting at Oswatimie, eight candidates to be initiated, and a debate, the question is, "Resolved That the Bank Take the Advice of P. W. Goble, and treat the Farmers Rough."
W. E. Hays, Sec. -Treas.

INSURANCE NOTES.

By The Field Man.

On the 11th of February, the field man for the Insurance Company left Salina in the afternoon. I drove out to Lyons in Rice county. I found the roads very muddy after we left Marquette. On the morning of the 12th we visited the trustees of the Christian church and Dan Hill getting a little information and they telling all that I had, I drove out to W. S. Parkers who has been an agent for the Insurance company for several years. Mr. Parker has been an invalid for probably 18 months. From there in the vicinity of about 5 miles S. E. of Lacrosse, I settled a loss and drove back to our old agent and director Art Glessner. It did not take very much of an argument with Mrs. Glessner to induce the fieldman to stay with them until morning. Mr. and Mrs. Glessner are very hospitable people.

The next morning, the 13th we drove South a distance of about 20 miles, settled another loss that I heard about and back to Glessners in time for dinner. In the afternoon I drove on to Utica, all the time advertising and selling insurance.

On the morning of the 14th I left Utica and drove to Pendennis 15 miles South on collections of hail notes in the territory. Then back to Pendennis and on to Shields. I drove 8 miles North to Davidson's in his community bought 207 bushels of kafir corn seed. I drove on to Scott City that same evening.

On the 15th, I drove to Shallow Water, made some settlements of losses, made some collections and back to Scott City that same evening.

On the 16th, I drove to hard all day. On the morning of the 17th I totaled up all of the collections I had made there in the two days and found that I had burned \$7.00 worth of gasoline, \$27.00 worth of casings, \$8.95 hotel bill with collections amounting to only \$127.00.

Under any other circumstances the field man would not make this kind of a report but it goes to show the condition that the people are in out there.

Northeast of Scott City it is a very dreary country, but South and Southwest, the people are generally much better fixed.

On the morning of the 17th I drove West to Tribune, took dinner there and then North to Sharon Springs and West to Weskan. Had much better luck in Weskan county that I had had the previous day on collections and good level country and the roads better than I had had and the people were all getting along fine. In less than two hours we collected nearly \$200.00 and went back to Sharon Springs that evening. I want to relate a little incident at Sharon Springs. The hotel does not run a dining room. I stepped over to the West side of the street and there a very fine old lady runs a restaurant. She had turkey for supper that evening. After having a hard cold drive that day the field man was hungry and after I had finished with that turkey there was a neck and a drum stick left. It sure was good.

On the morning of the 18th I started East but found the roads very bad as far as Oakley. I drove out in the vicinity of A. B. Doyle's 10 miles North of Grainfield and found the roads getting worse. I stayed in one mud hole about 4 hours so decided to stay with Mr. Doyle all night.

On the morning of the 19th I discovered there was about 4 inches of snow which had fallen during the night so made my way back to the Golden Belt and stopped at Quinter for dinner. Since it was so threatening, I concluded to drive to Wa Keeney but it was so cold and stormy and disagreeable I thought I was entitled to take the train and come back to Salina.

I spent time at home until the 25th. On the morning of the 25th I went back to Wa Keeney, started up the Dodge and drove to Morland and St. Peter. I had not very good luck with our collections there so I drove on to Hill City and then drove down to Bogue where it is unlawful for any man to ask for money. I thought the outlook very discouraging so I drove on down to Grant Bliss at Woodston by way of Plains.

I spent time around there until the 27th and then came back in the vicinity of Natoma on the 28th. Tried to do some collecting which was very successful so came on in to Salina.

On the 29th we met with the Executive Board of Insurance Company. On the first day of March, in company with Vice Pres. Whitney, I drove to Hardy, Nebraska, settled one loss there with Mr. F. S. Sweet for \$525.00. We found Mr. Sweet with a very pleasant home and they are courteous people, like all of the Union People are. It just arrived back in Salina, a drive of 204 miles since 9 o'clock this morning.

Chas. A. Simpson.

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.

Bellevue — 2042—John T. Anderson, Sec. 52 paid for 1924 — 100 per cent.

Barmeister — 943 — Roy Hunter, Ellsworth sec. 24 members paid for 1924 — 100 per cent.

Athelstone Central—1171— Ralph Heikes, 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. Erbert, 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 — 783 — G. S. Duncan, Belleville, Sec. 22 members paid for 1924 — 100 per cent.

Prairie College — 1227 — J. 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 — 1130 Mrs. Everett Alquist, Sec. — 76 members paid for 1924 — 100 per cent.

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

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

Neutral, 303, 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 — L. J. Pearce, Sec. — 12 paid for 1924—100 per cent.

Walnut Grove — 1308—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%.

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

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

Olive Hill—1120—A. F. Braun, Clay Center, Sec.—36 members, 100%.

AN ANSWER TO M. D. BARTLETT OF OLATHE.

I am a member of the Kansas Union Farmer since I came back from the army and think the Union is doing worlds of good in many ways. I know there are several Ex-service men that belong and think the same.

As I was reading your last issue Jan. 24, 1924 there is an article about the Bonus and a question or two asked. The first question is correct then the "Why should we pay a bonus for the service rendered?"

In answer I say, Did the people vote for it?

