

The Kansas Union Farmer

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

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ADVERTISING RATES ON APPLICATION



THURSDAY, JANUARY 18, 1923

FARMERS AND THE PRICE INDEX

Secretary Hoover is a trained engineer. He loves to reduce facts to graphic charts and present them to the eye in such a way that the mind cannot fail to get their meaning. He knows that prices, measured in dollars and cents, mean nothing unless they can be translated into terms indicating purchasing power. He uses what he calls a price index in measuring the returns of labor, agriculture and all other business industries.

Mr. Hoover assumes that 1913 was a normal year in American business. He makes all his calculations on the assumption that in that year a dollar, no matter how earned or by whom, would purchase one hundred cents worth of commodities or services. In his address before the National Council of Commodity Marketing Associations that was recently in session in Washington, our fact loving Secretary of Commerce declared that his price index shows that the farmers' purchasing power is now 79 as compared with 100 in the last year before the Great War began.

With all due respect to Mr. Hoover who, is without doubt one of the greatest mining engineers that ever held the office of Secretary of Commerce it is plain enough that the farmers' present condition cannot be determined by the application of a price index to his returns for his products. It may be true that the farmer is now able to buy 79 per cent of the commodities that he could purchase in 1913 with the same quantity of his products but he must meet a series of demands on his income that did not exist before the war.

Every farmer has taxes to pay. The federal government is collecting a little more than four times as much a year as was necessary in 1913. Other taxes—state, county, school, township, and benefit district are at least twice what they were nine years ago. After the farmer gets through with the tax collector there is so little of his 79 per cent income left that he never knows exactly what quantity of commodities can be bought with it.

The purchasing power of farm products has decreased and the overhead expenses of farm operations have increased to such an extent that the farmers' purchasing power has almost totally vanished. This means that farmers must soon go out of business unless wise men work out some way to enable them to get higher prices for their commodities.

UNITED STATES SENATE LEADERSHIP.

Lack of leadership will not hamper the work or limit the results of the United States Senate during the next two years. There are several men who have already volunteered to accept the responsibilities and the labors involved in steering legislation through the so called upper house of Congress.

Henry Cabot Lodge, just re-elected for his sixth term, is now the nominal leader of the majority party. Nominal exactly describes his position. Probably many more than half of his own party associates are through with him. He may be permitted the shadow of authority until next March but the substance of leadership has already been taken from him. Hereditary standing and prestige, fine scholarship, the New England traditions of statesmanship, and seniority through the long dominance of his party in Massachusetts and the country united to give him opportunities for useful service enjoyed by few other men in our history. He failed and his stepping aside is an event of relief rather than regret even to his own party associates.

Next to Lodge, La Follette, Curtis and Smoot, of all Republicans, have been longest in the senate and one of the three is entitled to leadership if seniority dictates the choice. La Follette is at odds with his party. He has set up his own organization and must stand or fall with the bipartisan coalition or progressives that he has formed. Smoot is capable, able, honest and safe as measured by the standards of the old time republicans. Long service, great industry, infinite capacity for the mastery of details and a broad comprehension of the power and duties of the senate indicate him as the leader but the honor is not for him. Smoot is a Mormon, an apostle of the powerful non-Christian hierarchies that only yesterday was in rebellion against the laws of the republic and the moral sense of all modern civilization.

Among the elders there remains then only Cur-

tis of Kansas. What a career! Only yesterday he was a jockey guiding hot blooded race horses on the running tracks of his native state and often cheered to success by the cries of his Indian kindred. Today, after thirty years of real service in the two houses of Congress he is the party whip and real leader of the administration forces charged with the duty of keeping cold blooded senators in line for the support of republican policies. If the leader is to come from the ranks of the old timers Curtis—Honest, loyal and effective is the man.

If the next senate leader is to come from the ranks of those recently arrived choice seems to lie between Watson of Indiana and Capper of Kansas. Watson is regular, conservative, correct and almost great. He has eloquence, political skill and sense, and high personal integrity. He is the very personification and quintessence of that conservative conservatism that clings to the old and established usages and principles and fears the new and progressive demands of a present that refuses to be ruled by the minds of dead men and to be guided by reins still held by dead hands.

Capper is close to the people. He inherits the plain direct and homely sense of his father, the Quaker harness maker, who owned a farm, loved the land, and dealt all his life with men who work the soil. Printer, reporter, country editor, prosperous publisher, governor, and senator, what other man in public life has such a birthright developed into position, fortune, and opportunity so commanding? Capper may not be designated as the titular leader of his party in the senate but if he is true to himself and to the millions whose confidence he enjoys he is sure of the actual and constructive leadership of the great agricultural forces that must be brought up out of the valley and shadow of misfortune and disaster if this republic and its free institutions are to be preserved.

THE DELUGE OF STOCK DIVIDENDS

During the past two months stock dividends totaling more than \$1,000,000,000 have been distributed by commercial enterprises that have been making money while the American farmers have been carrying on their absolutely essential activities with such huge losses that their whole industry is on the verge of bankruptcy. The Standard Oil Company has issued more than three quarters of a billion of new securities based on surplus earnings. Other enterprises have declared and distributed stock dividends in some cases amounting to as much as one thousand per cent of the invested capital. Such issues are not based on the value of either property or service. They represent unfair trade advantages that capitalize public needs and ignore fair play.

Apologists for these great increases in the capitalization of opportunity with no corresponding additions to investments declare that it is a matter with which average man need not concern himself as it is none of his business. They are wrong. Stock dividends as now being distributed are based on motives and purposes essentially dishonest. Their purposes are to evade the just taxes due to the federal government and to establish a new and broader basis for future earnings. Such a policy protects the surplus and excess profits of grasping monopolies from the tax gatherers of the United States and shifts the burdens so evaded to the shoulders of the great masses of producers and consumers.

