



THE KANSAS UNION FARMER

Organization

Education

Co-operation



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POLICYHOLDERS OWN ASSETS IN F. U. COMPANY

Radio Talk By Rex Lear, State Manager F. U. Life Insurance Company, Over WIBW, Topeka, March 27th

The Farmer Needs to Balance His Estate With Life Insurance

At this Farmers Union hour over station W. I. B. W., I desire to discuss and tell you of one of the strongest institutions enlisted in the economic equality program that the Farmers Union is striving to secure for its members.

This institution is the Farmers Union Mutual Life Insurance Company. The Life Insurance Company of the National Farmers Union. I will quote you the resolution that was unanimously approved and adopted by the delegates of the Farmers Educational and Cooperative Union of America, at Denver in 1928.

"Whereas, the Farmers Union Mutual Life Insurance Company has from its inception, shown a steady, persistent growth. That its lapse ratio is small. That its mortality experience is very low due to the fact that its risks are confined to farmers, who are a preferred class.

"That the policyholders receive the benefits of all profits in the form of patronage dividends, as evidenced by the company's recent increase in dividends. That its reserves and surplus are used entirely to finance the organized farmers. The very nature of its business is such that it is as near a true cooperative institution as is possible to build.

Old life and property companies have been the greatest accumulators of wealth in the past decade, which is demonstrated by the fact that over 80 percent of all farm mortgages are now owned by such companies, and your committee recommends that each Local, County and State organization of the Farmers Union give it their undivided support, thereby helping to create a financial and credit system of their very own and not be dependent on ways and means of similar resolutions of indorsement have been passed by delegates to all the National Conventions of the Farmers Union since the organization of the company nine years ago.

The Farmers Union Life Insurance Company is now writing in ten states and will enter other Farmers Union states as soon as men can be trained for this cooperative work. In 1926 a State License was secured in Kansas and the Kansas divisions of the Farmers Union endorsed the Life Insurance Company as a state-wide business activity.

The growth of the company during that time has been rapid and certain, and today we hold an eminent position in the insurance world. Our unequalled low mortality ratio is attracting attention. This low mortality means just one thing—larger dividends to return to policy holders.

The year 1931 will mark the eighty-eighth anniversary of the permanent establishment of the institution of Life Insurance in the United States. For a brief moment, I would invite your attention to its impressive growth and development. The people of the United States purchased \$18,500,000,000 of new life insurance during the year 1930 bringing the total life insurance in force to nearly 110 billions of dollars.

This large volume of insurance in force is amply safeguarded and fully protected by accumulated assets of nearly 20 billions of dollars, securely and safely invested.

The relatively slow growth of life insurance during the earlier years of its development and down to a somewhat recent date, was due largely to general lack of knowledge and the erroneously supposed complex nature of life insurance and the failure of the public to appreciate its beneficial service.

In recent years, the better informed public has awakened to the fact that legal reserve life insurance is fulfilling a constructive public need, and is conducted under the principles of mathematical certainty, is safe, sound and secure.

The public's knowledge and the consequent recent and rapid growth in life insurance is in no small part due to its endorsement by our Federal Government and its hearty commendations by the Banks and Trust companies, the press, and other moulders of public opinion.

The fact that older and larger companies are located mostly in the east, means that the vast sums deposited by the policyholders, travel in that direction. These deposits come back in case of death or maturity of the policy but those eastern financiers have had the use of them in the meantime. To my farmer friends who are listening in, I would picture to you an elongated cow. Her hind feet are placed in New York and New Jersey, her front feet in Illinois and Indiana, while she contentedly grazes on the fertile wheat and corn states of the middle west. Back in New York sit the silk-hatted capitalists milking the cow. They are getting the Farmers' premiums, taking them to Wall Street, causing tight money and high interest in the West. They are using the Farmer's credits.

If any of you desire a picture of this cow, write me at Salina, Kansas, and I will send you one. (continued on page 4)



REX LEAR
State Manager Farmers Union Mutual Life Insurance Company

PRICES OF FARM PRODUCTS SHOW SLIGHT ADVANCE

Advance in General Level of Farm Products Reported

Increase of One Point Is Believed Encouraging

An advance in the general level of prices of farm products from February 15 to March 15 is reported by the Bureau of Agricultural Economics, U. S. Department of Agriculture. The increase was only 1 point in the bureau's index, but even this slight rise is considered encouraging after six months of steadily declining prices.

The bureau's index of farm prices on March 15 was 91 per cent of the pre-war level. The index on March 15 a year ago was 126 per cent of the pre-war level. Higher prices from February 15 to March 15 this year are reported on eggs, chickens, cotton, butter, lamb, horses, flaxseed, sheep, hogs, and cottonseed; lower prices on grains, hay, potatoes, apples, veal calves and wool.

The group indexes of farm prices for poultry and poultry products during the month advanced 13 points; for cotton and cottonseed, 4 points. Grains declined 1 point; fruits and vegetables, meat animals, and dairy products showed no change. The group indexes on March 15 compared with March 15 a year ago were: 60 points lower on fruits and vegetables; meat animals were down 45 points; grains down 33 points; cotton and cottonseed down 33 points; dairy products down 25 points; poultry and poultry products down 23 points.

The United States average farm price of hogs advanced approximately 2 per cent from February 15 to March 15, and terminated a continuous price decline extending over the last five months. The price advance was confined largely to the Corn Belt States. At \$6.92 per hundred-weight the March 15 price was about 28 per cent below the farm price a year earlier. Advances in hog prices in Corn Belt States were accompanied by a seasonal decline in marketings somewhat accentuated by unfavorable weather conditions throughout the principal hog-producing states.

A continued weak domestic and foreign demand for pork and pork products and relatively large storage holdings kept the farm price at a much lower level than that prevailing a year ago. The corn-hog ratio during the month became slightly more favorable for pork production; on March 15 the ratio was 15.0 for the United States, compared with 11.6 on February 15. On March 15, 1930, the ratio was 12.8.

The farm prices of sheep and lambs made seasonal advances of about 2 and 4 per cent respectively from February 15 to March 15, but on March 15, sheep prices were still approximately 36 per cent below a year ago, while lamb prices were 29 per cent below. The seasonal advance in farm prices of sheep and lambs was accompanied by an upward trend in market receipts.

Although on March 7 farm stocks of corn were at the lowest level since 1902, and market supplies much below their usual level, the United States average farm price of corn dropped approximately 2 per cent from February 15 to March 15. Corn prices advanced slightly during this period in the Southern States, but the price increases were more than offset by declines in other geographical divisions. On March 15, the average farm price for the country was approximately 23 per cent lower than a year earlier, and was not at the lowest level recorded since March, 1922.

The farm price of corn appears to have been depressed by a shortage of storage space at terminal markets, weak commercial demand, and a restricted demand for feeding due to the poor financial condition of the (continued on page 4)

PRESIDENT WARD TO BROADCAST OVER WIBW APRIL 10th

Salina, Kas., April 6.—President C. A. Ward will have charge of this week's broadcast of Farmers Union Hour, which will be heard from station WIBW, Topeka, Friday night, April 10th, at eight o'clock.

AN INDICTMENT OF OUR INDUSTRIAL AND ECONOMIC SYSTEM

A Great Wave of Unrest is Sweeping Over Our Country at the Present Time—Conditions Surrounding Agriculture and Labor are Almost Unbearable—What Will the Harvest Be?

Six million men out of work in this, the richest nation in the world. Little children suffering for the necessary food to keep them healthy and comfortable. A surplus of every kind of food, piled up in the warehouses of the country.

Sixty percent of the wealth of the country owned by one percent of the people. And one third of the people suffering for the necessities of life, because there is no work for them.

Another third of the people bankrupt, because they are unable to sell the food they produce for enough to pay the expenses of producing it; taxes taking one third of the income of the farmers of this country.

