

Kansas Farmers Union Makes Progress

RENO'S SPEECH DISCUSSES F. U. MUTUAL LIFE INSURANCE CO.

One of Agriculture's Strong Institutions

Explains Necessity of Investing in Farmer Owned Insurance Company

Milo Reno, on account of illness, was unable to deliver the address for the Farmers Union Hour over WIBW last Friday night. Mr. Reno's address was given from manuscript by Miller, Vice President of the Iowa State Farmers Union.

Hugo Kohrs, a young Stafford County farmer, was the guest artist on the program. He sang two numbers, "Stay On the Farm," and "Perfect Day."

It is a real pleasure, indeed, to have this opportunity to speak to the farmers, the laborers and those who live in the cities in Kansas, for the messages of organized agriculture must reach and have the serious consideration of not only the farmer, but of every citizen who depends upon agriculture for his or her livelihood. I wish to especially thank our young, energetic state agent, Mr. Rex Lear, for this opportunity, also the Capper Publishing Co. for the courtesy that they are giving.

I want, at this time, as president of the Iowa Farmers Union, to extend warmest fraternal greetings to Mr. C. A. Ward, president of the Kansas Farmers Union, and to all the members of this splendid state organization. I desire, also, to pay my respects and compliments to Clarence E. Huff, national president of the Farmers Union; president of the Federal



MILO RENO

Farm Board's National Grain Stabilization Corporation; former state president of the Kansas Farmers Union, and a member of the board of directors of the Farmers Union Mutual Life Insurance Company.

The leadership of Kansas, not only of the present but of the past, has added much more than its quota to the solution of agriculture's problems, and I am sure that in our just pride in the achievements of the present leaders of your state, the Farmers Union folks of the middle west will never forget the splendid pioneering, integrity and courage of your Troubles and you to Topeka today to discuss and explain one of the strong institutions in the economic equality program for agriculture. This institution is the Farmers Union Mutual Life Insurance Company, the Life Insurance Company of the National Farmers Union.

The Farmers Union Mutual Life Insurance Company is but eight years old. When the Company was organized and chartered to do business in Iowa eight years ago there were countless numbers of insurance companies already organized and doing a great volume of business in this country. It is asked, then, why this new Company?

Let us go back to the beginning of the various movements for an organized agriculture—the days of the Equity Grange, Farmers Alliance and other farm organizations. These old organizations were earnest and sincere and right in their efforts to bring individual farmers together into militant and powerful groups with the powerful influence that is the natural result of strong combinations of manpower. But, with few exceptions, these pioneer organizations, laudable though they were, seldom went beyond the organization of individuals—of manpower.

The day came when forward looking farm leaders saw that from an economic standpoint, the organization of the farmers' dollar was almost as vital as the assembling of manpower. Two elements of first importance entered into the selection of this particular institution: First, it must be a clearing house for something of necessity to the farmer; second, it must be so organized and so protected that it was unassailable by the powerful interests which are continually trying to tear down every militant farm organization.

Such were the reasons for the birth, so to speak, of the Farmers Union Mutual Life Insurance Company—it is one of the "financial reservoirs" of the national Farmers Union economic equality movement.

As I have said before, the Farmers Union Life Insurance Company has been in operation but eight years. During these eight years it has written upon its records approximately \$12,500,000 of business in force and carries admitted assets in excess of \$944,000. By way of contrast let me cite the figures for the first year of business in 1922. Insurance in force at the end of the first year was \$768,000 as compared with \$12,500,000 today and the admitted assets were \$725,458 as compared with today's admitted assets of \$944,000.00. We take pardonable pride in this record of business for eight short years, not only because it is a business achievement, but, particularly because the insurance representing this business was sold only to farmers and those living in rural communities. Practically every other existing life insurance company centers its attention upon those who live in the cities where the cost of writing insurance is not so great. Not so with the Farmers Union Life Company. The farmer is of first, not secondary importance.

The Farmers Union Mutual Life Insurance Company is a Mutual, Legal Reserve, Level Premium Company, chartered under and governed by the insurance laws of every one of the nine states in the middle west in which it does business. Being a Mutual Company, it is owned and controlled by its policyholders. In other words, since its policyholders are all farmers, it is farmer-owned and farmer-controlled. Being a Legal Reserve Company, it subscribes to state laws which require the posting of legal reserves sufficient to guarantee payment of all policies. If you were buying a steam boiler you would certainly demand that it be equipped with a dependable safety valve. "Legal Reserve," therefore, is simply the "safety valve" in this or any other legal reserve company.

Being a Level Premium Company, the premium rates are fixed and can never be increased. The day you subscribe for a policy in this Company you know exactly to the penny what your premium payments will be to the date of maturity of your policy. Of course these premium payments may be reduced if dividends are allowed to apply, and this is optional with the policyholder, but under no circumstance can the premium rate be increased. Contrast, if you will, such a policy and such a company with others which operate on the assessment plan whereby premium rates may be increased if the necessity arises.