Stock dividends enable rich corporations to shift their accrued and over due tax responsibilities and in such fictitious increase of common outstanding capital stock they prepare the way for still larger and more burdensome exactions in the future. The billion dollars of new securities just issued levies a new and unjust tax of FIFTY MILLIONS OF DOLLARS A YEAR on the production of this country.

It is time to stop such criminal aggression, such open and shameless robbery of the federal treasury, such hold and open schemes to levy tribute on future earnings of industry and production.

THE CO-OPERATIVE BANKING BILL.

The Legislative Committee of the Farmers Union worked out and wrote an entirely new bill providing for the organization and conduct of cooperative banks in the state of Kansas. That bill was among the first presented to the senate and was at once referred to the Committee on Banking. It is known as Senate Bill No. 27 and was introduced by Senator Huey Green. It will soon be considered by the committee and should be recommended for passage.

Always heretofore the bankers of the senate have objected to cooperative banking on the ground of insufficient safeguards for depositors and shareholders and on the general theory such an institution must lack the guarantees of security that are so essential to all parties in interest. The new bill contains several provisions that should remove these objections. Banks organized and conducted under the provisions of the proposed law must necessarily be safer and more secure than any bank it is possible to establish under the general banking laws of the state.

In the first place it is provided that no co-operative bank can be chartered until at least fifteen thousand dollars worth of shares at par value have been subscribed and paid for in cash with a sufficient bonus or premium to pay all the expenses of organization and incorporation and establish an initial reserve of not less than twenty per cent of the authorized capital. This will enable each bank to begin business with capital unimpaired and with a substantial surplus.

All the earnings of co-operative banks in excess of the dividends paid on common stock are designated as co-operative earnings and as subject to distribution annually among the shareholders, but the bill provides that all such earnings shall be distributed to the stock accounts of the individual members and retained for the use of the bank until such accumulated profits amount to one hundred per cent of the authorized capitalization. The reserve created in this way is to be used as operating capital exactly as if it

were a part of the original payments by shareholders.

The reserve accumulated from cooperative earnings is not to be drawn on or diminished except to take up losses on defaulted paper and when so used it must be restored to one hundred per cent of the capital before there can be any further distribution of patronage dividends. Losses due to defaulted notes and bad paper are to be distributed to the individual accounts of the members and charged to their accumulated cooperative dividends which constitute a guaranty reserve.

Whenever the guaranty reserve is in excess of one hundred per cent of the capital the directors may distribute that excess to the shareholders in proportion to their transactions as depositors and borrowers. These provisions probably mean that there would be no distribution of patronage dividends for several years after the bank begins business.

A third provision for safety is the requirement that all profits earned on business transactions with non-shareholders shall be carried to the permanent or business reserve. This would mean that the regular surplus belonging to the bank, not to the shareholders, would ultimately amount to as much or more than the capital stock.

These provisions for surplus and for a guaranty reserve would make cooperative banks much safer for their shareholders than is possible for any state bank under existing laws. The depositors of course would be secured by the provisions of the existing state bank guaranty system.

Some farmers may argue that the provisions for operating surplus and reserves are so far reaching and drastic that it will be difficult to organize cooperative banks. This should not be an objection. The men who go into this kind of banking are more concerned than any one else that it should be safe and sound and should be willing to forego immediate financial benefits from the cooperative features if by so doing they can establish their banks in such a way that their security will be above question or criticism.

DOLLARS AND SENSE.

There is probably more space being devoted to discussion of the farmer's problems in the papers now-a-days than to any other subject except it be the tariff or economic conditions of Europe.

The National magazines and financial journals also take their fling at "Uncle Reuben" and intimate, more or less broadly, that he is a much pampered and petted "old hayseed."

Some of the writers see red in discussing agricultural relief measures and do not hesitate to say that "subsidies" are unfair and that the farmer's lack of dollars is due to his lack of sense.

They take up the cudgels in behalf of the consumer and point with great emphasis to the fact that the latter is paying most exorbitant prices for his grub and blame the farmer for it.

This viewpoint is undoubtedly reached without even a superficial examination of the facts. Co-operative marketing, much to the fore these days, is interpreted as a conspiracy to rob.

While the farmer must control his surplus instead of speculators doing it, such control is about as far from a "conspiracy to rob" as the east is from the west. It is business. That's all.

Co-operative marketing will undoubtedly secure higher prices to the farmer for his products. That is what it is intended to do. But it will also reduce the price to consumers by eliminating unnecessary middle men.

It is a simple matter to prove that the present high retail prices for farm produce and meats are not chargeable to the farmer. They are not to be laid at the door of co-operative marketing.

Taking 1913 as a 100 per cent year—and we have never heard it contended that it was an exceptional year for the farmer—and comparing it with 1922, we find that the farmer's dollar has shrunk in purchasing power.

In 1913, the farmer could take \$100 worth of produce to market and with it buy \$100 worth of machinery, fertilizer or supplies. He can sell the same load today for \$130 but can only buy \$64 worth of supplies.

It will be seen, therefore, that his purchasing power has dropped 100 per cent. It will take twice as much corn, tobacco or produce today to buy what half the quantity would buy in 1913.

Or, as a successful Virginia farmer put it to us the other day: "I bought and paid for my farm ten years ago with fifty cent corn far easier than I can keep out of debt with eighty cent corn today."

Naturally the farmer appreciates any sympathetic interest taken in him and his affairs by these great national dailies and magazines. But in all fairness, they should get their facts straight.

They should help co-operative marketing—not hurt it. It has come to stay. The farmer has determined to get at least a decent living for his work and investment because he is entitled to it.