A debased Agriculture and a pauperized working class has always spelled the ruin of every country where these conditions existed.

These are conditions which every man who loves his country, should be earnestly thinking about. They are conditions which will breed Revolution, unless there is a change.

We only ask you for a little larger share Of that prosperity our hands have made; take care, Don't crowd too hard, for after all we're only men; And even wolves will turn when goaded in their den, And show a fighting courage born of dark despair.

The conditions preceding the downfall of the Roman Empire were almost identical with conditions in this country today. There, a small wealthy class lived in luxury, controlling the government and holding the great mass of the people in poverty and slavery.

The French Revolution is another illustration of what these conditions bring about. There, too, a small aristocracy of wealth and position controlled the wealth of the country, with the common people in poverty and degradation.

The more recent illustration is that of the revolution in Russia. It is folly for anyone to shut his eyes to these conditions in this country today. They are here and will have to be met.

The American people are notoriously slow in making up their minds but once they have thought these things out, there will come a reckoning and no power on earth can stop it.

Lincoln said, "This country cannot exist, half slave and half free." And this is as true today as it was in Lincoln's time.

This country cannot continue with two thirds of its people impoverished and bankrupt, and one third, enjoying wealth and luxury.

We are in the midst of a crisis which will require the best brains in the country to solve; and brains governed by patriotic motives and sympathetic hearts.

We suppose we will be accused of "shouting wolf", but the crisis is here, and there is no use emulating the ostrich and sticking our heads in the sand, hoping that these conditions will pass. Something must be done.

GOD GIVE US MEN!

God give us men; not men whose selfish aims Sway all their actions in life's cruel games, But men who love the truth, and loving, dare To unmask falsehood in its noxious lair.

God give us men; not demagogues who try To fool mankind with specious, treacherous lie, But men with hearts and brains to lead the way, To bring to our dear Land a brighter day.

God give us men who know our nation's plight; And knowing, dare to face the hellish fight, Which graft, enthroned in all its ruthless power, Is waging 'gainst our country, hour by hour.

God give us men; not men who boldly mix Our country's needs in slimy politics, But statesmen who will steer our ship of state Safely through this storm of fear and hate.

God give us men; O Lord, this is the prayer Ascending from the people everywhere; Men who have the faith and power to lead. Hear us, O God, in this, our hour of need.

And Lord, give us the strength to cast aside Our petty prejudice, and fear and pride, And hold us steadfast with unflinching zeal, To vote and fight for our dear Country's weal. A. M. Kinney.

STATE AND BUSINESS HEADS ATTEND FARMERS NATIONAL GRAIN MEETING

Salina, Kas., April 6.—President C. A. Ward, Salina, Ward Spencer, President of the Farmers Union Jobbing Association, Salina, T. B. Dunn, Manager Farmers Union Auditing Association, Salina, and Harry E. Witham, General Manager Farmers Union Jobbing Association, Kansas City, left yesterday for Chicago, Illinois, where they will attend the annual stockholders' meeting of the Farmers National Grain Corporation, to be held April 7th.

President Ward plans to attend a large community meeting at Navarre, Kansas, where he will speak on Thursday night, April 9th.

THE THRIFTY SCOT

A Scotchman found two corn plants on the street. He at once went to a shoe store and bought himself a pair of tight shoes.

Unfair Business Methods

March 31st, 1931.

Mr. J. J. Knight, Mgr. Equity Union Grain Co., Kansas City, Mo.

Dear Mr. Knight: Last week I covered my territory in northeast Kansas and learn that you have a man in that territory, whose name I do not know, whom you should fire and let him go back to selling coal or whatever he was doing before you hired him.

I say this because he not only does not observe the ethics of the grain trade, nor the rules of the Board of Trade with respect to solicitors, but apparently does not have an ounce of the spirit of cooperation nor have any idea of what it is all about.

And why? Because in the office of one of our stockholders he stated that the Equity could make a higher bid than anybody, and in the office of another stockholder he made the assertion that in cases where we are financing local elevators that said local elevator association would receive but 1 1/2c per bushel out of the proceeds of the sale of their grain, the Jobbing Association retaining all of the balance whatever it might be. Ignor-

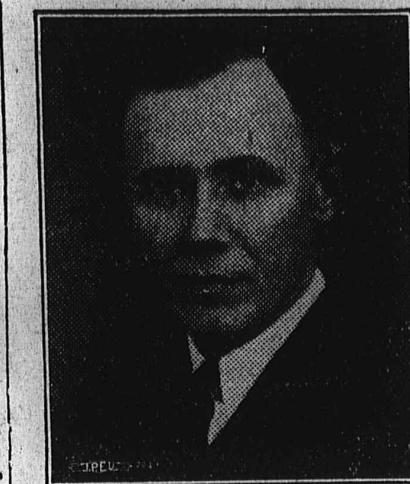
ance or—well, neither is excusable under the circumstances.

Want to say that it isn't a case of sour grapes with me because so far as I know he didn't get a bushel of my business, and in each case the manager found out without my help that there was nothing to his assertions.

"But it does seem to me that in these days when the whole front of the old line grain trade is arrayed against the Cooperatives and the Farm Board (or maybe I should say the Agricultural Marketing Act) that we should find something better to do than going around trying to get business which rightfully belongs to another Cooperative (because of Marketing Agreements) and casting aspersions on the methods and motives of that Cooperative.

I have not and will not go after business which belongs to your Company, but will continue to exert my effort in trying to get that which is in the open and in doing what I can to promote the cause of cooperative marketing, and I believe we have a right to expect the same attitude from your men and would appreciate some such assurance from you.

HARRY NEATH, Representative F. U. Job. Ass'n.



ANDREW OLSON
Newly Elected General Mgr. Illinois Farmers Union Activities

REAL PROPERTY BEARS UNJUST SHARE OF TAXES

The General Property Tax Is Unequal, Unjust and Partial, Says Governor Woodring

More Than Ten Percent of National Income Goes to Pay Taxes, It Is Estimated

WASHINGTON, April 6.—The extent to which the question of taxes engages the attention of the country is revealed by messages of governors to state legislatures in session this year.

An analysis of their recommendations has been made by the Rawleigh Foundation, which reports that 27 of the 43 governors who addressed state law-making bodies made vigorous demands for relief from "excessive," "confiscatory" and "destructive" burdens.

A majority of these governors hold the general property tax levied for state and local purposes responsible for "gross" discriminations, many of them contending that the real cause of the existing farm problem is the taxing system. Small home owners and small business men are also declared to be burdened beyond the "point of patient endurance."

Immediate revision of tax systems, to the end that its burdens may be equalized, is recommended by the governors of Arkansas, California, Colorado, Connecticut, Idaho, Illinois, Indiana, Iowa, Kansas, Michigan, Minnesota, Missouri, Nebraska, Nevada, New Jersey, New Mexico, North Carolina, North Dakota, Ohio, Oregon, South Carolina, Texas, Vermont, Washington, Wisconsin and Wyoming.

In a recent study economists for The Rawleigh Foundation found that in many states the general tax is taking practically one-third of the farmers' total cash income and that small property owners are forced to carry an "insupportable burden" in direct and indirect taxation.

The conclusion was drawn from these findings that agriculture has gone far afield in looking to Washington for solution of its economic problem, which the economists asserted could probably be found nearer at home in the intelligent consideration of tax laws and in the more equitable distribution of their burdens.

With this opinion most of the governors are in agreement. They point out that the tax system is a heritage from an earlier period, when it may have served a useful purpose, but that radical changes in conditions had made it obsolete and unjust and a brake upon progress and prosperity. Several of the governors declared that high taxes had reduced consuming power and to that extent had contributed directly to the present depression.

