



THE KANSAS UNION FARMER

Organization

Education

Co-Operation



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THE FEDERAL FARM LOAN SYSTEM

A Brief Analysis of the Farmer's Campaign for Credit, The Advantages of Our Present System and a Discussion of the Forces That Seek to Destroy It.—By National Master Louis J. Taber

Modern farmers realize as never before that credit is essential to the stability and prosperity of any industry. For more than two thousand years the money lenders and business interests of the world have understood fairly well the necessity, the value and the power of sound credit facilities; but through the generations and the centuries the relation of sound credit to prosperous rural activities has not fully dawned upon the farmer, until within comparatively recent years.

When we study from a historical standpoint the farmer's "battle for credit," as it is sometimes called, we find a most interesting and tantalizing story, around which it would be possible to weave romance or fiction; yet it is a story that deals with a determined struggle which frequently has been blighted and misguided. Nevertheless, it is a struggle of the agricultural forces to give to the farmer the same credit facilities and financial opportunities afforded those in business, manufacturing and commerce.

At first, the average individual will say "Why, of course, the farmer has always had the same chance to borrow money or secure credit that has been afforded any other person," but the moment that we analyze the situation, we will find at once that this has not been the case. The farmer has not been discriminated against because he is a farmer; he has not been ignored by financial legislation, because of a desire to neglect agriculture, but simply because his needs have been neglected; because of the fact that in our haste for expansion and commercial supremacy, leaders in finance and legislation have not understood matters, and have overlooked the needs of agriculture.

The Farmer's Credit Needs. Modern agriculture requires three types of credit if it is to function properly: 1st, capital credit, or money necessary for the purchase of land, the building of permanent improvements, providing the necessary drainage, planting of orchards and similar financial needs that are of a permanent nature and represent capital investment. This class of credit can be properly answered only on a long time mortgage basis, preferably under the amortized plan.

Second, production credit, or the necessary funds to finance the purchase and feeding of a carload of steers, or for fertilizer, seed and labor for the growing wheat, corn, cotton or other crop. This type of credit is easily taken care of by our financial agencies and the farmer has never suffered seriously, for lack of production credit, during the last generation.

Third, marketing credit, or the necessary financial backing to enable the farmer individually or through his co-operative marketing agencies, to store, process, manufacture, hold and distribute agricultural products. This is a new need, becoming more and more manifest, and until recently it had been ignored by the financial agencies of the nation. Upon re-checking the credit needs of the farmer we realize a little more clearly why it is that the farmer has seemed to feel that he has been ignored in the financial structure of the Republic. His needs have been sectional, and the credit he has had to offer has not been understood or properly appreciated by many of the loaning agencies of the nation.

Discrimination. That the farmer has been unintentionally discriminated against in financial matters can be easily and instantly proved. For example, when the National Bank Act of 1863 went into force, and was later modified by the Federal Reserve Act of 1913, we find that during all this period a farm mortgage, which has proved to be one of the safest and most stable types of security, could not be accepted by a national bank, except under certain conditions. Unlimited credit was open to the merchant, the manufacturer, railroad and other agencies, but this same reservoir of funds was not within reach of the average farmer to develop a mortgage and loaning system, costly and burdensome to rural life.

Interest rates remained high. To secure funds, it was frequently necessary to pay large commissions in order to secure only reasonably short-time loans, and to put up with a system that was burdensome, inefficient and oppressive.

Attempts at Correction. Going back in Colonial history, we find many schemes and attempts to make land the basis for credit, and to develop some system that would give to the land-owning farmer equal opportunities with those in other occupations. Some of these early attempts are most interesting, and it is a pleasant surprise to find that the first attempt at what we might call a co-operative land bank was the "New England Society for Trade and Commerce." This was chartered by the General Assembly of Connecticut in 1732, and in reality developed into a society loaning on notes secured by land, and pledged by the members rural center, or more loan agencies, whose business it was to act for some large financial institution. This local agent would charge a very liberal commission, and in most cases one

or more agents in every county enjoyed a very comfortable living at the expense of the borrowing farmer. The commission for securing a loan varied from 1 to 5 per cent, and usually the commission was from 2 to 4 per cent on a three to five-year loan. Thus we can get a clearer idea of the saving.

Mr. Higgins, a Wall Street financial officer, who, from his location, could not be accused of being partial to the land banks, said to the writer recently: "My figures indicate that the Federal Farm Loan system has saved the American farmer from \$150,000,000 to \$180,000,000 every year since it was enacted, in interest charges and commissions alone."

In addition to this financial saving, there has been an added advantage in the long-time amortized mortgage. The borrower is compelled to reduce his loan slightly every six months, and the mortgage is run for approximately a 20-year period, when it pays itself out, or he is given the option of making payments in whole or in part, after a given period. This has made a difference in the farmer's opportunity to develop, to make improvements, and to continue operations during the recent depression, without serious hardship or handicap.

Great Growth. On December 31st, 1926, there had been granted by the two branches of the Federal Farm Loan system, 520,331 farm loans, totaling \$2,148,300,000. This seems to some almost staggering in its magnitude, yet when we realize that there are still \$8,000,000,000 or \$10,000,000,000 of farm mortgages, we can see the future field for usefulness.

Another evidence of the growth of the system is that the 12 Federal land banks started out with a capital subscribed by the Federal government of more than \$8,800,000. Farmers have repaid this capital to the government, leaving only \$1,058,000 stock now held by the government, and sufficient surplus in the banks to retire this stock if desired. Another evidence of the soundness of the system is the satisfactory market that its bonds enjoy. All must recognize that the banks do not loan their own money. They can only loan funds secured from bond purchasers, and if there is no ready market for the bonds there can be no farm loans. The investing public has recognized the soundness and safety of land bank bonds, and the system not only supplies funds to the farmer borrower at low interest rate, but it also furnishes the investor with a larger or small, a safe and dependable type of security.

Some Weakness. No movement is perfect, and the Federal Farm Loan Act has needed some changes and amendments, and probably will need more as the years go by. We find three types of criticism:—The farmer criticizes the act because frequently the loan granted is too small. The act permits the loaning of 50 per cent, of the value of the real estate and 20 per cent of the value of the buildings. Occasionally this will not meet the farmer's demands. Then there is the criticism that the farmer does not care to buy stock when he is asked to make a loan. Recently the farmers have been offering the criticism that the Federal Land Banks are really not sufficiently co-operative; that the farmer borrowers do not have sufficient voice in the management of the banks to perpetuate themselves in office. We have also heard recent criticism of the somewhat quick foreclosures made on delinquent interest payments. Farmers argue that there should be some leniency shown to those who are delinquent in interest. Some of these criticisms are unfounded, some are unavoidable, but in the main the criticism from the farmers has been negligible, and has only occurred when there have been some mistakes or some incompetency in management.

These criticisms, of course, seldom apply to joint stock land banks, but even these are sometimes criticized because of the fear that the owners will make a substantial profit out of the operation of the bank. A reasonable profit is essential if any system is to continue to function. Continued and frequently unfair criticism against the system is being made by the mortgage bankers of the nation, backed occasionally by large life insurance companies and similar interests. These were in part responsible for the testing of the constitutionality of the act. From their own publications, it would seem that the mortgage bankers of America have been continually attacking the farm loan system at every point, and from all indications they will continue these attacks through the years to come. Their present attack makes a large statement to all that this is just an opening wedge to attack the system and curtail its activity.