He has no desire to overcharge or oppress anyone. But he must have more dollars. In trying to get them, he is using more sense. He has discovered the route to prosperity. He is in the middle of the road.—Southern Planter.

HOW TO GET CO-OPERATIVE BANKS

Elsewhere in this issue the proposed cooperative banking law is printed in full. The committee that framed this measure believes that it has removed all the objections that can be reasonably advanced against such institutions. The bill should be passed. It can be passed, if every Local and County union and every individual member of the organization helps a little.

Local and county unions are requested to adopt resolutions favoring the measure and to petition their senators for its enactment. Every individual member is asked to write personally to his senator and representative asking favorable consideration of the measure.

COMMENT ON WORLD'S NEWS FOR WEEK

Cooperative Banking Institutions

Are important to the farmer in many ways. The most important legislative event in Kansas last week was the introduction of a cooperative banking bill by Senator Green which was referred to the Committee on Banks and Banking. The bill follows:

AN ACT defining Co-operative Banks and authorizing the organization and conduct of the same in the State of Kansas.

Be it enacted by the Legislature of the State of Kansas:

Section 1. Definition. A co-operative bank under the provisions of this act must have filed, as a part of its application for a charter, a system of by-laws binding it to conduct its affairs in conformity with the following rules and conditions:

(a) The number of incorporators shall not be less than sixty and the application for a charter must bear the signatures of the sixty or more persons, all citizens of and resident within the State of Kansas, making the same part of the application must be properly attested by a notary public.

(b) No incorporator nor any one of the subsequent subscribers for the capital stock shall ever own or have an interest in more than five per cent of the authorized capital stock of the proposed co-operative bank.

(c) Regardless of the number of shares owned, each member or shareholder shall have one vote and only one in any regular or special meeting of the membership or in any election for the choice of directors.

(d) No annual distribution of dividends on capital shall ever exceed eight per cent of the par value of the fully paid up capital stock.

(e) All net profits in excess of the requirements for annual dividends on fully paid up capital stock shall be regarded as co-operative earnings and as the property of the individual shareholders and at the close of each year's operations shall be distributed ratably and proportionally to the accounts of the various shareholders on the stock ledger and no cash payments to shareholders on account of such co-operative earnings shall be made until the sum of such earnings is equal in amount to the authorized capital stock. The co-operative earnings so accumulated shall be retained by the bank as a guaranty reserve and shall never be diminished except to maintain the shares of capital stock at par value in payment of loans or

to retire shares of stock as hereinafter provided and when payments are made from the guaranty reserve for this purpose such amounts so paid shall be charged ratably and proportionally to the accounts of all shareholders on the stock ledger and after no more payments or distributions of co-operative earnings shall be made until such guaranty reserve has been restored in amount to one hundred per cent of the authorized capital as hereinafter provided.

(f) After the cooperative earnings in excess of the annual dividends on the paid up capital stock have equaled an amount equal to the total authorized capital stock the directors shall annually thereafter distribute to each shareholder his proportionate and ratable share of all subsequent cooperative earnings.

(g) The basis for the distribution of cooperative earnings in excess of annual dividends on the paid up capital stock shall be determined by the action of each shareholder's transactions to the total volume of the transactions of the cooperative bank with all the shareholders for the period during which such cooperative profits were earned and no shareholder shall be entitled to any portion of the cooperative profits in excess of the profits made on his own transactions with the cooperative bank.

(h) If the cooperative bank earns any profits on business transactions with non-shareholders all such earnings shall be carried to the surplus account and shall never be subject to distribution among the shareholders either as dividends on capital stock or as cooperative profits.

Section 2. Whenever not less than sixty persons, all being citizens of and residents in the State of Kansas, have subscribed for shares of the capital stock of a proposed co-operative bank of the par value of not less than \$15,000; have paid in cash the full amount of their subscriptions plus a premium sufficient to absorb all the expenses of organization and incorporation and to establish an initial surplus of not less than five per cent of the total proposed authorized capital; have formed and subscribed to a system of by-laws in conformity with the provisions of Section 1, of this act; and have made proper application as required by law to the Charter Board of the State of Kansas, the said Charter Board shall grant and issue a Charter to the said applicants and the issue of such Charter shall constitute authority for such applicants to engage in the business of co-

operative banking as herein defined for a period of fifty years.

Section 3. Cooperative banks organized and operating under the provisions of this act shall have authority to prescribe qualifications for share ownership and to restrict the transfer of certificates of stock except in conformity with the provisions of their by-laws and of Section 1, of this Act. To make this section effective and its provisions equitable to all parties in interest any cooperative bank organized and operating under the provisions of this Act shall have authority to purchase on its own account any of its shares owned by the estates of deceased members or by other members who have removed from the business territory of the cooperative bank and who own shares in the cooperative bank and who are not retired but shall be held as a treasury stock and resold to subsequent subscribers making application for membership and shares, provided, that no such shares shall be paid for except from the guaranty reserve and, except in the time such shares are held in the treasury of the cooperative bank they shall be accounted for as business reserve items with their value determined by the price for which they were purchased which shall not be greater than the book value of the same as of the date of the last preceding official examination of the bank.

Section 4. Any bank now operating under the general banking laws of the State of Kansas and having sixty or more stockholders of record who are citizens of and residents in the State of Kansas may come under the provisions of this Act by complying with the rules and conditions set forth in Section 1, herein if two thirds of the stockholders in any regular or special meeting shall so order.

Section 5. In all respects not provided in the foregoing sections of this Act, cooperative banks shall be organized, conducted, regulated and supervised under the provisions of the general banking laws of the State of Kansas and no Section of this Act shall be construed to repeal any section of the General Statutes of the State of Kansas of 1915 or of any chapter, chapters, or sections of chapters of the Session Laws of Kansas of 1915, 1917, 1919, 1920, or 1921, insofar as such sections or chapters deal with the business of commercial or joint stock banking.