To remedy this condition and bring laws up to date, the governors proposed various suggestions, including the devising of new forms of taxation, it being the general view that the cost of government cannot materially be reduced, but, on the contrary, is likely to tend even higher. The common remedy proposed was the shifting rather than the reducing of tax levies.

"The plight of the home owners, the small farmer and the small business man," said Governor Hunt of Arizona, "is very acute, because of the burden of excessive taxation that they are carrying. The government is sapping the very foundations of prosperity of the state and inviting poverty and disaster."

A like opinion was voiced by Governor Ross of Idaho, who said that "taxation had become an almost unbearable burden, and it is quite evident that the farmers and small home owners are bearing an unjust portion of the burden. In my judgment, we have reached the breaking point, and since the value of farm property has declined 50 per cent, it behooves us to find a way to relieve the burden of this class of taxpayers."

Governor Leslie of Indiana declared "the tragedy" of the situation is that "an unfair share of the tax burden is borne by real property—lands and improvements and the products of the farm. I am not concerned what form tax relief shall take, but the taxpayers are deeply concerned that relief shall come. Certain classes of property (continued on page 4)

RILEY CHECKS STABILIZATION CORPORATION WHEAT AT ELLSWORTH

Salina, Kas., April 4.—A. T. Riley, manager Farmers Union Jobbing Association branch office at Salina, went to Ellsworth today where he examined and checked the wheat belonging to the Stabilization Corporation, which is stored in the Weber Mill at that place.

ANDREW OLSON HEADS ILLINOIS F. U. BUSINESS ACTIVITIES

Is Chosen to Serve As General Manager of All Activities, Including F. U. Grain and Produce Co-operatives

At One Time Managed Organization Work for Northwest Committee of National Farmers Union

Andrew Olson of Blue Earth, Minnesota, has been chosen to serve as General Manager of the Farmers Union Produce Co-operatives, Inc., newly incorporated for one million dollars under the Co-operative Marketing Act of Illinois. This responsibility includes the management of all Illinois Farmers Union business activities except those of marketing livestock. He comes to this task well equipped as to abilities and experience, and upheld by the confidence of his associates.

Mr. Olson was born thirty-nine years ago in the Land of the Midnight Sun. He attended a preparatory school in the City of Bergen, but the call to this Viking's child, and he escaped the school-room's thrall for the more fascinating life of the sailor. He has touched the Seven Seas and—coming down to plain statistics—has crossed the Atlantic just nineteen times. On shore, too, he proved himself an explorer, for he has "holed" it "cross country and up and down until he has set foot to every state in the Union.

Andrew Olson has always been a staunch supporter of the farmers' and workers' cause. His various activities include a brief time spent in the construction business, employing some thirty men. Then he farmed in Iowa, making a name for himself by raising blue-ribbon Poland-China hogs. For two years he was District Manager for the Acme Manufacturing Company, Wheaton, Illinois, and then he sold advertising for a leading Poland-China Breeders' Publication. Later he was connected with the Dixon Cereal and Feed Company of Dixon, Ill.

The position that gave to Mr. Olson his finest business training, however, was as field manager for the M. W. Savage Corporation of Minneapolis.

Through A. W. Ricker, Editor of the Farmers Union Herald of St. Paul, Andrew Olson gained his first knowledge of the Farmers Union. Mr. Ricker was also manager of the organization work for the Northwest Committee of the National Farmers Union, and under him Mr. Olson organized for the Union in Minnesota and in Wisconsin, one of the county units becoming the strongest unit of the whole National Union.

The Illinois Farmers Union secured this excellent Union worker more than a year ago, and he has accomplished splendid results in his organization campaign. Being thoroughly familiar with all the Illinois activities and bringing to his new responsibility such fine capacities, the regime of Andrew Olson bids fair to be one of progress and success for the newly formed Produce Co-operative.

The Farmers Union Produce Co-operative, 5910 So. State St., Chicago, does a general produce business for Farmers Union and general cooperative marketing organizations and individual farmers. Some of the produce is handled direct to consumers' cooperatives, some to friendly retail stores and the balance to the general trade.

This market is also carrying on the business developed by the Farmer-Labor Exchange which has handled produce of all kinds from a dozen different states. It is the only wholesale produce house handling Farmers Union butter, which bears the imprint of both the Farmers Union label and the Printing Trades label and is endorsed by the Chicago Federation of Labor, the 300,000 Union men in the City of Chicago have been requested by the Chicago Federation of Labor to urge their retail dealers to carry Union butter. This is an advantage of which the Farmers Union is justly proud.

COOPERATION

There never has been a time during the whole history of the farming industry when it has been more important to its members to adhere strictly to the present-day situations. Whether this marketing venture be successful or otherwise, the democratic form of government must be maintained.

Born of necessity, reared through adversity, the farmers must be matured to stability. Considering that they have been fought by every interest on the outside and that they have had many decisions from within, we must marvel at the government for trying to put the farmers upon a basis of equality.

The story of the development of the farming industry in America goes back to the time of its discovery. Never before have we had the farm problems discussed in legislation which has created legislative aid. The government was created for the people and by the people. All of the undertakings created by the people's government are to be of the people's own essential interests and benefits. It is the solemn duty of every citizen—whether he agrees or disagrees with the Government, to honor it with his obedience. If you are honest, you cannot but agree that the interminable discussion which has thundered has accomplished nothing more than the blinding (continued on page 4)



Junior Co-operators by Aunt Patience

HOW TO BECOME A MEMBER OF THIS DEPARTMENT

Any boy or girl between the ages of six and sixteen, whose father is a member in good standing of the Farmers' Union, who writes a letter for publication, can be a member of this department, and is entitled to a pin. In order to receive a book, he must signify his intentions to study the lessons and send them in. We cannot send out books to those who do not intend to send their lessons. The address to which all Juniors should send their letters is: Aunt Patience in care of the KANSAS JUNIOR FARMER, Salina, Kansas.

JUNIOR LESSON FOR APRIL

Dear Junior Co-operators:—
I want to ask you again to send in your essay for the February lesson. We have a number of responses but not as many as we should have. Considering the number you have enrolled, because some of you have been slow in responding, we are going to extend this essay contest to April 15th and give you the March lesson on the essay, now hurry up with the essay because we want to print the best ones in the paper and all good thoughts in all the essays, will probably be mentioned together with your name in an article either by your Junior Instructor or Aunt Patience. The subject of the essay is, How can the Juniors best help the Farmers' Union? Send in your ideas, Juniors, and maybe the helps you send in may be of much benefit to other Juniors in creating interest in the Junior work as well as the Farmers Union work.

Now hurry up, you may win a prize, some of the Juniors are going to get the prizes, but far better than the prize, might be that you, just a small boy or girl, could advance an idea that would be considered of great benefit to the Old Farmers Union that we all love.

I am sending you a story to copy in your scrap book, in things to be remembered, I trust all of you have a scrapbook to copy things or paste things in that you should keep. My, I was thinking while I was grading the lessons, how nice it would be if all the Juniors would do all the lessons, some of you did such good work, but only part of the lessons.

I had a letter from one of the Juniors asking why some in the first section of the grades didn't get first prize because they had higher grades, well, there should have been a division or space between that higher grade and the ones who took first, second and third prize, for while the other ones had higher grades perhaps, they did not do as many lessons. See? Think of the Junior who got a grade of 100, if she had done all the lessons, and had done as good work on all of them, she would have pulled down first prize.

I am not finding fault with you, Juniors, I know very well you are mighty busy with your school work and helping on the farm, but let's try just a little harder this year, and every one who does all the lessons from this essay on and receives a grade of ninety or above, will receive a small prize.

Here's for a happy and prosperous Junior year.

Very sincerely,
Your Junior Instructor.

A FABLE

The Birds, The Beasts, and the Bat
The birds waged war with the beasts, and each party was by turns the conqueror. A bat, fearing the uncertain issues of the fight, always betook himself to that side which was the strongest.