The assault against the tax-exempt feature of the land bank bonds is sometimes misunderstood. The stockholders of the banks do not enjoy the benefit of this privilege; it goes directly to the farmer borrowers. The Federal law does not allow any bank to charge more than one per cent above the bond sale price, consequently as bonds are sold at a lower rate, the interest charge must automatically be reduced.

At present, there are criticisms directed against the system from political sources. The aim is to persuade this criticism is sometimes difficult to understand, but it is safe to say that, after all, he object is to interfere with the efficiency, growth and development of an agency that benefits agriculture enormously.

Intermediate Credit Banks. This branch of the service is not developed as rapidly as it should. After three years of operation, there are loans and re-discounts outstanding of approximately \$90,000,000; on the other hand, it is realized that the Intermediate Credit Act has opened up private credit sources to co-operative organizations and other agencies. With a little more sympathetic spirit on the part of the banks, and a little better understanding of the law on the part of the farmers and co-operative agencies, the Intermediate Credit Banks can yet be made to render the service to which the farmer is entitled.

Plain Speaking. The Farm Loan Act has proved to be the friend of agriculture. It has benefited the farmer borrowers by giving them the right kind of mortgage contract at a low interest charge. It has benefited borrowers from other institutions by bringing interest and commission costs to its standardized agricultural credit, and has been of far-reaching value to the rural life of the nation. It should be plainly understood that the system is not perfect; that it probably will need some amendment; it may be wise to reduce the size of the Federal Farm Loan Board. It may later seem necessary to have the inspection and examination of these banks placed directly under the Treasury Department in order that there may be uniformity of examination among all financial institutions of the nation. On the other hand, agriculture should never permit the Federal Farm Loan system to be made a department in the Treasury Department, but the National Bank Act, the Federal Reserve system and the whole credit structure built up by the government for the commercial needs of the nation. Agriculture would be neglected under such a method. The Federal Farm Loan Board should function in a manner to give agriculture the type of service to which it is entitled, without being brought about, not by interfering with the Federal Farm Loan system; not by destructive criticism, but by constructive and helpful legislation.

There are ugly rumors afloat occasionally about mistakes made in the Land Banks. This is neither surprising nor unexpected. You cannot loan \$2,000,000,000 without making some mistakes, and it is also unavoidable that through political pull some of the banks will get a head of some banks; but in the main the system is sound, and the mistakes of the past will be corrected.

Market Prices Established by "Outsiders." It must be clearly understood by all farmers that the private dealers do not make the markets. On the contrary, they are merely market followers who, because of the farmers' lack of marketing ability and indifference toward the marketing side of their business, have taken over the handling and selling of farm products on the markets. By manipulation and speculation, they are able to dump the market during certain seasons of the year, many of these commission men and other dealers than are necessary to carry on this work have made themselves wealthy. The Produce Marketing Agreement is designed to eliminate the unnecessary large number of these parasites and place the difference in costs of maintaining such an expensive system as profits in the farmers' pockets.

Farmers Must Organize. Some farmers are of the opinion that they can "out fox" the market speculator by playing the game alone, by not joining a farm organization that has for its ultimate purpose the taking over of all marketing of farm products from the farm to the hands of the consumers, the few essential big distributors and manufacturers in the big market centers. Any individual effort of the lone farmer to market his products to best advantage by guess is about as futile in its attainment as would be an attempt to capture the fabled pot of gold at the end of the rainbow. The five-year average daily farm prices of grain, livestock and produce is as unchangeable by 99 per cent of the farm as the law of the Medes and Persians is unchangeable. Therefore, all the individual farmers who will not market co-operatively with his neighbors, can hope to obtain a better price in the form of poison bait which is dangled before his eyes by the private dealer for the purpose of "showing up" and killing the co-operative organization of which his

neighbors are members. By paying higher prices for a time to those who patronize them, these dealers hope to attract business away from the co-operative, thus killing it before the true merits of co-operative marketing can be realized and appreciated.

100% LOCALS FOR THIS WEEK. We have six 100 per cent locals to report for this week. Rush County Star 867; Rooks County Laban Creek; Ellis County Pleasant Valley 1804; Miami County Lone Star 1675; Osage County Valley Brook 1810; Allen County Allen Center 216.

Two standard treatments for the control of seed-borne diseases of the potato are the corrosive sublimate treatment and the hot formaldehyde treatment.

Because white corn is deficient in vitamin A, which is an essential food property, yellow corn is a more desirable grain feed for poultry. The breeding stock particularly should be supplied with yellow corn because experiments have proven that yellow corn in the ration is conducive to healthy chickens, and that a greater egg production is possible, as well as a higher percentage hatch ability of the eggs.

A VISITOR FROM ELLIS COUNTY. Mr. Joe Kolowski, a member of Ellis County Local No. 1804 in Ellis county, was a visitor in the office this week. He was in Salina with his son who underwent an operation in a local hospital. The operation was successful and the boy is recovering nicely.

These courses are offered to advanced undergraduate and graduate students. Upon their completion of satisfactory work, credit will be given by the faculty of Northwestern University.

The following courses will be offered:

S. Col. Terminal Market Functions and the Co-operative Association. This course will deal with the methods of handling, storing and selling farm products in the terminal market with special reference to Chicago. It will include a discussion of the manner in which co-operatives are represented in these trade centers and of problems arising in the course of this business. Open to graduate students and other qualified students upon approval of instructor. Professor Clark. Daily except Saturday, 9:00 a. m.

S. Co. 2 Organization and Membership Problems of California Co-operative Associations. A discussion of the structure of several typical organizations, distribution of administrative control, member participation, and allied problems. Open to graduates and other qualified students upon approval of instructor. Professor Erdman. Daily except Saturday, 8:00 a. m.

S. Co. 3 Price Objective of Co-operative Associations. An examination of the price theories of co-operative leaders and executives, the purposes animating the formation of associations, the determination of their form and general plan of operation. Against this background there will be discussion of the history and trend of actual commercial operations and any modifications in price policy which appear to have taken place. Open to graduates and other qualified students upon approval of instructor. Professor Nourse. Daily except Saturday, 9:00 a. m.

S. Co. 4 Problems of Co-operative Dairy Marketing. A study of various forms of dairy marketing, with special reference to price bases, classification, and the adjustment of supplies to market needs. Open to graduates and other qualified students upon approval of instructor. Professor Horner. Daily except Saturday, 9:00 a. m.

S. Co. 5 Co-operative Management Problems. Typical problems of practical management as handled by present-day co-operative organizations. The class work will be organized on the basis of discussion presented in the regular program sessions of the Institute. It will be conducted largely by successful managers who are in attendance at the conference and intensive study of selected problems in a small specialized group. Open to graduates and other qualified students upon approval of instructor. Professor Miller, assisted by managers of co-operative associations. Daily except Saturday, 9:00 a. m.