But let us turn now to a brief review of the operations of the Company. Organized, owned and controlled by farmers, the Farmers Union Life Insurance Company sells insurance only to farmers who are recognized by all insurance companies as "preferred risks." You may ask why "preferred risks" are so essential to a life insurance company. Let us illustrate: during the eight years this Company has been in operation the average ratio of actual to expected mortality among policyholders is 28.2 per cent—an exceedingly low mortality rate. If you are asked why a low actual to expected mortality rate is important. Simply this: death claims mean that money is being expended which otherwise would go into the financial reservoir of the Company to be used for loan purposes and for the payment of dividends. If the farmer is a preferred risk, as we maintain mortality figures show he is, then we contend that it is only good business for him to subscribe for life insurance in a company which insures only farmers and those who live in rural communities. There is no reason why the man who enjoys the rating of a preferred risk should carry the financial burden for those other physical classifications of humanity whose span of life is unquestionably shorter.

A moment ago we spoke of the loan facilities of the Farmers Union Life Insurance Company. Permit me to enlarge upon that department of this Company for just a moment. Every available dollar which goes into the resources of this Company is dedicated to the proposition of aid to policyholders. Instead of purchasing gilt-edge and tax-free bonds and other securities and thereby giving aid and relief to the money interests of the country, the Farmers Union Life Insurance Company invests all of its available resources in first farm mortgages at the lowest possible interest rate. Naturally, the farmer-policyholders of the Company have first call upon such loans. Compare this program with that of other insurance companies which have not millions, but billions of dollars invested in securities, office buildings, hotels, apartments and other forms of city property.

I have in the studio with me a copy of an address delivered by Frederick H. Ecker, president of the Metropolitan Life Insurance Company. This address covers 16 pages and is devoted entirely to life insurance investments. In all those 16 pages not one reference is made to investments in farm real estate. The farmer constitutes one-third of the total population of this country and operates the most vital industry, yet he is entirely ignored in the scheme of life insurance

MORALE OF MEMBERSHIP AT HIGH TIDE—THUS FAR THIS HAS BEEN A GREAT YEAR IN THE HISTORY OF THE KANSAS FARMERS UNION—THE MILITANT FORWARD SPIRIT THAT HAS ALWAYS CHARACTERIZED OUR MEMBERSHIP IS VERY MUCH IN EVIDENCE—FARMERS OF THIS STATE ARE CONSCIOUS OF COOPERATION AND ORGANIZATION AS NEVER BEFORE—THE DAY OF INDIVIDUALISM IS PAST AND GROUP ACTION IS THE ORDER OF THE DAY

C. A. WARD

Farmers Union Membership Growing

Throughout the year our organization has enjoyed a regular, steady, ingathering of representative farmers into the Union. Each mail brings additions. Many are taking the initiative step for the first time, and those who have become delinquent are being reinstated. The purposes and principals of the Farmers Union are fundamental and worth while, and should command the respect and support of every farmer in this country. Those who are interested in the security and independence of the common people of this country, will get mightily back of the Co-operative movement which is so squarely before us today. The success of the whole movement depends quite largely on us farmers ourselves, and the earnestness by which we apply ourselves. Our membership will grow in proportion to our contributions to our organization. The united action of our membership, coupled with good-will and sympathetic understanding will build, maintain and support our State Union in a way that will reflect credit to each and everyone making a contribution.

State Wide Business Activities In Splendid Condition

All our state wide activities are enjoying unparalleled growth, and the year 1930 promises to be our best year when we consider patronage and earnings. The services rendered by these institutions is unexcelled by any other and it is to be regretted that some are still holding out and failing to support their own concerns.

Our Business Cooperatives Throughout State Coming Nicely

The farmers of the state are experiencing hard times due in most sections to short crops last year and the general condition of depression that is current all over the country. However, in the face of all this most of our local business concerns are in good condition and enjoying the support of their membership. There are some who never yet have learned the meaning of loyalty and it is hoped that they will support their own business concerns hereafter.

Farm Organizations In Kansas Closer Together

Knowing full well that our greatest accomplishments come by united action, and that our interests are mutual and common, the Farm Organizations of Kansas are facing our problems together. The greatest peril facing organized agriculture today is the monster of wealth and monopoly, and thousands of dollars are being spent to discredit the cooperative movement, the present Agricultural Marketing Act and the Federal Farm Board. In a bill just recently presented to Congress by Representative E. C. Ellis of Kansas City he proposes to wipe off the entire Hoover farm relief program. Among other things Mr. Ellis charges the Agricultural Marketing Act has been productive of no benefits to the farmer and has been an affront to the business of the country. He brands the whole scheme of Farm Relief as uneconomic and unwise legislation. Mr. Ellis expresses the mind of a good many industrial leaders, who have in times past assured the farmers of this country they were for us, but when a great movement is under way that might possibly displace some unscrupulous wealth hoarders, then it is a different thing entirely. Please don't forget it is going to take the united efforts of all organized farmers to bring agriculture to an equality with industry, therefore the necessity of farm organizations becoming more closely affiliated.