When peace was proclaimed, his deceitful conduct was apparent to both the combatants. Therefore being condemned by each for his treachery, he was driven forth from the light of day, and henceforth concealed himself in dark hiding places, flying always alone and at night.

Moral.—Decide which is right and stay with your decision, regardless of what pressure is brought to bear on you to change your decision.

Ellsworth, Kans., March 21, 1931.
Dear Aunt Patience:—
I want to join the Junior Co-operators, from reading the paper and through my neighbor, Evelyn Svoboda.

My mother died when I was three years old and my father married again and went to Texas. I have lived with my grandmother and uncle ever since.

I am fifteen years old now and a freshman in high school. My uncle belongs to the Farmers Union.

I would be very much pleased if you would send me a pin get a book. I will study the lesson and send them in.

Sincerely yours,
Odessa Southworth.

Axtell, Kans., March 21, 1931.
Dear Aunt Patience: How are you? I am just fine and hope you are the same. I would like to become a member of the Junior Co-operators Club. I am nine years old and in the fifth grade at school. My birthday is June the 24th. I go to Fairview school. My teacher's name is Miss Conable. She is my aunt. I like her very much. Please send me a pin and book. I will try to get my lessons in on time. My father is a member of the Farmers Union. I must close for now.

Your friend,
Ethelyn Conable.

Beeler, Kans., March 20, 1931.
Dear Aunt Patience: I would like to become a member of the Junior Co-operators Club. I am 10 years old and in the sixth grade. I go to Buda school. My father belongs to the Farmers Union. I like to go to the meetings. I will try to get my essay in as soon as I can. Please send me my note book and pin as soon as you can, so I can get my essay in.

Yours truly,
Harriet Webb.

Ladies' Auxiliary

We regret very much that we were unable to attend the Anderson County Auxiliary meeting held at the home of Mrs. E. E. Strickler near Colony on March 25th. However, we will give you a report of that meeting soon.

We find interest in the Auxiliary growing and as soon as school is out we want the help of all of you in planning some work for the summer months so that the Auxiliary and the Juniors can have some good times together.

Some splendid young people are joining our Farmers Union Locals, the young folks have talent and ability that can be used to good advantage and let's use it. There is no place in all the wide world where a more worthwhile objective before us as farmers than the Farmers Union.

What more noble work can we do than to interest our young people in building an organization that will not only provide worthwhile social features but will also be the means of solving our economic problems and help us in making farm life what it should be and what we have a right to expect from it. Let us give this some serious thought and prepare for a summer campaign that will be a real help along that line.

Please send me some suggestions made some weeks ago about clipping the things of interest from this department and pasting them in a scrap book for future use. Don't wait till some time later to do it but do it each week as the paper comes to you and save a lot of time later in looking for something that maybe you can't find.

Here is another song to use in your Auxiliary or regular Farmers Union meetings. A great deal of credit is due Mr. D. D. Collins of St. Paul, Minn., for some very real help in preparing such material. This song comes from him.

OH THAT OLD FARMER'S UNION

Tune—In The Evening By The Moonlight.
Oh that Old Farmer's Union,
It has stood the test of battle;
Oh that Old Farmer's Union,
Neither shot nor shell can rattle;
It has stood for right and justice,
And will stand 'til crack of doom.
It's the Old Farmer's Union, Farmer's Union.

It has fought for price of products. In the North and South the same; Down in Kansas and Nebraska, Minnesota and Montana, In Wisconsin and Dakota, The folks are big and game. It's the Old Farmer's Union, Farmer's Union.

Down in Iowa the Union, Fights the same as Oklahoma, Colorado, Illinois, And the State where is Tacoma, Even Georgia with her peanuts, And Kentucky "Hush Keep Still." It's the Old Farmer's Union, Farmer's Union.

What about that slogan, have you sent yours in? We have them coming in every week, but we want yours. Remember the contest closes April 15th, so mail your slogan today. You may win three dollars for a few minutes' work, but the prize in money is small as compared with the satisfaction of seeing your slogan head this Department. The judges in making the decision will not know the names of the contestants, so there is no possibility of any favoritism and you stand as good a chance to win as anyone. Send in your slogan.

E. L. BULLARD.

NEIGHBORHOOD NOTES

Gridley, Kans., March 25, 1931.
Editor Kansas Union Farmer:—
In the issues of March 19, I see where E. L. Bullard tells of his progress in organizing our County of Woodson, but he doesn't tell how pleased the people are to hear him plainly explain the works of the Union and all of its branches, in honest farm language.

I was pleased to read J. D. Stosz' article opposing higher postal rates and many others agree with him in all his sayings (but we agree in all his sayings). The farmers will tell Congress when you dare to raise postal rates until after you have repealed the laws, and rulings which give magazines and other 2nd class mail \$90,000,000. Ship subsidies \$36,000,000. Air mail \$20,750,000. Railroads, in mail transportation \$55,833,000 making a total of \$203,183,000, (not counting the millions paid to political party pets for post office buildings) then and not until then we will hear the last of raising postal rates.

In Mr. Stosz's post script, he says the farmers of Kansas are feeding eggs to their hogs, and in Arkansas farmers are starving, and asks can you beat it?

The winter of 1889-90 the farmers of Kansas and Nebraska burned good sound corn even in the schools, because it was the cheapest fuel to be had and kept their children out of school most of the time on account of not being able to buy them shoes.

And my cousins, and many of other farmers' relations in eastern shoe factories had to keep their children out of school because they could not earn enough to buy their children sufficient food.

And what beats feeding eggs to hogs while our brothers are starving is a majority of Kansas and Nebraska farmers and a majority of the factory workers have been voting for the same kind of a financial system and the same system of distribution for the past 40 years.

The following are words to a song that I thought our members might be interested in.

WE ARE MEMBERS

Words by C. S. Cowles.

Tune Over Jordan

(1) We are un-ion members strong and we never think we're wrong When we try to make farm life and yours better.

So we'll work with all our might for the farmers rights we'll fight As we work to make farm life to be great-er.

(2) Yes we'll do the best we can and be honest man to man Doing business in a band makes us strong-er And we'll all ways take a share doing business gets us there What we're learning now to do helps the farm-er.

(3) Oh, our un-ion is the best and we're living in the west Where the farmers all ways help one another When we find some good to do we will help to push it through For this push-ing it will help every farm-er.

(4) If you want the best in life where you'll have the least of strife You should live up on a farm be a member-Sell your pro-duce all the while with our Kan-sas City pile Then you'll be a straight and true Un-ion farm-er.

I am in the sixth grade. I am 11 years old. My birthday is on May 10. I like to go to school. My papa is a member of the Farmers Union. Will you please send me a pin and book? I will close my letter. Best wishes from

Yours truly,
Victor Dinges.

Care of Peter Dinges.

Vote was taken on the amendments. Mr. J. F. Staadt, our representative to the State Legislature, told of his work there and of some of the laws that were passed and others that he thought should have been passed. But perhaps with so much to accomplish in so short a time, it is not possible to sort out the best ones and get them passed.

After the business meeting, we had some contests, which all enjoyed. Mr. Don E. Beck was captain of the "Evens" and Mr. J. F. Staadt of the "Odds". The men may have the best aim when throwing at a pig out in the lot, but the ladies did as well when looking in the glass and throwing a ball over their shoulder trying to hit the pig that hung on the wire. But when it came to wrapping packages, the three men had their neatly wrapped before the women got theirs nicely started. It was not any turtle race when they all rushed to the wall to pop their paper sack which they had filled with air. A number of other contests were had but as it was getting late, we did not have time to finish them, but we let Mr. Beck have the loving cup which was filled with candy kisses and he treated the crowd.