S. Co. 6 Conference on Methods and Problems of Co-operation. These classes will be in charge of the several regular instructors, supplemented by prominent co-operative officials or executives who are in attendance at the Institute. They will tend to bring together for comparative study the varied and significant, but sometimes divergent, views on important phases of co-operation presented in the regular program sessions. Open to graduates and other qualified students upon approval of instructor. Professors Clark, Erdman, Nourse, Horner, Miller. Tuesday and Thursday, 4:00-6:00 p. m.

Students taking two out of the first five courses and the conference course may receive four hours of credit for the work.

In addition to the credit courses, the hours from 10:00 to 4:30 each day will be devoted to discussions of practical problems confronting the co-operative movement, with special references to co-operatives engaged in the marketing of livestock and wool, dairy and poultry products, perishable fruits and vegetables, and grain and cotton.

For further information, address Charles W. Holman, Secretary, American Institute of Co-operation, 1731 E. Street, N. W., Washington, D. C.

AMERICAN INSTITUTE OF CO-OPERATION

The Third Session of the Institute of Co-operation Will Be Held in Chicago the Last of June and the First of July. Lecturers From All Over the U. S. and Europe Will Be in Attendance

More than 130 authorities on various phases of co-operation will be brought from various parts of the United States and Europe to lecture at the third summer session of the American Institute of Co-operation, which will be held in Chicago June 20-July 16, at the Northwestern University School of Commerce, corner Lake Shore Drive and Chicago Avenue.

This huge array of talent will be drawn from among successful co-operative business enterprises, colleges and universities, research organizations and federal and state agencies which contact with the co-operative movement. While co-operative buying and co-operative credit will receive treatment, the major emphasis of this year's Institute will be placed upon the problems of co-operatives engaged in marketing livestock and wool, dairy and poultry products, perishable fruits and vegetables, grain and cotton.

Attendance at the Institute is expected to pass the one thousand mark, with persons enrolled from over forty states, various provinces of Canada, and a number of foreign countries. Connected with the sessions of the Institute will be a number of special meetings called by various agricultural organizations. One feature will be a joint meeting of the national association of attorneys of co-operative associations with the association of co-operative accountants.

In addition to the trade conferences and intensive discussions of practical problems, the Institute is offering five courses open to advanced college students. Those completing these courses will receive credit from the faculty of Northwestern University. The credit courses begin at 8 o'clock in the morning and end at 10. In addition, there is a special conference course so that a student may take two courses and a conference course and receive the equivalent of four hours of credit for work done while the Institute is in session. All of the special conferences and lectures will be open to these credit students.

The following organizations have control of the Institute: California Fruit Growers Exchange, Los Angeles, Calif.; Co-operative Veterinary Association of South Dakota, Brookings, S. D.; Michigan Potato Growers' Exchange, Cadillac, Mich.; National Association of Marketing Officials, Harrisburg, Penna.; National Council of Farmers' Co-operative Marketing Societies, Louisville, Ky.; National Live Stock Producers' Association, Chicago, Ill.; The American Committee of the International Institute of Agriculture at Rome, Boston, Mass.; The American Farm Bureau Organizations, Chicago, Ill.; The American Farm Economics Association, Washington, D. C.; The Farmers Educational and Co-operative Union of America, Union City, Ga.; The Farmers' Equity Union, Greenville, Ill.; The Farmers' National Grain Dealers' Association, Omaha, Nebraska; The Federated Fruit and Vegetable Growers, New York, N. Y.; The Illinois Agricultural Association, Chicago, Ill.; The Illinois Agricultural Co-operatives' Association, Chicago, Ill.; The Illinois Agricultural Co-operatives' Association, Chicago, Ill.; The National Association of Commissioners, Secretaries and Departments of Agriculture, Boston, Mass.; The National Board of Farm Organizations, Washington, D. C.; The National Co-operative Milk Producers' Federation, Washington, D. C.; The National Grange, Patrons of Husbandry, Columbus, O.; The National Pecan Growers Exchange, Albany, Ga.; The Ohio Farm Bureau Federation, Columbus, O.; The Stale Cotton Co-operative Association of Mississippi, Dunleith, Miss.; The Sun-Maid Raisin Growers of California, Fresno, Calif.

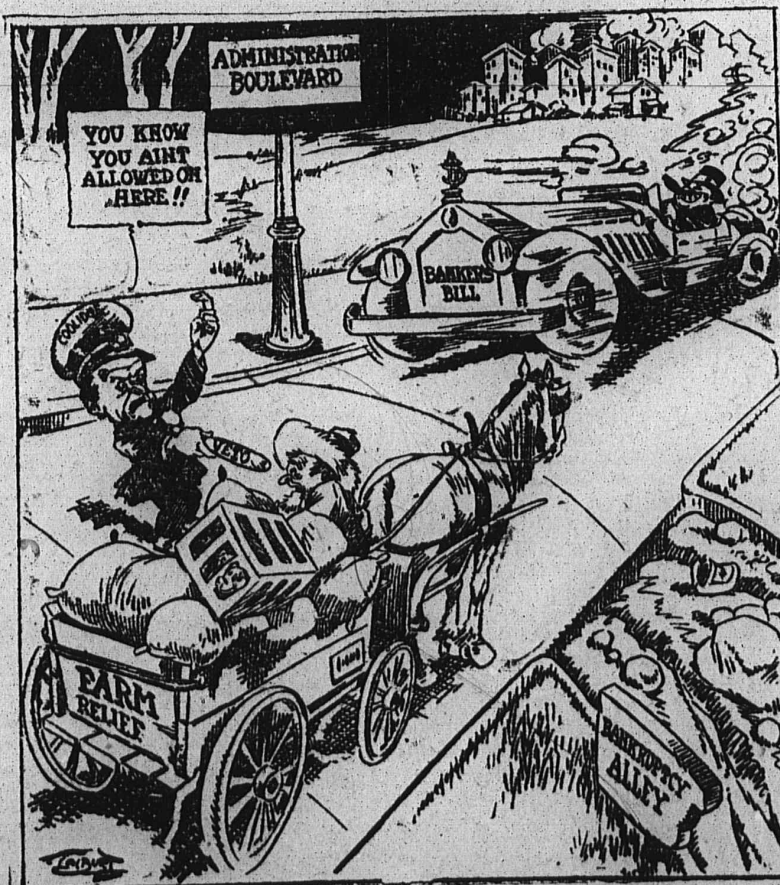
The trustees of the American Institute of Co-operation are a distinguished group of teachers to conduct special credit courses which will be offered by the Institute at its third summer session to be held at Northwestern University School of Commerce, in Wieboldt Hall, Chicago, Illinois, June 20-July 16. These men include Professors Fred E. Clark of Northwestern University, Chicago, Ill.; H. E. Erdman of the University of California, Berkeley, Calif.; E. G. Nourse, Institute of Economics, Washington, D. C.; J. T. Horner, Michigan State College, East Lansing, Mich.; and Paul L. Miller, Iowa State College, Ames, Iowa.

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The Country Woman

"A QUITTER?"
What's worse'n a quitter,
Yer ask, and I'll tell yer, sure
It's one that's afeared to be a starter!
And what's worse'n a failure,
Why the chap that's never even tried
for!
If once we try and—fail, let's try
agin,
Don't ever say we've had enough!
Instead let's say we've just begun,
Nor whine or whimper but stand up
and—biffer.
Because "Fortune" is but mis-fortune
with the "miss" clipped off'er.
ETHEL WHITNEY.