Section 6. This Act shall be in effect on and after its publication in the official state paper.

SHIP SUBSIDY

One Washington newspaper, The News, is vigorously fighting the passage of the ship subsidy bill. Members of the National Board of Farm Organizations, which has taken a very strong position against the bill, will be glad to know of this newspaper's spirit. The editorial in the Washington Daily News follows:

Plums In The Subsidy.

"President Harding told Congress in the ship subsidy message that it was costing the taxpayers of the United States \$50,000,000 to operate a fleet of ships and that there would not be paid out more than 30,000,000 to private ship operators if his subsidy bill were made a law.

"The President did not say what else the ship operators would get besides the \$30,000,000 subsidy.

"The President did not say what ship owners would get. The subsidy ship owners would not get.

"The President did not say that a ship would earn just as much subsidy whether it carried a pound of cargo or whether it was loaded full.

"The President did not say that the private owners of ships running on regular lines would receive subsidy.

"The President did not say that the ships that run on regular lines are devoted, not to commerce but to the hauling of passengers and mail; the ships devoted to the hauling of goods owned by the operator of the tank line steamers, the United Fruit ship, such as the Standard Oil Co's, C. O. Smith's, etc.

"The President did not tell Congress that besides the \$30,000,000 going out of the Treasury, a golden flood would be stopped from flowing into the Treasury by reason of the fact that those ship owners would enjoy subsidies (but not others) could deduct from their income taxes could deduct from the operation of their profits on the way we were own-

ers of cargoes—as in the case of the Standard Oil Co.—5 per cent of what they had paid themselves for hauling their oil.

"The President did not say that Mr. Lasker has expressed the faith that these income and tax exemptions to the favored few American ship owners would probably not exceed a mere \$10,000,000 a year.

"The President did not say that the 'tramp ship,' which is what Great Britain and every other country means by the expression 'merchant marine,' will not get one penny of subsidy under the proposed bill and ship owners will not get any rebates, drawbacks, exemptions or other hand-outs, from, through or by the Treasury.

"The President did not say that it was proposed to lend a \$125,000,000 to the preferred class of American ship owners at 2 per cent a year, while business men, farmers, manufacturers and ordinary folk in general pay from 6 to 10 per cent.

"If the President had told Congress all these things, he would have told them a part, but not all, of the plums that are tucked away in the proposed ship subsidy bill.

Thanksgiving pudding.—The subsidy bill is passed November 29. (From Washington Daily News, November 23, 1922.)

CONGRESSMAN LITTLE INTRO- DUCES FAIR PRICE WHEAT BILL.

Mr. Little introduced the following bill on December 6, 1922, which was referred to the Committee on Agriculture and ordered to be printed.

A BILL

To authorize the Secretary of Agriculture to purchase, store, and sell wheat and to secure and maintain to the producer a reasonable price for wheat, and to the consumer a reasonable price for bread, and to stabilize wheat values.

Be it enacted by the Senate and House of Representatives of the United States of America in Congress assembled, That the Secretary of Agriculture is hereby authorized to buy wheat of such grades and quality as he designates, at such times and places as he directs, at not to exceed \$1.10 a bushel and not to exceed the market price at said times and places, except when wheat is being sold there and then at less than \$1 a bushel, when he may pay \$1 a bushel for said wheat if he deems best, subject to the approval of the Secretary of Agriculture, and he shall not expend in said purchase any funds except those appropriated by Congress for the said purpose, the appropriation of which is hereby authorized.

The wheat he buys shall be stored in elevators under warehouse receipt.

Whenever wheat of the aforesaid grades and quality can not be bought in Chicago and New York City for less than \$1.85 per bushel, the Secretary of Agriculture shall proceed to sell as much of the wheat he holds in storage as he deems wise, at such prices as shall be considered proper by him, and so continue as in his judgment such sales shall be to the best interests of the Nation, and the funds so obtained shall be returned to the fund appropriated to make the purchases and shall thereafter be so used, as shall all funds secured by the sale of wheat by the Secretary.

The President of the United States shall appoint, for a term of four years and subject to removal by him, an officer in the Department of Agriculture, to be known as the Superintendent of Grain and Bread, and shall play against a stacked market, maintain in Washington an office for the headquarters, employing, subject to the approval of the Secretary of Agriculture, such assistants in said headquarters and such agents for the purchase and sale of grain as shall be appropriated for.

The Superintendent of Grain and Bread, subject to the approval of the Secretary of Agriculture, may from time to time sell wheat at not less than the market-price in Minneapolis, St. Paul, and Chicago, Kansas City, Chicago, and New York City, as he shall deem to be the best interests of the Nation.

Subject to the provisions hereof, the Secretary of Agriculture shall make and enforce suitable regulations for the exercise of the powers and the performance of the duties hereby authorized.

H. R. 13183.

THE GREATEST GAMBLE ON EARTH, FARMING

Farm life has beauty for the man who prefers hill and horizon to walls of stone and steel, bird song to jazz, soil to sidewalk, a manure-spreader to a patrol wagon, sunup to arc-light, a dog's bark to a police whistle, dewy grass to sprinkled asphalt, a daisy trimmed cowpath to a brick-paved alley, a pitchfork to a patrolman's club, the Milky Way to the White Way, the tinted glories of morning to an art gallery, or the gold and purple of sunset and twilight to a movie, a rooster's cackle to a street car gong, and a 15-hour day to an 8-hour shift.