Pie, coffee and cocoa were served for refreshments by Mrs. J. H. Young and Mrs. H. L. Morgan.

PAOLA FARMERS' CO-OPERATIVE ASSN.
April 3, 1931.

Dear Cooperators:—
Monday night this week at Highland local right out in rain and mud but Mi-Hy and Chas. Kohlenberg notified several and about eighteen showed up. Tuesday night Indianapolis local, Pres. Dancarter and others worked hard even though roads muddy between 50 and 60 came. Wonderful meeting, wonderful people and eats. So good. Wednesday a few came to Osawatimie. Many of the old faces of last week and this. Thursday night at Osage Valley local, Mr.

Shoemaker, Pres. Small, attentive crowd. Friday night I am awaiting time to open up at court house on a farmers and business mens joint meeting to see if we can not bring about a better understanding among rural communities.

Mr. Prescott went to Ottawa with me today where we attended the insurance meeting, therefore shook hands with Mr. Spencer and Mr. Broom as well as met some of the good members of various counties. Received a letter asking me to speak at Isan local, Republic county, Monday night, April 6th, therefore will do so.

Counties wanting organization work should line up meetings for strategic points over their county, advertise same in advance and the Cooperative field man. We are doing good but need more united effort in the county.

try. I am rarin' to work, will spend few days next week in Cloud, Republic and possibly Washington counties. Cooperatively,
J. E. Shippy.

(continued on page 4)

SCALE BOOKS. ACCOUNT BOOKS. CHECK BOOKS. ORDER BOOKS. RECEIPT BOOKS. GLOBE IMPRINT, Salina, Kas.

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LIQUID or TABLETS
Cure Colds, Headaches, Fever
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CURES BABY'S COLD

Price List of Local Supplies

Application cards ...20 for 5c
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Dimit blanks ...15 for 10c
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Local Sec'y Receipt Books 25c
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Let's, per dozen ...10c
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Farmers Union Watch ...50c
Fobs ...50c
Ladies Auxiliary Pins ...50c

Cash Must Accompany Order. This is Necessary to Save Expense in Postage and Labor.

WRITE A. M. KINNEY

Box 51, Salina, Kansas.

Quality Production

Is the goal to strive for. Poor quality requires as much attention as good quality—yields smaller returns—depresses markets by overloading with inferior products. There is no argument in favor of poor quality. Suggestions and assistance given on request.

Farmers Union Co-Operative Creamery Association

Kansas City, Mo.

Wakeeney, Kansas

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Be a REAL Farmers Union member and market your live stock through

YOUR OWN FIRM

Your own organization naturally will do more for you than some one not interested in you. You get your part of the profits returned to you from the Farmers Union firm.

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Protect Your Home and Other Property

Against All Hazards

CALL THE NEAREST AGENT of the

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Stock and Poultry Feeds

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YOU can depend on GOLD MEDAL "FARM-TESTED" FEEDS AND GOLD MEDAL KITCHEN TESTED FEEDS. Ask for prices on GOLD MEDAL 32% Dairy Supplement and Special Baking prices on GOLD MEDAL ALL MASH CHICK RATION.

The Farmers Union Jobbing Association

1146 Board of Trade

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915 United Life Building
Salina, Kansas

K. C. Mo.
1004 Corby Building
St. Joseph, Mo.

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EDUCATORS' WORK IN TEACHING COOPERATIVE MARKETING

(Continued from last week)

You do not need to have any doubt about the element of permanency in your work of teaching cooperative marketing. Opposition to the farmer's efforts to organize will not put an end to cooperative marketing. Members of the Farm Board have great confidence in the soundness of the movement and have little fear of the opposition that comes from selfish interests.

Upon resigning as Chairman of the Federal Farm Board recently, Alexander Legge pointed out that those opposing the work of the Board are making a lot of noise but really represent a very small percentage of the American public. Their opposition is based, he says, on two statements that seem rather confusing. First, that the cooperative principle is all wrong and must fail because it is fundamentally unsound and unworkable, and second, that it is seriously interfering with their privileges as handlers of agricultural commodities. If the first condition, the former, there should be no need of their being greatly concerned over their position, said Mr. Legge.

The day Mr. Legge left he made this important and encouraging statement: "Personally, I have a greater confidence in the ultimate success of the program laid down by Congress in the Agricultural Marketing Act than when I undertook the work some twenty months ago."

I think you will be interested to know what Mr. James C. Stone, the new Chairman of the Federal Farm Board, thinks about the importance of the long-time program of the farming industry. A few days ago he made a statement in which he said, "There are two phases to the work of the Farm Board which might be broadly described as first, the long-time program and second, the temporary measures to deal with emergencies. The former (the long-time program) is by far the more important since it seeks, through organized effort on the part of the producers, to get agriculture on a permanently sound financial basis. The latter class are the wheat and cotton stabilization operations growing out of the present business depression. Perhaps due to the fact that more publicity has been given to the stabilization activities, the latter have been the focus of much of the public, particularly business men, to judge our work on the emergency measures rather than the activities designed to correct the basic ills of the farming industry."

Chairman Stone further said that "The long-time program seeks, through organized action of producers, to bring about these two results: First, the development of a marketing system that will return to the farmer the full market value of his product, based on supply and demand conditions. Second, an adjustment of production, both quantity and quality, to the potential consumer demand."

Consumers, as well as producers, will benefit through a better system of cooperative marketing which will bring about lower costs of distribution, better standards and grades, improved classes of products, and more stable prices.

An efficient system of marketing under the control of farmers will give the producers a living wage and should tend to minimize extreme swings in prices. There is a wide fluctuation in the prices of some of our agricultural products, particularly perishable crops such as fruits and vegetables. Even where prices go to an extremely low level, consumers do not always benefit in the long run, because extremely low prices usually discourage planting the next season, often resulting in a shortage of the commodity and higher prices to the consumer.

There is ahead of us a long-time educational job to insure that the conditions are appreciated, that economic laws and forces are as understood and understood. The principles of cooperation must be disseminated and inculcated to offset the forces of a competitive disintegrating individualism.

How this may best be brought about may well deserve thoughtful consideration. Existing agencies, such as the extension service, the vocational educational forces, the state departments of agriculture, the Federal Farm Board, and other organizations will play their respective parts.

The program of cooperative marketing among various educational agencies that are working with the Farm Board is doing much to promote a more receptive attitude among farmers toward the cooperative organization program. This work must progress among children as well as adults. The full scope of efficiency will not appear until the boys and girls—the coming generation—receive the benefit and stimulus resulting from a soundly organized, well-balanced educational program, of which cooperative organization is a fundamental portion.

A fairly good start has been made in teaching cooperative marketing in our colleges and high schools but we must reach on down to the rural school which must become the key to unlock the door of economic and social security and stability in the agricultural industry. For some time I have been wondering if at present rural school programs are designed to cope with the situation. Too often such programs are lacking in their foundation. Too frequently such conditions exist, agricultural problems grow progressively worse and not better. To the extent that they exist, they constitute a menace to some of the institutions on which the foundations of our greatness as a nation have been laid. They challenge the best thought of the nation for their elimination.

Perhaps a great part of the work of starting a more extensive system of teaching cooperative marketing in the rural schools rests with the teachers in our high schools and agricultural colleges. This deserves serious consideration by those who are training teachers, county agents, cooperative leaders and farmers.

One of the most important tasks for the educator is the training of leaders to manage cooperative organizations. There is today a great shortage of men trained to successfully manage

cooperatives. The work of training leaders to handle cooperative organizations in the future rests upon the shoulders of our teachers in high schools, colleges, and universities. It is within the power of our educators to train men so that they will know how to avoid the disastrous mistakes that result where men do not understand the fundamentals of merchandising.