SUGGESTIONS FOR USE OF HOME CANNED FOODS

Many new dishes can be prepared from home canned foods. To plan these new dishes is like putting the parts of a puzzle together. It makes an interesting game for housewives who are interested in planning something different for every meal.

Miss Eloise Huskins, assistant professor of home economics has a list of suggested dishes that can be prepared from home canned products. It is a list that can be hung up in the kitchen as an aid to the imagination when the planning of a new dish seems difficult.

For preparing meats or fish Miss Huskins' list of suggestions includes their use in hash, loaf, salad, croquettes, stuffed eggs, cocktail, dressing for fowl, soup, canape, sandwiches, stuffed peppers, stuffing for center of baked potatoes, escaloped eggs, creamed on toast, with stuffed eggs, shaped like chops and sauteed, or meat balls with potato cakes.

Vegetables can be used in stuffing soups, entrees, salad, hash, casserole dishes, stews with meat, fritters, croquettes, entrees, sandwiches and sauces or they may be stuffed or creamed.

Uses for fruits are suggested by Miss Huskins in the following lists: salads, beverage, cake served with fruit, candied fruit, candy, desserts such as gelatin, junket, ice cream, ices, snow pudding and Bavarian cream, steamed puddings, portcokes, cocktails, custards, souffles, dumplings, cookies, punch, sandwiches, fillings, stuffings for meats, pie, muffins and sauces.

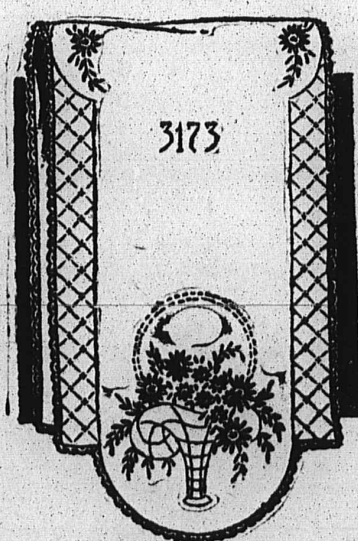
HOME HINTS

(By Aunt Aggie of K. S. A. C.)
Food Hints—Calcium and Phosphorus
"You'll never guess what I've discovered now," crowed Sarah, leading me to the kitchen. "There," she pointed to the last page of her calendar on which she had written:
"Calcium—for bones and teeth. A pint of milk a day for an adult and a quart a day for a child. Milk best source. Egg yolk, whole grain cereals, molasses, fruits and vegetables (dried and fresh), good sources. Meats poor source. Whole wheat breads better than white."
"Phosphorus—for bones and health. Milk, meat, eggs, whole grains, fruits, vegetables, good sources."
There was a vacant space. "For the mineral iron when I find out about it," Sarah explained.
Tabulated below was a table of the day's supply of minerals—each item, in the amount listed, giving the day's supply of calcium or of phosphorus.

Day's supply of minerals (children need 2-1/2 times as much).

Calcium
3-1/2 slices graham bread
6 slices white bread
2 tablespoons cottage cheese
2 eggs
2 cups cabbage
1-2 cup cauliflower
2 tablespoons molasses
1-1/2 medium oranges
1-4 cup navy beans (uncooked)
1-2 cup spinach
3 sweet potatoes
8 apples
2-3 cup peanuts

Phosphorus
1-3-4 slices graham bread
3-2-3 slices white bread
1-4 cup cottage cheese
1-2 eggs
5 cups cabbage
1-3-4 cup cauliflower
1 scant cup molasses
4-3-4 medium oranges



A CHARMING PILLOW AND SCARF NO. 3173

Continuity of design is important in house furnishing. One design when successfully carried out, whether in embroidery work, or wall paper will add tremendously to the appearance of the home. The woman who plans her furnishings carefully with tone and harmony as her ultimate goal, will consider this charming pillow and scarf. It is easy to work as we supply complete instructions. Stamped on heavy quality tan Bon Ton of guaranteed fast color. Wonderful fabric, and it affords you a splendid opportunity to begin a decorative scheme that can be carried throughout all of the house furnishings. Scarf is 18x45 inches, pillow has back to match. Price of outfit mailed to you postpaid 65c only. In ordering give number No. 3173.

1-8 cup navy beans (uncooked)
1 cup spinach
2-1-2 medium turnips
3-4 cup raisins
1 pork chop
1-3 cup salmon
"I can refer to the table any time," said Sarah, "and it helps me a lot in knowing what to plan."

ALL MASH RATION GOOD FOR CHICKS

A chick that is well started is half grown. For this reason it is important that the young chicks be started off on the right feeds. Chicks should not be fed until they are from 36 to 48 hours old, according to South Dakota State College specialists. The first feed for the chicks should consist entirely of milk either in the sweet or sour form.

An all-mash ration for chicks is revised by the specialists. It is the Wisconsin all-mash ration and consists of 80 pounds ground yellow corn, 20 pounds wheat middlings, 5 pounds pearl grits, 5 pounds raw bone meal, 1 pound of salt and skim milk in place of water. The milk should be used in place of water at least during the first six weeks and longer if the supply is adequate. At the end of this time milk may gradually be replaced by adding 15 or 20 pounds of meat scraps to the mash mixture.

During the first three or four days the mash mixture should be placed before the chicks five times a day for half-hour periods. After this time the mash mixture and milk should be kept before the chicks at all times. If the chicks are confined to the brooder house, one or two quarts of cod liver oil should be added to each 100 pounds of mash mixture. "Clean ground is a great aid in preventing chick troubles," says D. C. Henderson, extension poultryman at State College. "A portable brooder house is useful because it can be placed on ground that has not been used for poultry of any kind for at least one year. An ideal chick range would be in a cornfield that joins an alfalfa field. The corn furnishes shade and the alfalfa furnishes green feed."

HIGHER POTATO YIELDS FROM CERTIFIED SEED

"Irish potatoes cut in blocky pieces weighing 1-1/4 to 2 ounces and having one to two eyes are best for planting," says C. E. Graves, botanist at the Kansas State Agricultural college. "Twelve to 18 bushels of Irish Cobbler seed per acre are needed, depending upon size of pieces and upon planting distance."

If the seedbed is not in good condition at planting time, blocky seed pieces will produce a much better stand than thin or wedge-shaped pieces. Potato growers in years past have been at the mercy of the seller's integrity for good, disease-free seed stock but they now can buy certified northern grown potatoes for seed. Certification rules are so rigid that a certification tag guarantees comparative freedom from disease. Even with certified seed, however, it is more safe to treat the seed with corrosive sublimate or with a hot formaldehyde solution.

Potato yields averaging greater by 55 bushels per acre, have resulted from planting certified seed potatoes as compared with yields from common seed in 156 field demonstrations conducted by farmers in co-operation with the Missouri College of Agriculture, under conditions prevailing throughout that state during the last four years. Certified seed's greater vigor, varietal purity, and freedom from disease are responsible for these higher yields.

Because of the increased cost of producing this seed and of roqueuing out any disease which may appear in the field, and of making inspections, the certified seed potatoes sell at a slightly higher price than common seed potatoes.