It was the appreciation the people gave the boys and they showed their good will for us as they might need us again.

I think every state had a chance to give it but some were too close, and have no feelings even for themselves. As to the Government paying, the states that did not pay I think you are getting the state's doings wrong with what the Federal Government ought to do and that we ought to have a bonus from the Government for there was no one that liked to be dogged around and shut at for the price we were paid. How about you?

The states that did pay, gave it to us by the good will of the people therein. Let others do the same. As to the Federal Bonus which has nothing to do or say about the state bonus, it will be handled by itself and the majority.

As to the taxpayers there are a great many Ex-service men paying taxes on their bonus, I for one and I have not heard a one kick on paying this small tax so far this year.

V. D. Kirby, Ellis, Kansas.

WABAUNSEE COUNTY FAVORS POOL.

The first bi-monthly meeting of the Wabaunsee county Farmers' Union was held at Maple Hill on the 23rd day of February and while the crowd was small on account of the bad roads, the meeting was full of life and discussion.

The Wheat Pooling was taken up and brought on a good discussion and found favor among the members.

It was voted that the annual two county picnic of Pottawatomie and Wabaunsee be held again this year.

The Union went on record as favoring a 20% reduction on all farm and pasture land and the following resolution was adopted:

Whereas we the farmers of Wabaunsee county have felt an undue burden of taxation is being inflicted upon the farming industry in view of the returns from farming investments as compared to other industries;

Therefore, Be It Resolved that the Wabaunsee County Farmers' Union of regular meeting assembled this 23rd day of Feb. 1924 herewith request that assessments on farm and pasture land be lowered 20%.

President Muckenthaler, the county delegate to the state convention made a report of the meeting.

The next meeting will be held at Paxico on the last Saturday in April.

Joe Richmond,

Salina, Kansas.

IF

IF you are dealing with this Institution, you are receiving—

Systematic Service — On Grain Consignments

Intensified Interest — On Hay Consignments

Constant Cooperation — On Coarse Grain Transactions

Satisfactory Saving — On Car Lot Purchases

If you are not dealing with this Institution, learn more about the real service it can give you. Union developments need YOU. Union workers need your PRODUCTS. Write us.

Farmers Union Jobbing Assn.

106 New England Building, Kansas City, Missouri

Phone—Long Distance 64.

Sing Songs

Buy Them at a Bargain

FARMERS UNION SONG BOOKS ARE READY FOR DISTRIBUTION

Single copies 20 cents.

Lots of 12 or more 15 cents.

Order Now

IF IN VICINITY OF

KANSAS CITY WRITE SALINA

Farmers Union Song Dept., 106 New England Bldg., Kansas City, Missouri.

Office of Secretary Kansas Farmers' Union Salina, Kansas.

LEADERSHIP

The FARMERS UNION LIVE STOCK COMMISSION leads all firms on the Kansas City Yards in volume of business.

The Reason

Our salesmen know values—know when to sell and are anxious to please you. Our Yard Boys know their line and never stop working for your interest.

The Result

Our customer gets the full market value for his live stock—gets first class service in the care of his shipment—our co-operative plan returns to the customer every cent we make in the handling of his consignment.

Is That a Fair Deal?

Let us have your answer in the billing of your next shipment to this market.

FARMERS UNION LIVE STOCK COMMISSION

Stock Yards, Kansas City, Missouri

LEARN

HOW THE FARMERS UNION BANK CAN SERVE YOU

Request Information

Farmers Union State Bank

106 New England Building Kansas City, Missouri

IF

IF you are dealing with this Institution, you are receiving—

Systematic Service — On Grain Consignments

Intensified Interest — On Hay Consignments

Constant Cooperation — On Coarse Grain Transactions

Satisfactory Saving — On Car Lot Purchases

If you are not dealing with this Institution, learn more about the real service it can give you. Union developments need YOU. Union workers need your PRODUCTS. Write us.

Farmers Union Jobbing Assn.

106 New England Building, Kansas City, Missouri

Phone—Long Distance 64.

Sing Songs

Buy Them at a Bargain

FARMERS UNION SONG BOOKS ARE READY FOR DISTRIBUTION

Single copies 20 cents.

Lots of 12 or more 15 cents.

Order Now

IF IN VICINITY OF

KANSAS CITY WRITE SALINA

Farmers Union Song Dept., 106 New England Bldg., Kansas City, Missouri.

Office of Secretary Kansas Farmers' Union Salina, Kansas.

LEADERSHIP

The FARMERS UNION LIVE STOCK COMMISSION leads all firms on the Kansas City Yards in volume of business.

The Reason

Our salesmen know values—know when to sell and are anxious to please you. Our Yard Boys know their line and never stop working for your interest.

The Result

Our customer gets the full market value for his live stock—gets first class service in the care of his shipment—our co-operative plan returns to the customer every cent we make in the handling of his consignment.

Is That a Fair Deal?

Let us have your answer in the billing of your next shipment to this market.

FARMERS UNION LIVE STOCK COMMISSION

Stock Yards, Kansas City, Missouri

LEARN

HOW THE FARMERS UNION BANK CAN SERVE YOU

Request Information

Farmers Union State Bank

106 New England Building Kansas City, Missouri

IF

IF you are dealing with this Institution, you are receiving—