In future years there will be a great demand for men who are not only properly trained but whose sympathy is with the farmer in his effort to develop a system of marketing that will place agriculture on an equal basis with other industries. Our investigations and our intimate experiences reveal that one of the main difficulties with cooperatives is that they are too often managed by men who have not had sufficient training and experience in marketing. Such leadership has frequently led to unwarranted advances to farmers on commodities and the holding of products off the market when they should have been sold.

The 4,380 teachers of vocational agriculture in this country can have a tremendous influence in the shaping of an agricultural program. They are in daily intimate contact with thousands of farmers and many thousands of farm boys and girls. In addition to their day classes, I understand that last year they conducted 2,600 night classes for adult farmers which were attended by more than 60,000 farmers and farm boys out of school.

Agencies of every kind are vying with each other in participation in the cooperative program. There is plenty of room for all of them to work on this project. It is the time not ripe for enlisting the rural schools in the cause which means, in the long run, that cooperation, properly supported by those whom it is designed to benefit directly, will reduce economic depression, restore agriculture to a parity with other industries and eliminate some of the social evils now adversely affecting rural life.

If cooperation is to become the animating motive of the farm business, the rural schools, as well as the high schools and colleges, must teach the facts of cooperative marketing. It was through the teaching in the folk schools of Denmark that cooperation became the dominating feature of their agriculture. With the level of their agriculture, Danish agriculture was lifted from the depths of depression to the pathway to prosperity. Can America hope to develop a national system of cooperation in agriculture if its schools and colleges are silent in its behalf or ignorant of its real value and intent?

I earnestly urge the educational leaders of this country to plan the courses of instruction to embody the principles of cooperative marketing. Let cooperation be humanized and made real in the consciousness of rural youth.

I realize that teachers are handicapped in their efforts to get facts concerning the cooperative marketing movement, particularly the new phases of the program. Our textbooks must be brought up to date. A few months ago the Federal Board for Vocational Education in preparing cooperative marketing outlines for vocational teachers. We are told that these outlines on grain, livestock, wool and mohair, cotton and tobacco are proving of value to high school teachers. As time goes on, the program of cooperative marketing, fostered by the government, will become more thoroughly crystallized. Then the principles can be set forth in more exact language, and as a result teaching will be greatly simplified.

One handicap in the teaching of cooperative marketing has been the lack of a soundly organized, well-balanced educational program, of which cooperative organization is a fundamental portion. This work must progress among children as well as adults. The full scope of efficiency will not appear until the boys and girls—the coming generation—receive the benefit and stimulus resulting from a soundly organized, well-balanced educational program, of which cooperative organization is a fundamental portion.

A fairly good start has been made in teaching cooperative marketing in our colleges and high schools but we must reach on down to the rural school which must become the key to unlock the door of economic and social security and stability in the agricultural industry. For some time I have been wondering if at present rural school programs are designed to cope with the situation. Too often such programs are lacking in their foundation. Too frequently such conditions exist, agricultural problems grow progressively worse and not better. To the extent that they exist, they constitute a menace to some of the institutions on which the foundations of our greatness as a nation have been laid. They challenge the best thought of the nation for their elimination.

There are various activities now being carried on which should clarify some of the perplexing problems that confront farmers and cooperative leaders. For instance, a survey of cooperatives in the northeastern states has been conducted by the Board in cooperation with the state departments of agriculture. This survey has been in the nature of an inventory of cooperatives. It has been carried on to show exactly what we have in cooperation in this section of the country. The statistics of the survey, the services they are rendering their members, and the possibility of grouping these associations into regional organizations and developing sound local are the things that are being studied in connection with this survey. On the basis of this study, intelligent plans can be made for the development of cooperative marketing in the Northeast. The Farm Board will assist in carrying out any sound forward-looking program developed for this section. It would be desirable for the initiative in developing plans of this kind to come from local agencies which are more familiar with conditions in this area. The extension agents, the vocational agriculture teachers, the farmers and their cooperatives should all take part in this work.

As handicaps are gradually removed the future becomes more encouraging. Farmers are learning fundamentals of cooperative marketing and management is becoming more experienced. It has become a policy of the United States Government to support the farmers' cooperative marketing program. I want to emphasize the importance of this direct bearing on your work. It should remove all doubt from the minds of agriculture teachers and extension agents as to the justification for their supporting the cooperative marketing movement.

C. C. Teague

Encouraging. Farmers are learning fundamentals of cooperative marketing and management is becoming more experienced. It has become a policy of the United States Government to support the farmers' cooperative marketing program. I want to emphasize the importance of this direct bearing on your work. It should remove all doubt from the minds of agriculture teachers and extension agents as to the justification for their supporting the cooperative marketing movement.

PRICES OF FARM PRODUCTS SHOW SLIGHT ADVANCE

(Continued from page 1)

farmer which has caused the substitution of other locally grown feed grains.

A continued pick-up in sales of cotton cloth, exports of raw cotton and domestic cotton consumption was accompanied by a 5 per cent advance in the farm price of cotton from February 15 to March 15. At 9.6 per pound the middle of March, the farm price was about 30 per cent lower than prices a year ago.

The average price received by producers for potatoes at 84.9 cents per bushel on March 15 was about two per cent lower than a month earlier, and 38 per cent lower than a year ago. Potato prices advanced from February 15 to March 15 in the Southern States but declined elsewhere. Potato prices declined approximately 8 per cent in the Far West, 6 per cent in the East North Central Division, 3 per cent in the West North Central States, and 2 per cent along the North Atlantic Seaboard. The declines were accompanied by an increase in car-lot shipments and prospects for an early and secondarily crop moderately larger than a year ago.

Less favorable weather for egg production in the North Central States and a rather brisk demand for storage and consumption at relatively low prices resulted in a non-seasonal advance in the United States average farm price of eggs from February 15 to March 15. At 17 cents per dozen on the latter date, the United States average farm price was about 20 per cent higher than in mid-February, although still 20 per cent lower than in March, 1930.

REAL PROPERTY BEARS UNJUST SHARE OF TAXES

(Continued from page 1)

erty are subject to almost confiscatory taxation." Out of each \$100 of the farmer's income, according to Governor Turner of Iowa, approximately \$28 is required to pay taxes in that state.

"Tangible property, real and personal, including the farms and homes, buildings, merchandise, livestock and machinery,—property the assessor can see," says Governor Turner, "bears nearly 97 per cent of the tax burden; invisible wealth less than 4 per cent, while the intangible wealth, such as the cost of government. Let the rule of justice prevail."

According to Governor LaFollette of Wisconsin, from "one-fifth to one-third of the income of the average Wisconsin farmer is consumed by taxation, although he receives fewer public services for this than most classes of the community." Governor LaFollette adds that 70 per cent of all taxes are derived from real property.

"It is not an exaggeration to say no more unequal, unjust and partial system of taxation could be in operation than the general property tax," said Governor Olson of Minnesota. "The defects of our system are too glaring and operate too oppressively upon real and personal property longer to go uncorrected."

Governor Bruner of Michigan believes the "problem has reached grave proportions and challenges our first concern and our soundest judgment," while Governor Olson, of Minnesota pleads for relief of farmers from the burden of the shrinkage of farm income, but particularly because the farming population is carrying a disproportionate share of the tax burden."

Governor Bryan of Nebraska extended "thousands of farms and homes are being sold for taxes, and is depriving these citizens of Nebraska of their property and right to earn a livelihood." It is understood that the financial foundation of our business houses and banks and adding to the number of unemployed."

Asserting that taxes have "risen to a confiscatory rate," Governor Johnson of New Jersey, an industrial state, notes that "the number of delinquent taxpayers and sales of property for taxes is a matter of record and tells its own disastrous economic story."

"The value of farms and homes and the average income of the great body of taxpayers has diminished," says Governor White of Ohio, "and in many instances the taxpaying ability has vanished entirely."