The crop that suffers most for proper cultivation is the crop of country boys and girls.

RESOLUTIONS FOR MELVIN ZIMMERMAN

Whereas, Melvin A. Zimmerman, the eldest son of our dear brother, John Zimmerman, died very suddenly in the city of Chicago, while attending college, no parents, or brothers, or sisters with him at that time.
Sorrow indeed when such news comes to father, mother and surviving members of a family.
Therefore, Be It Resolved that we at this time extend our efforts to show full degree of sympathy to these bereaved folks.
Be It Resolved further that our secretary of Redman Local Union No. 1254 of the Farmers Educational and Co-op. Union of America, be instructed to furnish the home of our dear Brother John Zimmerman with two copies of these resolutions so he can furnish the bereaved wife and baby of the deceased with one copy. Also that these resolutions be made a part of the minutes of this meeting and that a copy be sent to the Kansas Union Farmer for publication.

W. C. McMillan,
W. M. Gensch,
Resolution Committee.

SADIE ZIMMERMAN RESOLUTIONS

Whereas, Mrs. Sadie Zimmerman, wife of our dear Brother Cobus W. Zimmerman, answered the final summons Feb. 21, 1927, after what was thought to be a successful surgical operation at the St. Luke's Hospital of Wellington, Kansas.
Therefore, Be It Resolved, That Redman Local Union No. 1254 of the Farmers Educational & Co-op. Union of America extend their heartfelt sympathy to our bereaved brother in this sad and trying time.

We all can see his loss. We all feel that we are suffering a loss, also she was one of the energetic farm women of the younger set. Something that the remainder of the farming industry is deprived of these days. By her absence and her high ideals of citizenship gone from amongst us causes the extent of sorrow wherever she was known.

However, we are fully aware that she is at peace with her Creator.
Be It Resolved further that these resolutions be read into the record of this, our first regular meeting since her departure, and be made a part of the same. Also that our secretary be instructed to furnish a copy to the home of our dear brother, Cobus W. Zimmerman, and a copy be mailed to the official state paper of our organization for publication.

Joe Erwin,
W. C. McMillan,
W. M. Gensch,
Resolution Committee.



5761. Girls' Apron
Cut in 5 Sizes: 4, 6, 8, 10 and 12 years. A 10 year size requires 1 1/2 yard of 36 inch material. Price 15c.

5409. Ladies' House Dress with Slender Hips
Cut in 9 Sizes: 38, 40, 42, 44, 46, 48, 50, 52 and 54 inches bust measure. A 42 inch size as illustrated will require 1 yard of plain material and 4/5 yards of striped material 32 inches wide. The width of the dress at the lower edge with plaits extended is 2 1/2 yards. Price 15c.

FASHION BOOK NOTICE.
Send 12c in silver or stamps for our UP-TO-DATE SPRING & SUMMER 1927 BOOK OF FASHIONS, showing color plates, and containing 500 designs of Ladies' Misses' and Children's Patterns, a CONCISE and COMPREHENSIVE ARTICLE ON DRESSMAKING. ALSO SOME POINTS FOR THE NEEDLE (illustrating 30 of the various, simple stitches) all valuable hints to the home dressmaker.
OR USE THE FOLLOWING NOTICE.
Send 12c in silver or stamps for our UP-TO-DATE SPRING & SUMMER 1927 BOOK OF FASHIONS. Pattern Dept., Kansas Union Farmer, Salina, Kansas, Box 48.

Linoleum treated with wax or water-proof varnish makes a good top for a heavy work table in the kitchen.

RESOLUTIONS OF SYMPATHY
Whereas God in His infinite wisdom has seen fit to remove from our midst after a short illness, our neighbor and one-time Local member, Leo Tauscher.
Therefore, Be It Resolved, That we the members of Pleasant Valley Local No. 1804, extend to the family our sincerest sympathy.
Members of Pleasant Valley No. 1804.

Piles Now Cured Without Surgery

Dr. O. A. Johnson, well known rectal specialist, is using with remarkable success a new, mild, and non-surgical method for treating piles. Without using the knife, cautery, acids, electricity, burning, tying off, ligatures or other painful, drastic means, he removes piles completely and for good.

Every sufferer from bleeding itching, protruding piles and other rectal troubles should get Dr. Johnson's new book which fully explains his method. Simply send name and address to Dr. O. A. Johnson, suite 181-B, 1224 Main St., Kansas City, Mo., and it will be mailed free and postpaid. He wants everyone to know how they can be rid of piles easily, quickly and permanently, and also of all other diseases caused by rectal troubles, such as nervousness, backaches, stomach troubles, rheumatism, sciatica, etc., all without the pain, danger and inconvenience of a surgical operation.

HOW SHE GOT RID OF RHEUMATISM

Knowing from terrible experience the suffering caused by rheumatism, Mrs. E. Hurst, who lives at 204 Davis Avenue E. 14, Bloomington, Ill., is so thankful for having healed herself that she is full of gratitude she is anxious to tell all other sufferers just how to get rid of their torture by a simple method at home.
Mrs. Hurst has nothing to sell. Merely cut out this notice, mail it to her with your own name and address, and she will gladly send you this valuable information entirely free. Write her at once before you forget.

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KNOW the latest FACTS right from Washington, the center of farm news. The National Farm News is an independent weekly newspaper edited for farmers and rural folks by men who know agriculture. Prints truthful, "first hand" news and information not found in other newspapers. NOTHING ELSE LIKE IT.
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Credential blanks 10 for 5c
Dimit blanks 15 for 10c
Ode cards 12 for 20c
Constitutions 5c
Local Secretary Books 25c
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Cash Must Accompany Order. This is Necessary to Save Expense in Postage and Labor.
WRITE C. E. Brasted, Box 51, Salina, Kansas.

KANSAS UNION FARMER WEEKLY EXCHANGE
If members of the Union have anything to Sell or Exchange, they should advertise it in this department. Rate: 3 cents a word per issue. Count words in heading, as "For Sale," or "Wanted to Buy," and each initial or figure in the address. Compound words count as two words. CASH MUST ACCOMPANY ORDER—TRY THIS DEPARTMENT—IT WILL PAY YOU.

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FARM WANTED

WANTED—Hear from owner. Farm for sale, Cash price. Particulars. D. F. Bush, Minneapolis, Minn.

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ROSE COMB RHODE ISLAND RED EGGS—First winners. Bred for production type and color. Eggs \$1.00 setting. \$6.00 per 100. Mrs. M. C. Sargent, Manhattan, Kansas.
PORTER'S CHICKS WILL LAY—Leghorns, Rocks, Reds, Orpingtons, Wyandottes, Anconas, Minorcas, Langshans, Brahmas, Black Giants, Pure bred. Hatched and raised. Live delivery guaranteed. Circular Free. Porter Chick Co., Winfield, Kansas.

MATHIS QUALITY CHICKS. Heavy laying. Good brooders. \$3.50 brooding. Catalog Free. Mathis Farms, Box 112, Parsons, Kansas.

CO-OPERATIVE CHICKS LIVE—High quality. Famous laying strains. Get co-operative prices before ordering. Co-operative Hatchery, Chillicothe, Missouri.