As a financial proposition, however, farming is the greatest gamble on earth. The able, educated, energetic farmer's first big gamble is with the weather—hot, cold, wet, dry, rain, frost, wind, snow and hail. The city man's feet are on the floor and a roof over his head. The farmer's feet are in the mud and manure, his head to the sky, and he takes it just as it comes—he has to. He prepares a fine rich soil, plants carefully cleaned and tested seed, and then gambles with grubs, cutworms, rats, mice, snakes, ground squirrels, crows, blackbirds, jack rabbits, boll weevils, grasshoppers, chinch bugs, rust, army worms, potato beetle, Hessian fly and the weather. Too much rain beats down and hardens the ground, cold rots the seed, or the plants come up as stunted and sickly as an American orphan. A long "wet spell" ruins his hay and grain. A good crop may promise, but a long "dry spell," or a few days of blasting hot wind cuts the yield 50 per cent. (How well I remember seeing my debt-burdened father, in days long gone, look with anxious eyes at the cloud coming out of the west—if perchance it would insure him a return for his toll.) Smut, rust, other fungi, in the farmer's corn kills his cows or destroys their unborn progeny. He gambles with chicken cholera and chicken thieves, hog cholera and black-leg, foot rot and poll evil. Too Trust and Standard Oil, sore neck horses and a balky tractor. Some one leaves his best brood mare clovered by his best brood mare and his prize Jersey.

After passing through these minor troubles, if the crop matures and the weather permits him to harvest it, he comes to his last and nearest gamble, a big one in which he is often forced to play against a stacked market and sided dice—freight rates and strikes, elevators and car shortage, middlemen and speculators, an overloaded market and basement prices.

Finally, this patient gambler faces a bunch of certainties—cash rent, store bills, machinery bills, high taxes, and the hired man's wages. He often sells early to get money to meet his obligations, pays as far as it goes, gives then, like the born gambler and true sportsman that he is, plays "the game" another year hoping for better luck—and a fair deal.

The farmer "takes what is offered and pays what is asked," but listens slowly and surely he is writing his own emancipation proclamation, his declaration of independence—Magna Charta—and there's 40 million of him!

—Capper's Weekly.

Boys' and Girls' Club News

HOLSTEIN CALF CLUB

IN MICHIGAN
Eighteen energetic boys of Milford, Michigan, have a Holstein calf club which is proving one of the best means yet found in that section for breed improvement. The club was organized nearly two years ago through the efforts of M. E. Keyes and Earl Mastick, the latter being leader of the club, and through the First State Bank and the Farmers' State Bank financial assistance was given the club in getting a start. After the club was organized a \$500 was raised for the purchase of a good purebred bull. The one finally purchased was out of a 26-lb. 4-yr.-old and by a splendid grandson of King Cna. With such a high record heifer and some exceptional fine calves the boys are doing some real work. Meetings are held with the club leader every two weeks, at which time feeding problems, management, breeding, stock judging, etc., are discussed.

CLUB WORK IN THE UNITED STATES

Nearly three-quarters of a million dollars in prize money is being offered to boys and girls in club work this year in the United States. This is exclusive of the Smith-Lever funds appropriated by the government and matched by the states to conduct the work.

This large sum of money provided by fair associations, livestock and breed associations, manufacturers, bankers' associations, farm bureaus, landowners, publishers, boards of agriculture, stockyard companies, granges, county commissioners, school boards, seed firms, railroads, retailers, livestock commission firms, livestock exchanges, directors of extension, individuals, and by the club members themselves.

The diversity in the source of the prize offerings is almost as astonishing as the amount which is offered. However, it is not to be wondered at since boys' and girls' club work is the coming thing in the United States, and which is doing more than any other one thing to further our agricultural progress.

Among the heaviest contributors are the fair associations, which give, exclusive of the county fairs, some \$90,000. This of itself proves that boys' and girls' club work is a paying thing, and that the public at large is interested, for these fair associations are operated on a paying basis and offer to the people what they want to see when they go to an exposition.

The breed associations are second in their generosity, or more aptly, in their sound business sense. These associations are offering a total of \$100,000 each, and the other associations in accordance with their size and ability.

There is scarcely a livestock or breed association in the whole country, whether it be a county, state or nation-wide organization, which does not devote a goodly portion of its funds to this work, in turn, will do for the organization. The offerings at the state and interstate fairs and at the national exhibitions from this source total \$48,000.

And so on down the gamut of contributors—the list of which is growing larger annually—the money offered is not a contribution to philanthropy nor for charity. It is a straight business proposition which is netting its participants good returns.

For instance, take the case of a retailer who provides for a corn club his community. Immediately he is blessed with the good will of all the boys and girls and their parents. He naturally increases the number of his customers. The corn club progresses and when "the frost is on the pumpkin" a junior corn show is held and the records of the boys are made public. It is the usual thing for the youngsters to produce higher yields than the average in a community.

Adult farmers sharpen up their pencils and begin to figure what they might have done. They purchase good seed from the boys or the same kind of seed from reliable sources. They get in touch with their county agent to learn the best methods of culture known. The final result is that the entire farm community produces better yields, all branches of farming are improved, prosperity comes to the farmer and is passed down to the retailer, to the wholesaler, the manufacturer and banker, in turn.

Because of the ready acceptance and promotion of boys' and girls' club work by the country at large, the extension forces of the agricultural colleges are devoting more and more time and attention to it. Many of them are working toward the goal of a country club leader in every county so that a large number of farm boys and girls can take advantage of the opportunities which the work offers.

According to G. L. Noble, secretary of the National Committee on Boys' and Girls' Club Work, this work is of utmost importance because a boy or girl adopting a modern practice has from 40 to 50 years to use it against 20 years for the average man who adopts a new practice. Boys and girls are more easily influenced to take up the modern methods advocated by the agricultural colleges than are adults. More boys and girls can be reached per agent than can adults. By reaching the boys and girls the adults are influenced at the same time. A dollar expended for boys' and girls' work will produce two or three times the results as the same amount used in adult extension work.