Governor Meier of Oregon warns that "continued toleration of the abuses which have grown into the operation of the general property tax can result only in continued agitation with damaging effect upon the state."

These views epitomize those expressed by other messages in which governors discussed taxes. All of them are in practical agreement that the tax burden is a common ailment of their states, afflicting those in industrial as well as those in agricultural sections.

The Rawleigh Foundation quotes the United Census Bureau to the effect that more than 10 per cent of the national income goes to pay taxes.

POLICYHOLDERS OWN ASSETS

(Continued from page 1)

Listen, Mr. Farmer, who is milking your cow? Who is reaping the benefit from the credit that those immense sums I quoted represent? Only the smallest fraction of those billions of dollars are loaned back to the farmers of the great wheat states. The real loans go into the big hotels, office buildings, apartment houses, city property and a hundred other investments that are as distant from the farmer as the moon is from the earth.

There is one way—just one—that the farmer may be assured his insurance money will be kept in the middle west and that it will work for him. That is through the purchase of a Farmers Union Mutual Life Insurance Company policy—an insurance company that pledges every available dollar to the credit of its farmer policyholders.

In our own state of Kansas are several companies giving excellent service and operating in a commendable way. But there are some of our home owned companies whose practice of having their agents sell stock with insurance is a disgrace to the good name of life insurance.

I will quote you from an article by O. C. Thompson in the Kansas Farmer: "Have any insurance agents called on you recently and told you that all you have to do to get sick is to buy insurance and take a few shares of stock in the company? If you have bought this insurance stock with a policy and except the stock to make you rich within a few years, I am afraid you are going to be sadly disappointed."

Our agent, representing a Kansas Insurance company which sells stock in the company with policies, had the nerve to tell a member of the Protective Service recently that ten shares of the company stock which now has a price of \$1.00, if you buy \$7,000.00 to \$15,000.00 within ten years, according to a letter received from the member. Any agent who makes a statement of that kind knows he is not telling the truth.

The plan is to sell the policyholders shares of stock for each \$1,000.00 of insurance. If you buy a \$5,000.00 policy you can take five shares of stock in the company. The agent may tell you the stock will cost you nothing, but that is not true. The stock is usually sold to policyholders at from ten to twenty times its par value. If the stock has a par value of \$10.00, you will probably pay \$200.00 to \$300.00 a share for it. When the policy is issued, the shares of stock are put in trust to be paid for out of the premium dividends on the policy. The dividends have reached a few offices and are paid for the shares, the stock is issued to you and you continue to pay premiums on your policy for its full term."

You will be glad to send a full copy of this article to it appeared in the Kansas Farmer any person who calls to see it.

In the larger cities no agent selling for one of these "stock with insurance" outfits is admitted to membership in the National Association of Life Underwriters. In other words, they are outlaws in the eyes of the insurance industry. Consequently, they avoid the cities and the farmer is made the victim of their stock promotion schemes.

The Kansas Farmer Protective Service is to be commended for the aid and information that is being furnished to its subscribers. More farmers would do well to make use of this service.

I recently called on a good Farmers Union member who had just bought a \$5,000.00 policy from one of the "kyp stock with insurance" agencies. He told me the stock would be given him, but upon investigation he found all he had been given was the right to purchase said stock, not at ten dollars per share, but for \$50.00 per share, and he had further agreed to pay 6 per cent interest on the \$2500.00 loss. If the stock was paid for, which would make a total payment of \$294.50.

Such misrepresentation by agents for the stock with insurance companies has done much to discredit the good name of life insurance in this state.

Our Farmers Union members who are acquainted with the cooperative principle realize and understand the difference between an institution run for profit for stockholders and one that is run for service to its policyholders.

In our Farmers Union Company there are no stock or stockholders. All of the assets are owned by the policyholders.

These present years of depression are teaching the farmer the need of having his estate with the proper amount of life insurance. It is the only property which is absolutely exempt from care during the period of accumulation or distribution. It is the only property with a more or less compulsory savings feature. It can be transferred without loss or delay. It is the only property which can be trusted into the third generation with a guarantee of principal and minimum interest.

It is fire-proof. It is fool-proof, as long as the payments are made. It is a better-proofed investment than is recorded at the home office. It can be made payable so that no administrator or probate cost is required. Future deposits on life insurance property are cancelled in event of death. No other plan of buying good property has the feature. The family gets "clear title" property, and not an equity or a debt when it is life insurance property.

Modern life insurance stabilizes the farmer's credit, gives him a reserve in times of extreme depression and, when death occurs, it pays his mortgage and debts, thus allowing his family either to continue to operate the farm profitably or to wait for a favorable opportunity to sell it at a fair price.

People in the larger cities do not realize the disastrous condition of farmers, which the present low prices of farm products is causing. Many of them criticize the farmer unjustly, saying his trouble is "Keeping the wolf from the garage door." This is untrue. No class of people spend less for the necessities of life than the farmer. The farmer who today is saving money is not a miser, he is a wizard.

Under this stress of economic conditions the protecting hand of Life Insurance is a necessity for the farmer. A form of policy with the Farmers Union that fits your circumstances will bring peace of mind. It will bring hope, comfort and good cheer.

You will find the Representatives of the Farmers Union Mutual Life Insurance Company ready and willing to give you information and true Life Insurance Service.

Thank you. —Rex Lear

COOPERATION

(Continued from page 1)

of your vision from the more substantial and pertinent issue which revolves around the question of labor conditions.

As has been related, "Let men try as they may, no strength and no artifice will ever succeed in banishing from human life the ills and troubles which best it. If any, there are those who pretend differently, who hold out to a hard pressed people freedom from pain and trouble, undisturbed repose, and constant enjoyment. They cheat the people and impose upon them. Their lying promises only making the evil worse than before."

It is only a cowardly mind which will disparage our high-powered tools, our better arrangement of materials, and our more efficient management.

The government today is trying to build a wall of industrial restrictions, which are its primary duties in order to repel the enemies of idleness and its attendant miseries of poverty, starvation, and nakedness. If the individual has the inalienable right to preserve his life; if individual citizens who are social beings must live under the just laws and regulations of the government which many themselves have formed, which exists for the majority and not for the few, then in turn, that government must provide this industrial help so that these citizens may live. Does it not follow logically that government must be interested in the steady productivity of the farm, railroads, factories, and the mills in order that constant revenues for life will exist?

Now, by no means does this government supervision imply that it shall own either factory or mill or farm or mine. By no means does this logic lead us from the pathway of reason into the quick-sands of socialism. It does imply, however, that human rights and government rights, which latter, are after all only applications of the former, shall take precedence over industrial and commercial rights greedily guarded by a few. This is the logical conclusion, if you admit that the government exists of the people, by the people, and for the people.

It is important to remember that citizens do not exist for the government but on the contrary the government exists for the citizens. This thought has long been crystallized by our great Emancipator: "Of the people, By the people, and for the people."

You are given the right of justice when the Government steps in to save the farmers from despair. Our rights have been bestowed upon us, now what solution are we going to apply to show our appreciation? It is given in the little slogan, "United we stand; Divided we fall."

Let us not forget that money is substantially related to labor. Every American, rich or poor, is a laborer. If you subscribe to the philosophy that men are social citizens; that each citizen is a unit of a nation whose social duties obligate him first to the political family of his fellow citizens, then the millionaire or capitalist, who has acquired the income of a product to private ownership of his justly acquired goods, cannot use them against the general good of his countrymen.

Today, we find ourselves in a predicament that is far from hopeless. Our conditions are being analyzed by the radical, by the anarchist, by the American, and by the Christian.

A prevention is better than a cure. We strive for a cure in time of distress but never try prevention. Organization is the foundation of a dominant future which is the only form of prevention which retailing.