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PRICED LOW—Nichols-Shepard thrasher, good shape. Good hand feed thrasher. Good 12 h. p. engine. A Jordan, Ogden, Kansas.

RHEUMATISM—I will gladly tell anyone how I was cured in four days after two years' terrible suffering. It makes no difference what form you have, what you've tried or how long standing. Send name and address today. Dept. U, Box 147, Little Rock, Ark.

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FOR SALE—Pure German millet seed, \$1.65 per bu., \$2.00 free. Noble Experiment, Kansas.

RED AMBER CANE SEED \$2.50 per cwt. my own raising. Five miles west of Gove, Kansas. Samples on request. S. L. Tustin, Gove, Kansas.
BERMUDA ONION plants express collect. 45c. Sweet Spanish 70c. Cabbage 80c per thousand; 6000 per crate. Lind Plant Farms, Cotulla, Texas.

CABBAGE AND ONION PLANTS. Open field grown. Jersey Wakefield, Charleston Wakefield, Succession, Copenhagen, Flat Dutch. Postpaid: 100, 40c; 200, 80c; 500, \$1.10; 1,000, \$1.75; 5,000, \$8.50. Express Collect. 6,000 and over cabbage, \$1.00; 50,000 onions, 75c thousand. Full count. Prompt shipment. State arrival. Satisfaction guaranteed. Write for free seed and plant catalog. UNION PLANT COMPANY, Texarkana, Ark.

FROST PROOF Cabbage and Onion plants. Open field grown, strong, well-rooted. From treated seeds. Cabbage, 40c to 1.00; 1,000, \$1.75; 5,000, \$8.50. Express Collect. 6,000 and over cabbage, \$1.00; 50,000 onions, 75c thousand. Full count. Prompt shipment. State arrival. Satisfaction guaranteed. Write for free seed and plant catalog. UNION PLANT COMPANY, Texarkana, Ark.

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After you have your brood safely through the first 6 weeks, then is the time to start them on Gold Medal Growing Mash. Each sack bears the money-back guarantee of the largest millers in the world. If any sack does not give complete satisfaction, return unused portion to us. We will refund full price you paid.

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(with dried buttermilk)

This unfexcelled growth-promoting feed is perfectly balanced to give most economical results. It builds tissue, bone and muscle. It supplies health-giving energy.

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"S" stands at the TOP of feed production, and is unequalled as a concentrated feed for pigs and hogs. Correctly balanced in protein varieties and food values. Contains fresh creamery buttermilk in generous amounts, an essential item in the diet of brood sows and growing pigs. Scientifically mixed and blended for proper hog feeding. Success' Concentrate, the new feed for pigs and hogs.

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You Should Know These Facts

ABOUT THE

FARMERS UNION MUTUAL LIFE INSURANCE CO.

FIRST—It is a purely mutual legal reserve life insurance company; Non-stock—Non-profit.

SECOND—It insures only farmers, who are preferred risks.

THIRD—Its directors are elected by the policyholders, who control the affairs of the company.

FOURTH—It rebates all profits to policyholders except for required surplus.

FIFTH—Reserves and surplus are loaned to policyholders on farm land in the States where the business is written.

SIXTH—It is a sound, safe business institution and was nationally organized to place the American farmer in direct control of the enormous reserves created by his own life insurance premiums and to co-operatively build a financial organization as solid as the Rock of Gibraltar.

WHY NOT LEARN MORE ABOUT IT?
We Will Gladly Write You Fully on Request.

FARMERS UNION MUTUAL LIFE INSURANCE COMPANY

706 Grand Ave. Des Moines, Iowa.

PRODUCE DEPARTMENT

GUY WEBSTER

THE PRODUCE ASSOCIATION HAS MADE A VALUABLE CONTRIBUTION TO THE CO-OPERATIVE PROMOTION IN KANSAS

In the most of our discussions of the Produce Association, we have spoken of its benefits from a rather selfish point of view. We have emphasized its benefits to the members and have emphasized the financial benefits resulting from its operation. However, we feel that the program of the Produce Association has been a real factor in strengthening the whole Farmers Union organization in Kansas.

For the last three years or longer, the field force of the Produce Association has been working among the farmers in Kansas. Even now, in the midst of a membership drive that is carrying the message of co-operation to hundreds of farmers who are not members of the Produce Association and a very large per cent of whom are not members of the Farmers Union, this work in organization and education is being accomplished through meetings, entertainment and personal calls.

The effect on those who are not

members of the Farmers Union is to acquaint them with the general program and of the Union and to let them know that the Union has something valuable to offer them as fellow farmers attempting to solve common problems. Many are coming to realize that the Union is doing worthwhile things and are showing a new interest in the co-operative marketing program.

The effect of these meetings and programs on the Farmers Union member who is not a Produce signer is to renew his interest in the Farmers Union program and the work of the Produce Association particularly. The Produce Association member is becoming better acquainted with his own organization. He finds it good and so is more interested in other co-operative activities.

The very definite contribution of the Produce Association to the marketing program in Kansas is the contract plan of handling other products than grain. We would hesitate to say that voluntary co-operation in marketing has been a failure because much good has come from our work under that plan, but it is certain that that plan has very marked weaknesses and the contract plan goes a

long way to eliminate those weaknesses.

The success of this plan of marketing is receiving a very thorough test and, judging from our past record and promise of the future, warrants our serious consideration in applying it to other lines of product than poultry, eggs and cream. As a matter of fact, many farmers are already thinking of the contract plan as it could be applied to livestock, grain and hay. We believe that it is one of the best results of all the time and energy and money spent in developing the Produce Association.

We should not forget to mention the benefits derived by every farmer in a trade territory served by the Produce Association whether a member of the Union or not. Experience has proved that a market served by a co-operative organization is better than one in which no co-operatives exist.

The development of the Produce Association in Kansas has been a real benefit to every farmer. Its influence is being felt in every line of marketing and in every Farmers Union activity. And the members of the Produce Association are the sort of folks who are always glad to pass a good thing along.

RELIEVING BLOAT OF CATTLE

With the approach of the season when cattle graze greedily on fresh, green pasture and when other conditions favorable to bloating are present, stockmen may prevent losses from this cause by a few simple precautions. Observations of veterinarians of the Bureau of Animal Industry United States Department of Agriculture, indicate that crude means of relieving bloat are sometimes used, due to lack of preparedness and failure to observe sanitary requirements. "It is not unusual," one federal veterinarian recently reported, "to see unhealed cuts two or three days long in cow's flanks. These are knife cuts resorted to in the relief of bloat, and in some cases the contents of the paunch ooze from the cuts. Such cruelty, and the danger from infection, suggest a few timely hints on the proper treatment of bloated animals."

Bloating may be caused by any kind of feed that produces indigestion, but the disorder is due usually to alfalfa, clover or other succulent pasture plants eaten greedily, especially if wet by dew or rain. Frosted pasturage is likewise dangerous. Feed eaten too hastily and in large quantities, either wet or cold, is imperfectly digested. Gas forms rapidly in the paunch, and if relief is not obtained in time, affected animals may die from the accumulation of gases. In these cases distention of the stomach is so great as almost to prevent breathing.