Boys' and girls' club work reaches the masses (there are approximately 600,000 in the clubs this year) and is a feeder for the agricultural high schools and colleges.

In 1921 the boys and girls in the clubs produced over \$7,000,000 worth of products, the actual cost of production plus the cost of leadership being

only \$4,500,000. From a national standpoint the sound business basis upon which club work is operating, coupled with the great good it is accomplishing, portends a speedy, permanent growth everywhere.

WHY BOYS LEAVE

The question of how to keep the boys on the farm, which was the favorite theme of the uplifters about 10 years ago, is receiving attention again, from a somewhat new angle. Tractor manufacturers have brought out and embellished the idea that if father will only buy a tractor, the boy will cease to hanker for the hum of the city, and will be perfectly contented chugging up and down the fields.

But the friends of the horse are not going to have it that way. Prof. G. I. Christie, director of the Indiana Experiment Station, declares that the best way to keep the boys on the farm is to give them good horses to drive, so there you are. What is an anxious father to do when he gets such diverse opinions from expert sources?

Most fathers, we suspect, will conclude that neither tractors nor horses have very much to do with it. And that is a very sound conclusion. We could hardly expect all farmers' sons to be farmers, any more than that all the sons of doctors should be doctors. Natural bent accounts for some of the exodus of boys from the country. But economic reasons doubtless account for the greater part of it.

One of these economic reasons is that farming has not promised as great remuneration as many other occupations. Another is that there is not room in the country, under our present system of farming and land holding, for all the boys, even if they desired ever so much to stay. Suppose all of the farm boys in a Nebraska county would decide to stay in that county and farm, how would farms be provided for them?

Are not all the farms taken as it is? Do you know of any farms for rent in your neighborhood that are going begging? Instead, there are more applicants than farms. A few weeks ago a Nebraska man advertised a farm for rent in a single issue of a daily paper; he received 29 applications. After all it appears that lack of a place to farm is the greatest cause of boys leaving the country.—Nebraska Union Farmer.

LAMBING OFF SO PROFITABLE

FARMERS WILL TRY IT AGAIN
A lambing off proved so successful last year that plans have been made for a similar one this year, says a report received by the United States Department of Agriculture. Last year a 30-acre field was planted to corn and to San soy beans. The bean seed for all but 600 acres was inoculated. The beans were planted with a soy-bean attachment on the corn planter at the rate of 6 pounds an acre.

When the corn and beans matured, 200 lambs, purchased for \$6.65 a hundred pounds, were turned in to harvest them. The lambs were sold for \$10.25 a hundred pounds, with a total profit of \$866. After the lambs were removed from the field about 30 bushels of corn were picked up and some hogs and other live stock turned in to clean up the remainder.

The growth of beans on the 6 acres planted with uninoculated seed was decidedly inferior to the remainder of the field. The demonstration this year will be the third one of this kind on the one farm. The first year over 250 lambs were fed on the demonstration plot, but a profit satisfactory to the owner was made on them.

"LOVE THY NEIGHBOR"

Last Thursday the neighbors and friends of "Heck" Fortin gathered at his place over in the Erie County country and shucked his 70 acres of corn and then turned in and stacked the most of his feed for him. At noon the good women were on hand with a big dinner. The shuckers were:

Bob Bell, Ben Bell, C. H. Delderich, John McCoy, B. L. Delderich, Ben Fortin, P. F. Delderich, Chas. Trometer, Tom McCay, Howard McCay, John Fortin, Del Fortin, Flory Ypma, John Mett, W. Delderich, S. S. Criswell, Ed Soldan, Joe Carm, A. Beauregard, Noble Nelson, Clair McCay, George McCoy, Pete Green, Dock Zedov, George Nelson, W. R. Sayer, Bryne Sklers, Guy Sayer, W. R. Muirhead, Archie Carman—Selden Oberver.

THE RIGHT KIND OF FERTILIZER FOR WHEAT

According to Professor C. G. Williams of the Ohio Experiment Station, a test which has been running for seven years at the Wooster Station seems to prove conclusively that, under the conditions of the test, 2-12-2 fertilizer is the most profitable for wheat.

The test is located on a silt loam soil and consists of an application of 1,000 pounds per acre of various fertilizers to a four year rotation of corn, oats, wheat and clover. The application is divided—half for the corn and half for the wheat.

The net profit from 1,000 pounds of the 2-12-2 fertilizer was \$17.77 per acre for the rotation; a 4-12-2 made a net profit of \$15.18 per acre and a 2-8-2 a net profit of \$14.00 per acre. A thousand pounds of 16 per cent acid phosphate gave a somewhat lower net profit.

The boys and girls in the local should be invited and urged to take part in the work. It is through them that the work of co-operation will go forward.

"HOME"

"Home, next to mother, is the place." The boy may be tired, father blue and discouraged, mother nervous and sick, but home is the place, where all their ills are cured. It is the only place you relax and get real rest. To have and live in a home of his own is the laudable ambition of every family. Every good man and woman looks forward to that happy day when they can sit under their own vine and fig tree. Home is not a matter of profit. It is entirely a matter of sentiment. The home should be a man's castle, where no one dare intrude. It should be the business of the state to see that every worthy citizen has an opportunity to own a home. Ten acres is a home in the country, a few lots in town. The state should not turn over an investment to a man and finance him for a ranch but for just enough to make him a home owner and thus a better citizen.—Oklahoma Union Farmer.

Co-operative stores, according to the actual figures of successful enterprises, can cut down your cost of living by one-fourth. They do that in England and other countries, where they are well organized, carry full lines of all sorts of goods, and have established wholesale houses and carry on manufacturing.