To the farmers, profits are few. Why not belong to a cooperative organization which is farmer owned and farmer controlled? There is no sound reason why the profits that come from the marketing of a product should not belong to the producer of that product. The Farmers Cooperative marketing contemplates ownership and control of these systems by those who made them possible.

The Marketing Act gives to the operator the right of ownership of his product. The fact that he usually has seen fit to surrender it at a price set by the buyer does not deprive him of the right to market it himself whenever he has the inclination to do so and the physical machinery necessary to the marketing operation.

To make a complete picture as it is given of the National Cooperative Movements, the farmer must be a member of a local cooperative association. The local becomes a part of the state cooperative, which in turn is a stockholder of the Farmers National Grain Corporation.

This is a moment when each citizen must lend his every effort. Let the leaders put aside all their passion and bitterness. Let the Government realize that upon them do we rely for the soundness of their judgment as it is in this crisis the duty of the Government to determine and act. In their determinations and actions, we are called upon to organize in one great unit which is Cooperation.

NEIGH'ORHOOD NOTES

(Continued from page 3)

MONEY IS TOO SCARCE

Dear Mr. A. M. Kinney, Salina, Kansas:

I looks as though the farmers are doomed as even our Farmers Union officers are falling back. The State Convention in McPherson adopted a resolution to ask the Legislature to change the payment of the last half tax to August first. Nothing for the non-essentials of life than the farmer. The farmer who today is saving money is not a miser, he is a wizard.

Under this stress of economic conditions the protecting hand of Life Insurance is a necessity for the farmer. A form of policy with the Farmers Union that fits your circumstances will bring peace of mind. It will bring hope, comfort and good cheer.

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Thank you. —Rex Lear

corner the blood of the nation? It started in 1920, the banks have thrown in the money as fast as they could ever since and caused starvation in the midst of plenty, in hopes of relief.

J. F. SCHICK, Herington, Kansas.

OVER PRODUCTION

Beattie, Kans., April 3, 1931

Dear Editor: I just read an article in the paper which said "Fewer Hens and More Eggs." Now, I'll tell you why eggs are selling by the bushel and the farmer has been feeding them to their hogs. Just simply, over production. Eggs are so cheap in price the farmers all call them "lemons." Here right at Easter time when eggs ought to be sky high if they ever were, going down right along. If the farmer would raise more ducks and not so many chickens, they would be using their "bean." Some tell us "it was the open winter that made eggs so cheap but I think eggs are like wheat, over produced. The Farm Board thought at first it could buy up all the surplus wheat but it was impossible and they won't buy any more wheat."

They say the only remedy is to cut down production. It is the same way with eggs and chickens, cut down production and the price is bound to go

up. I am told the Hiawatha Hatchery take off 40,000 baby chicks per week. Marysville, 12,000 twice a week and Greenleaf and Barnes, 5,000 per week. Yet, Henry Fields and Mays is still said to ship all the way from 40 to 50 thousand per week and these are only a few of the hatcheries doing business nearby. This is just a drop in the bucket when considering the entire country.

1931 is said to be the best year for custom hatchery ever known. Of course chicken feed is cheap, it doesn't cost the farmer anything, he just raises it and it grows on the farm, but if you buy the commercial kind, you must pay from \$3 to \$3.50 per cwt., they call it a "starter." Well, I guess they are correct for it starts the farmer's hair to get gray after feeding five or six sacks and then takes his 1 1/2 pound fryers to market and gets 10c per pound and his eggs at 10c to 12c a dozen, when his pullets begin to lay. I tell you it is just simply over-production.

J. D. Stosz, R. R. No. 2.

WIFE COULD HANDLE HIM

"Quick, Sam, a wild cat's just run into the house with your wife!"

"Well, he'll jes' have to get out the best way he can."

F. U. LIVESTOCK MARKETING NOTES

FAT STEER MARKET

(By Art Little)

The fat steer market opened active the first of the week. Monday's market showed a general advance of from 15 to 25c a hundred, but with liberal supplies later in the week trading slowed up some and at the close prices were generally steady with last week's level.

Choice heavy cattle sold at \$10.10 with the choice handy weights at \$9.50. The bulk of the good to choice steers sold mostly from \$8.50 to \$9.25 and the fair to good kinds from \$7.75 to \$8.50. A fair trade all week on the plainer kinds and dogs with sales showing a range of from \$6.50 to \$7.50.

Muddy feed lots caused by last week's storm were in a large part responsible for the liberal mid-week receipts.

(Steer Steers)	
John Kummer, Geary Co., Kansas, load steers.....	1018 9.50
C. J. Chambers, Geary Co., Kansas, 3 loads steers.....	1411 9.40
Ray Sturdy, Osage Co., Kansas, load steers.....	999 8.75
J. T. Griffiths, Coffey Co., Kansas, 2 loads steers.....	1153 8.50
Schmidt Bros., Geary Co., Kansas, 3 loads steers.....	1146 8.50
John Kummer, Geary Co., Kansas, load steers.....	957 8.40
Ross McNeece, Geary Co., Kansas, 2 loads steers.....	1134 8.40
Byron Courtwright, Beaver City, Neb., 2 loads steers.....	861 8.25
John F. Fiehler, Franklin Co., Kansas, load steers.....	1017 7.60
Chas. Haugen, Sumner Co., Kansas, steers.....	961 7.50
Joseph Hemme, Jefferson Co., Kans., load steers.....	1169 7.50
E. C. Rees, Liberty, Neb., load steers.....	917 7.50
Geo. Lundstedt, McPherson Co., Kans., load steers.....	943 7.35
E. A. Peterson, McPherson Co., Kansas, steers.....	650 7.25
Everett Chesney, Osborne Co., Kansas, load steers.....	1101 7.10
Gran Greenwell, St. Clair Co., Mo., load steers.....	1050 7.10
E. W. Wren, Anderson Co., Kansas, load steers.....	934 6.90
A. J. Holmberg, McPherson Co., Kansas, load steers.....	994 6.85

(Butcher Alley)	
Ed. Hauser, Marion Co., Kansas, load mixed yearlings.....	644 7.75
W. T. Kelley, Beaver City, Neb., load heifers.....	680 7.75
Geo. A. Whitehair, Dickinson Co., Kansas, load mixed yearlings.....	685 7.65
Alcott Axelson, Riley Co., Kansas, load mixed yearlings.....	701 7.65
J. T. Griffiths, Coffey Co., Kansas, load mixed yearlings.....	687 7.60
W. T. Kelley, Beaver City, Neb., 67 heifers.....	814 7.50
W. T. Kelley, Beaver City, Neb., load heifers.....	932 7.50
E. A. Peterson, McPherson Co., Kansas, mixed yearlings.....	731 7.50
John F. Fiehler, Franklin Co., Kansas, yearlings.....	655 7.50
Ed. Wering, Lafayette Co., Mo., mixed yearlings.....	700 7.25
L. C. Cleveland, St. Clair Co., Mo., mixed yearlings.....	649 7.00
Neal Robinson, Sullivan Co., Mo., yearlings.....	657 7.00
Rudolph Lefman, Lafayette Co., Mo., yearlings.....	635 7.00
E. A. Peterson, McPherson Co., Kansas, heifers.....	714 7.00
Jewell & Hoffman, Ft. Morgan, Colo., load heifers.....	740 7.00
Jewell & Hoffman, Ft. Morgan, Colo., load heifers.....	672 6.80



HIS TELEPHONE GETS HIM THE BEST LIVESTOCK PRICES

By telephoning to keep in touch with livestock prices in his vicinity, a farmer living near La Rue, Ohio, disposes of his lambs, sheep and cattle with the greatest possible profit and convenience. Whenever he has livestock to sell, he calls the local manager of the co-operative association in a nearby town and gets all the latest marketing information. On one recent occasion, he telephoned in the morning and found that the price was good, and that a shipment was being made that day. By afternoon he had delivered his livestock, made