In severe cases of bloating, swelling of the left flank is very noticeable, sometimes rising above the level of the backbone. When struck with the tips of the fingers the flank emits a drumlike sound. The animal is plainly distressed and moves uneasily. Finally it may reel and fall if not relieved.

In mild cases when the animal can walk, driving it for a quarter or half an hour is sometimes effective. Another treatment that is often successful is to cut a rope or twisted straw band with wagon grease or pine tar and place this in the cow's mouth as a bit, tying it behind the horns. This unsavory bit results in movements of the tongue, jaws and throat as well as stimulating the secretion of saliva. The treatment aids in the escape of gas and overcomes indigestion.

In urgent cases when the gas must be allowed to escape without delay, the use of a trocar and cannula is effective. The operation should be performed by a veterinarian.

A trocar is used in extreme or urgent cases when the animal probably would otherwise die. With this instrument there is the least danger of infection, since the hole closes completely when distention of the skin ceases. The various layers of the skin adjust themselves to the relaxed condition, thus closing the hole.

Knife wounds into the paunch are objectionable, being more likely to cause infection, as well as more difficult to heal. This results in fetid odors and oozing of paunch contents. Moreover, the animal will sometimes move suddenly on insertion of a knife, causing a large and dangerous cut.

It is usually advisable to give affected cattle of dose of purgative medicine after bloating has subsided. Examination, and any necessary further treatment by a competent veterinarian, of animals treated for bloating will aid in their prompt recovery with less danger of unfavorable after-effects. The results of releasing the gas from a bloated cow are astonishingly rapid. In an instance related by a Utah dairyman, a cow that was almost dead recovered from bloating in less than an hour.

The best method of dealing with the problem of bloating obviously is foresight in preventing conditions favorable to the ailment. Before cattle are given access to new pastures, especially if wet, they should have a liberal quantity of dry hay so their stomachs will be partly filled. Even then it is best to limit the time they are on the pasture if they show signs of greediness for this palatable feed. Putting an ordinary horse feed, with bit on a cow is an anti-bloating device sometimes used when danger from bloating is suspected. The bit interferes with rapid eating and gorging as well as helping the animal to belch up any gas that may form.

Other feeds that cause bloating are turnips, potatoes, cabbage, middlings and corn meal, if eaten too rapidly or in excess. By using reasonable methods of prevention and also understanding what to do promptly in an emergency, stock owners may greatly reduce losses from bloating. Essentially the same methods of preventing and relieving bloat in cattle may be used for sheep.

TREATING SORGHUM SEED

Of the 1,200,000 acres that will be sown to grain sorghums in Kansas this spring, the seed for half of this acreage will be treated with copper carbonate dust for the control of kernel smut," is the prediction of C. E. Graves, plant pathologist at the Kansas State Agricultural College.

Graves reports that 215,000 acres were planted with treated grain sorghum seed in 63 farm bureau counties last year, and a subsequent increase of 323,000 bushels of grain. In the 42 unorganized Kansas counties, 45,000 acres were sown with treated seed. In the farm bureau counties 279 "seed treating bees" were sponsored by the county agricultural agents. Indications are that more "bees" will be held this spring.

Forty-five experimental test plots in various sections of Kansas last year showed an average yield increase of 1.5 bushels per acre, in favor of treated seed. The yield increase, resulting from seed treatment varied from 1-2 to 6 bushels per acre.

Kernel smut of grain sorghum can be easily recognized in the field by the enlarged, grayish appearance of the sorghum heads. Close examination of such heads will show them to be made up of false kernels of smut balls containing a black sooty mass of smut spores which propagate the disease. When the sorghum heads are threshed the smut balls are broken and the spores scattered over the healthy seed.

When smut infected seed is planted, the smut germinates and attacks the tender sorghum sprouts, producing smut the following fall. In order to prevent this infection, according to the plant pathologist, one should treat the seed with copper carbonate dust at the rate of 2 ounces of pure 60 per cent dust per bushel or 4 ounces of low grade 20 per cent dust per bushel before the seed is planted.

For material alone this seed treatment costs less than a cent per acre and is identical to the similar treatment of wheat. A barrel churn or concrete mixer can be used to treat the seed. The same machine used for treating wheat can be used for grain sorghums. Copper carbonate dust is used in the treating process is injurious. Do not breathe the dust.

AGRICULTURAL ECONOMICS

(By W. E. Grimes)
Crop failures in certain Kansas counties have caused a shortage of local funds available for credit needs. Many farmers in such communities could probably improve their conditions by making use of long term credit rather than short time loans. This would apply to those farmers who are in a position to borrow on their land. Money on real estate is available at as low interest rates as have prevailed in recent years. Under such conditions the long-term credit would be advisable, if funds would be needed for any length of time.

MOTOR BUS TRANSPORTATION FOR PUPILS

Approximately 33,000 motor buses were used in the United States during the school year 1925-1926 transporting pupils to and from 14,000 schools, according to a recent interesting study, the results of which appear in the February issue of "Bus Transportation." In performing this service these 33,000 school buses traveled more than 300,000 miles each morning and evening of every school day transporting 875,000 children to and from school.

The study also shows that for this service, school motor transportation, more than \$23,000,000 was expended in all the states; school motor buses were operated in each of the 48 states and the District of Columbia; the number of such vehicles varied from one for approximately every 2,000 inhabitants in the three states bordering the Pacific ocean to one for approximately every 4,000 inhabitants in the New England states; and that there was a school motor bus for every 3,225 persons in the United States.

The results of the study made by the editors of this magazine confirm reports of previous studies, i. e., rural schools are continually striving to improve the type of service offered to country children. Among the advantages provided by the larger rural schools are good buildings, well prepared teachers, supervising principals, longer terms, more community activities, and efficient pupil transportation systems.

THE 1927 DUES.

The dues for 1927 are the same as in 1926. Secretaries collect \$2.25 Send to the State Secretary \$1.45.

Grow trees while you wait; you are going to wait anyway.

SOUTH CAROLINA SCHOOL IMPROVEMENT ASSOCIATION REPORTS PROSPEROUS YEAR

School improvement associations in South Carolina raised and expended \$93,800 for school improvement during the year ended June 30, 1926. The largest amount reported for any one association was \$16,246, and the average amount was \$313.17. Two hundred and thirty-seven associations held monthly meetings and reported the real motive for the work of the associations is a desire on the part of the members for improved schools, the state organizer states that a great deal of interest is created through the friendly rivalry of the local associations in improving the schools. Monetary prizes offered by the state organization.

The associations received 380 prizes ranging from five to fifty dollars in amount during the school year. These prizes were awarded for such accomplishments as the erection of new school buildings, efficiency in the administration of school finance, holding and reporting monthly meetings, growth and community service, and excellence regarding the sanitation of school buildings. Total amount of prizes during 1925-26, \$33,600 appropriated by the legislature for this purpose.

"GOOD TIMES" IN KANSAS AND ALSO IN OLD IOWA

Indications of "prosperity" continue to roll in, bearing good news to the farmers. Reports of all the money alleged to be in circulation throughout farm states, there were 35 bank failures in Kansas from Jan. 1, 1926, up to and including Nov. 19, 1926. This is according to Roy I. Bone, state bank commissioner of Kansas.