CANADIAN CROPS TO BE SOLD BY WEIGHT

On and after January 1, 1923, grains, vegetables and seeds in Canada will be sold by weight, the American Consulate at London informs the Department of Commerce. Hitherto, corn, wheat, barley, oats, maize, dried peas, dried beans, linseed, potatoes, and seed of grass, clover, vetches, swedes, turnips, rape, cabbages, kale, mangolds, etc., have been sold by the quarter, which is a variable quantity depending on the material. For instance, a quarter of maize is 480 pounds; one of wheat, 504 pounds; oats may be either 304, 320, or 336 pounds; barley may be either 400, 448 or 416 pounds, in each case according to the country of origin.

With Permission
The witness had just been severely reprimanded by the court for having called the officer a jackass.

"You mean to say that it is a misdemeanor to call a policeman a jackass?" asked the witness.

"It certainly is," was the answer.

"Is it any harm to call a jackass a policeman?" queried the witness again.

"None whatever," smiled the judge.

As the witness left, he turned and said to the policeman, "Goodbye, policeman!"—Trumbull Cheer.

As a tribute to the co-operative idea that is gaining headway in agricultural and horticultural lines in many sections of the country it is pointed out that organization and scientific cultural methods have converted the vast untapped acres of California from a few thousand acres of poorly developed trees to 95,000 acres of well nurtured, scientifically cultured groves. The nucleus of the California Walnut Growers' association was formed ten years ago. Today it has a membership of more than 4,000 walnut growers and markets more than 85 per cent of the walnuts grown in the state. The return to grower-member of the association for 1922 totalled \$10,000,000.

Just think of all the people you can reach by the expenditure of a small sum of money in the Kansas Union Farmer. This is your own paper and you should use it in preference to other mediums when you have something to sell.

TIME TESTED

For thirty-nine years the Farmers National Bank, Salina, Kansas, has weathered all financial storms. The same conservative management which has so successfully directed its course in the past is now at the head. Large Capital. Strong Resources. Years of Experience. Conservative management. In a word, "A Good Place to Bank."

THE FARMERS NATIONAL BANK

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ORGANIZED

TO CO-OPERATE
WITH EXISTING CO-OPERATIVES

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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. Get in line.

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PRICE LIST OF LOCAL SUPPLIES

Application cards.....20 for 5c	County Sec'y's Receipt Books 25c
Credentialed blanks.....10 for 5c	Secretary's Minute Books.....50c
Dimin blanks.....15 for 10c	Farmers' Union Buttons.....25c
Ode cards.....12 for 20c	Farmers' Union 5 ng Leaf-
Constitutions.....5c	lets, per dozen.....10c
Local Sec'y's Receipt Books.....25c	Business Manuals, now used
	instead of Ritual, each.....5c

Cash must accompany order. This is necessary to save expense in postage and labor

WRITE

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

Fresh peas are delicious when picked at the right time. MONOGRAM, ROYAL "W" and HY-LO peas are picked and packed at the proper time to retain the delicate flavor of tender peas—not one hard one in a hundred cans.

WATSON WHOLESALE GROCERY

SALINA, KANSAS

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Salina, Kansas

By the decision of the Supreme Court of the United States upholding the Guaranty Law, your deposit in this bank is made as safe as a Government Bond

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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 line, 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

320 ACRES COLORADO FARM
15 COWS, 4 HORSES, HOGS
a calves, bull, heifer, cream separator, full implements, stove, wood, grain, etc. Here amidst progressive farmers, healthful surroundings, contentment and prosperity should be yours: good markets; schools, churches, products sell at door; all traction-worked tillage returns 100 head, well fenced; comfortable house, wonderful scenery. To settle affairs, \$3,500 cash, 1000 part cash. Details page 13 of this issue. Call on J. H. Simpson, 320 New York Life Bldg., Kansas City Mo.—23

320 ACRES 80.00 ACRE DOWN TWO miles railroad town, consolidated school. Address Western Land, care of Farmers Union, Salina, Kansas. 25

SELL YOUR PROPERTY QUICKLY FOR Cash. No matter where located. Particularly good for real estate salesman company. Dept. 9, Lincoln Neb. 24

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SINGLE COMB WHITE ORPINGTON
cockersels, also barred Rock cockersels, \$2.50 each. Golden Bantams, \$3.00 each. Mrs. Wm. Varnan Kincaid, Kansas City, Mo. 24

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Shenandoah foundation, Chicks \$1.00, flocks \$2.00. Delivery guaranteed. Other varieties chicks \$1.00. John R. Baker, Downs, Kansas. 25

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Comb White Leghorn cockersels, Young strain, R. L. Sargent Brownell Kansas. 25

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White cockersels. Excellent strain. Mrs. J. W. Ryker, Route 2, Louisville, Kansas. 25

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Island Red cockersels, \$1.50. Also Light Brahma pullets, \$1.00. Frank Windle, Hudson, Kansas. 25

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horn cockersels, \$1.00 each. Mrs. Verne Lorenz, Leonardville, Kansas. 24

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Leghorn cockersels \$1.50—\$2.00. William Fox Logan, Kansas. 25

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Farmers' healthy high state flocks. Pure bred Hatchery recommended by Farmers Union Association. Viola Huls, Longford, Kansas. 25

PURE BRED LARGE DARK ROSE
comb cockersels, \$2.00 each. Wesley Craven, Logan, Kansas. 24

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cockersels \$2.00 each. H. Chapman, Arkansas City, Kansas. 25

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for February-March if ordered now. Clifton farm, Bozarth Hatchery, Eskridge, Kansas. 25

CHOICE SILVER LACED WYANDOTTES
cockersels, Early hatch, prize winners, \$2.50. D. Norion, Herndon, Kansas. 22-1

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Ancona cockersels, \$2.50; Ancona pullets, \$2.00. H. O. Feltz, Hays, Kansas. 25

RHODE ISLAND REDS
"Rose comb cockersels, deep dark color red to skin; big bone, heavy egg type. Carefully selected for years for type, color. Flock called by State judge, \$3.00 to \$7.50. Eggs in season. T. E. Broutlette, Milwaukie, Kansas. 25

PURE, BIG BONE SINGLE COMB Rhode
Island Red Cockerels \$2.00 each. Sidney Carlson, Marquette, Kansas. 25

FOR SALE, PURE-BRED ROSE COMB
Brown Leghorn cockersels, \$1.50 each. F. Caldwell, Route 1, Gorham, Kansas. 24

EXCELLENT QUALITY PURE-BRED
Rose Comb Rhode Island Red Cockerels \$1.00 up. Mrs. Fred Ruppenthal, Lucas, Kansas. 24

TANCRED WHITE LEGHORNS, EXCEL-
lent layers; cockersels and pullets, \$1.50; \$2. C. F. Fritze, Route 4, Manhattan, Kansas. 24

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PURE BOURBON RED 25 LB. TOMS \$10.
Thomas O'Connor, Waldo, Kansas. 25

PURE BRED BRONZE TOMS \$7.50 if tak-
en soon. Spencer Gilbert, Lebanon, Kansas. 25

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Turkeys, Toms, \$3.00; hens \$2.00. Leo DeMoss, Osborne, Kansas. 25

PURE BRED BOURBON REDS, TOMS
\$8.50. C. F. Aushenbaugh, Quinter, Kansas. 26

MISCELLANEOUS

PLEASANT ROOT, INEXPENSIVELY
overcomes tobacco habit. Send address. Thomas Stipes, Mohawk, Fla. 24

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SITUATIONS WANTED
WANTED: POSITION AS MANAGER OF
general store and elevator. Am member of
the Union and have had several years ex-
perience as manager of a Union store and
elevator. Can give references. Write E. C.
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FARM LOANS 6 PER CENT
We make 5, 7, and 10 year loans in
territory west of the dividing line at
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FARM LOANS: FIVE, SEVEN AND TEN
years, 5-12 per cent and usual commis-
sion. Your money is ready when you want it.
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FROST PROOF CABBAGE AND ON-
ion plants: Every fifty cabbage
plants have roots covered with frost
proof material. Check on the Union
Waterfield, Charleston, West Virginia.
Prepaid: 100 50c; 250 65c; 500 1.25;
1,000 2.00. Express, collect. 1,000
\$1.50. 5,000 \$8.35. Yellow
Union Waterfield, Charleston, West Virginia.
Prepaid: 100 30c; 500 60c; 1,000 \$1.00.
Express, collect. 1,000 \$8.00. 5,000 \$40.00.
Send order nearest address.
Don't forget to send your money to
Montgomery, Ala., Boston, Ga.—25

ALPHEA, SWED 99.5 PERCENT
dimp \$10.00. Marshal J. F. Baum, Sa-
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Wheat: A superior wheat, white
adapted to short seasons and dry cli-
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\$1.15 \$1.15. No \$2.00. "Pearl" Fr.
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Farm grown government endorsed
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Grimm Alfalfa \$20.00; Timothy \$10.00;
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seed \$2.00. Sacks free. Order now before
advance. M. C. Meier, Salina, Kan-
sas. 24-1

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ANY SIZE 6 EXPOSURE FILM DE-
veloped and 6 prints 4c. Reprint 5c.
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MACHINERY
FOR SALE OR TRADE: ONE 32 and
one 40 horse Revere steam engine
Twin 24-40 Case tractors. One 25x48
Revere separator. J. H. Lay Sharon
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FOR SALE: TWO MALES AND ONE
female White Rat. Terrier pups.
\$4.00. George Taylor, Oak 23

VALLEY SPRING DEER
Rams all ages, bred sows and gilts; non-
pay strainers. Immanuel. Papers. Year to
pay if desired. B. J. Bliss, Bloomington,
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red Shorthorn bulls. Pure Angus seed
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Ray Libhart, Formosa, Kansas. 25

TOBACCO FOR SALE
KENTUCKY TOBACCO—THREE YEAR
old leaf. Pay for tobacco and postage
when received. Chewing 5 lbs., \$1.50. Snuff
ing, 10 lbs., \$1.50. Farmers Grange, Dil-
lingville, Ky. 24

SAFETY LAST

Lies slumbering here one William
Lake,
Heard the bell, but had no brake.

At ninety miles drove Eddie Shawn,
The motor stopped but "Ed" kept on.

Here he sleeps one Johnnie Fonger,
He rounded a turn without a honker.

Down in the creek sleeps Jerry Bass,
The bridge was narrow, he tried to
pass.

Beneath the hill sleeps Wm. Raines,
Ice on the hill—he had no chains.

Here lies the body of William Jay,
Who died maintaining the right
of way.

Here rests the remains of Percival
Sapp,
He drove his machine with a girl in
his lap.

—Collected by the Washington Times.

Only With the Mind's Eye, Sir
From the Boston Transcript.
A humorous correspondent inquires
if we've ever seen these things:
A man bowing to the inevitable;
Anyone sitting in the lap of luxury;
A contingency in the act of loom-
ing.

An onus resting on anyone.
A public speaker weighing his
words.
A hark on its way back.
A man answering the welkin when
it rains.

Anyone capping a climax.
A man bearing a brunt, taking up
cudgels or being hoist with his own
petard.

Speaking of the weather.
"I'm going to comfort Mrs. Brown,"