Farm "prosperity" in Iowa is on the crest of the wave, yet the flotsam and jetsam yields 663 farm sheriff sales in 1925 and 861 in 1926. Minnesota still has a large margin and Kansas and Iowa will have to "float on the gas" to overcome her lead.

IMPORTANT WHEAT FACTORS

(By H. M. Bainer, Director Southern Wheat Improvement Association.)

"Good seed costs very little more than poor seed but it insures more bushels per acre."

"A wheat soil that is well supplied with organic matter will retain more moisture than one with a low supply."

"To include summer and winter rotation, especially in sections of limited rainfall, will often double the yield."

"Where livestock is kept and manure is available, 10 tons per acre as a top dressing to wheat will often double the yield."

"Treating seed wheat for smut may cost a few cents for labor and material but it will make dollars in yield and quality."

"Three things are essential in the production of high protein wheat: (1) favorable climatic conditions, (2) plenty of available soil nitrogen, and (3) a suitable variety."

"Every bushel of wheat and every ton of straw removed from the land, without any provision for returning the fertility represented, means just that much less to the soil."

"It costs no more to raise wheat in rotation, occasionally with a legume, than it does to grow the crop continuously and a good rotation will increase the yield several bushels per acre."

"To diversify at least enough to produce one good cash crop like wheat and plenty of feed for livestock, will not only insure good returns, but will help distribute labor and assist in keeping the land free from weeds, insects and plant diseases."

"While the Southwest is noted for its millions of bushels of wheat, the average yield of 13½ bushels per acre is low compared to European farming countries in which Sweden averages 28 bushels per acre, Germany 28.8, Great Britain 32.2 bushels and Denmark 44.7 bushels."

PROFITS INSTEAD OF SERVICE

A girl came down the street today, the daughter of a laborer and a craft while farmer. She wanted to stand on her own responsibility and dress herself better than she had been able to dress before, so she attended business college and became a stenographer. She was a good, conscientious worker, honest, trustworthy and competent, but Denver has lots of stenographers. She was thrown out of work through of assassination; Lincoln as a minority candidate, because of a split in the democratic party; Cleveland because "Blaine was a scoundrel." Taft because of Roosevelt's succession, and Wilson, as a minority candidate, through a split in the republican party.

STOCK MARKET

FARMERS UNION LIVE STOCK COMMISSION

Kansas City, Mo., March 17, 1927.
Always Ships to Us
Higginsville, Mo., March 12, 1927
Farmers Union Live Stock Commission,
Kansas City, Mo.

My cattle will be killed to you when they ride, because I know I will get a square deal. I have shipped to your firm since you first started and you have always topped the market for me when I had good stuff.

Yours truly,

TONE DURNELL.

STEERS—Fair receipts this week. Market on the better kinds steady, medium cattle 25 to 30 off. Fat around 25 lower. Choice heavy steers 10.50 to 11.25, fair to good 9.50 to 10.25, plain 8.75 to 9.25. WE SOLD the HIGHEST cattle here this week at 12.25, on Tuesday.

STOCKERS AND FEEDERS—This class steady first of this week, but closed 25 to 35 lower. Bulk good Hereford stockers and feeders now selling at 8.50 to 9.25, fair to good 8.00 to 8.50, plain 7.25 to 8.00. Short-horns about half dollar less. Bulk good cows 5.50 to 6.00, springers 6.00 to 6.50, few prime higher, plain around 5 cents. Shorthorn steers 7.00 to 7.50, whitefaces 7.50 to 8.00, light kinds, carrying flesh, 8.00 to 8.50. This class strong to higher.

COWS, HELPERS AND MIXED YEARLINGS—Choice mixed yearlings steady for the week; prime grades 9.75 to 11.00, right good 8.50 to 9.25, medium 8.00 to 8.25. Odd prime heifers 9.50 to 10.00, bulk real good kinds 8.50 to 9.25, medium to good 7.50 to 8.00. Heifer market 10 to 15 lower than Monday; other grades butcher stuff steady. Prime cows 7.25 to 8.25, good beef cows 6.50 to 7.00, right good 6.00 to 6.25, medium 5.50 to 6.00, cutters 4.75 to 5.50, canners 4.00 to 4.50.

CALVES AND BULLS—Due to Lenten season killing calves 50 cents to \$1.00 lower, top veals today 12.00 bulk good veals 10 to 11 cents; fair to good showing biggest loss. Stock calf market active and higher Monday, but is closing with advance lost; choice whiteface steer calves 8.75 to 9.25, reds 7.75 to 8.00. Bulls steady, cornfed up to 6.50, bolognas 5.75 to 6.25.

HOGS—Pretty good market. Monday, but mean since, packer market extremely bad. Market today slow and uneven; desirable 180s down steady to 10 lower, 200s to 230s to 10 lower, 240s up 15 to 25 off. Top 11.00 to 14.00 to 160s, part load at 12.00. Desirable 170s to 190s 11.40 to 11.70, 140s to 160s 11.75 to 11.90, 200s to 230s 11.15 to 11.35, a few 240s to 280s 10.65 to 11.00. Packing sows 9.65 to 10.25. Stock pigs steady, 11.75 to 12.50. Stags 9.00 to 10.25.

SHEEP AND LAMBS—Lambs lower again today, top 14.00, bulk around 14.00. Fat ewes 6.00 to 9.25. Prospects for steady prices next week.

FARMERS UNION LIVE STOCK COMMISSION

CHICAGO MARKET

Receipts of cattle this week were not too heavy, but at grades of cattle were better than last week. The top on heavy cattle Wednesday was \$12.75 while \$13.00 was paid last Monday. Top yearlings sold Monday at \$11.90 and by Wednesday they were only \$11.00. The bulk of the cattle sold at \$12.00, \$12.50, \$13.00, \$13.50, \$14.00, \$14.50, \$15.00, \$15.50, \$16.00, \$16.50, \$17.00, \$17.50, \$18.00, \$18.50, \$19.00, \$19.50, \$20.00, \$20.50, \$21.00, \$21.50, \$22.00, \$22.50, \$23.00, \$23.50, \$24.00, \$24.50, \$25.00, \$25.50, \$26.00, \$26.50, \$27.00, \$27.50, \$28.00, \$28.50, \$29.00, \$29.50, \$30.00, \$30.50, \$31.00, \$31.50, \$32.00, \$32.50, \$33.00, \$33.50, \$34.00, \$34.50, \$35.00, \$35.50, \$36.00, \$36.50, \$37.00, \$37.50, \$38.00, \$38.50, \$39.00, \$39.50, \$40.00, \$40.50, \$41.00, \$41.50, \$42.00, \$42.50, \$43.00, \$43.50, \$44.00, \$44.50, \$45.00, \$45.50, \$46.00, \$46.50, \$47.00, \$47.50, \$48.00, \$48.50, \$49.00, \$49.50, \$50.00, \$50.50, \$51.00, \$51.50, \$52.00, \$52.50, \$53.00, \$53.50, \$54.00, \$54.50, \$55.00, \$55.50, \$56.00, \$56.50, \$57.00, \$57.50, \$58.00, \$58.50, \$59.00, \$59.50, \$60.00, \$60.50, \$61.00, \$61.50, \$62.00, \$62.50, \$63.00, \$63.50, \$64.00, \$64.50, \$65.00, 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