Kansas Farmers Union Backs National Farm Marketing Act

In our Farm Organization development program, the Kansas Farmers Union goes on record as endorsing the conscientious effort of the Federal Farm Board in the application of this bill to the benefit of our farmers throughout the country. The benefits derived by the farmers themselves will depend quite materially as to what the policies of the Board may be. Organized Agriculture feels that we are in a better position because of our long experience to assist in forming these policies than any other group. Not alone are your state leaders offering constructive criticisms, but many laymen of our organization are presenting some worth while suggestions. All of this is very strengthening, looking toward some real accomplishments in this movement.

State Chamber of Commerce Asks Our Cooperation

In the State Chamber of Commerce development program, they have not failed to take into consideration Agriculture. As never before, business men of this state are waking up to the fact that Kansas is first and last, an agricultural state and prosperous business conditions depend upon prosperous agriculture. Therefore, the need for a closer affiliation.

Extension Department of Our Agricultural College Cooperates Splendidly

It is generally conceded that the benefits derived from the experiments carried on by the Agricultural College, are for all groups. Also, that all are paying taxes for its support and maintenance. The County Agents and their services are available to all and the Extension Department, headed by Dean H. Umberger, has pledged its support in the forming and organization of Cooperatives throughout the state. This whole department is cooperating splendidly, including many of the Farm Agents. For all of this we are very grateful.

In conclusion, we are amidst stirring times. Things are happening rapidly. Each day brings new tasks and responsibilities. We should think in terms, not only of the present, but of ten, twenty-five and fifty years from now. Cooperation and organization are our only solution.

investments for the future. Ignored in a financial program which would provide investment for 35 or 40 billion dollars.

That is what we mean when we strive for a financial program for the farmers of the great agricultural west—that is what we mean when we ask the farmers of Kansas and Iowa and all the other states of the middle west to do business with this Farmers Union Life Insurance Company which, in addition to giving them the benefits of the best there is in life insurance, it offers them the opportunity of self-help through its farm loan department.

We can build one of the greatest life insurance companies in America, one in which every farmer-policyholder will have a voice in administration, if the farmers of the nation will only make use of it. We can build a financial institution so sturdy that the stability of farm land can never be disturbed as it has been these past years. I say we can build such an institution if the farmers of this nation will only consider the future, with the serious thought that should be given to a grave economic situation, and then offer their business to such strong farmer-owned and farmer-controlled institutions as the Farmers Union Mutual Life Insurance Company.

And now just a word about necessity of life insurance. There is no need for me to tell you that it is a necessity. There is no need for me to tell you that it is one of the very few methods today by which a young man can, with a few dollars, build an estate for his family. It is a comfort to the young married man to know

that in case of death his little family will be cared for. It is a comfort to the middle aged man to look to the future and know that whatever the adversities of old age may be there is a secure fund from which he and his devoted wife may draw as they approach the Western horizon. Life insurance is security—REAL SECURITY—with which to meet the adversities of life.

In conclusion permit me to give you the views of two prominent farm leaders on the subject of life insurance. Your own Clarence Huff, of Kansas, says:

"Life insurance is our savings account, our only protection (many of us) for our loved ones in case of death, and it is increasingly our only hope of building an estate. Probably no organization in its field is doing as much for the farmer as the Farmers Union Mutual Life Insurance Company."

Walter J. Maddock, former governor of North Dakota, has this to say: "There is one certain way of building an estate with a comparatively few dollars invested over a long period of time and that is through Life Insurance. There is a moral obligation that should bind every Farmers Union—a farmer-owned farmer-controlled institution."

The farmers of America must band themselves together in a common cause for self-preservation. Powerful interests organized and well supplied with money assail them from all sides. There is no hope for the younger generation of farmers and the individual farm home as we know

it and love it, unless the farmers of this nation will unite. And this unification of forces must not only include the individual farmer, but it must include a concentration of the farm dollar, the tremendous power of which is dedicated of, by and for the industry of agriculture.

This Farmers' Union has for many years been building cooperative institutions through which we not only market our products, but through which we are able to find expression, and make demands for the same consideration that is always freely granted to all other groups of society. Our program has always been production cost for the products of the American farms. We believe that farmers and their families are entitled to the same standard of existence as all other groups, which would include not only some of the luxuries, but cultures of life, and to be able to enjoy this, we must have a price equal to production cost. No other group has worked as hard or longer to gain recognition in the minds of the notables of the nation of the serious farm problems that have prevailed for more than ten years. We have a perfect right to feel proud of the fact that through organized agriculture we have gained that long denied recognition. We have a farm marketing act passed by congress of the United States, guided by the Federal Farm Board, appointed by President Hoover, with millions of dollars appropriated by congress for this board to use, presumably to place agriculture on an equality with industry.

Time will not permit me to discuss this marketing act further, which I (Continued on page four)

T. R. WELLS, F. U. ORGANIZER HOLDS SUCCESSFUL MEETINGS

Mr. T. R. Wells, of Elmdale, Chase county, who has been doing some organization work for the Union, held three successful meetings last week.

At Elmo on Wednesday night, June 11th, he met with a group of at least 250 and some estimated the crowd to be larger than that. He found them all interested in the Farmers Union program and in the process we are making. The people in the Elmo community have several good locals and they are loyal to their business Association down there.

Thursday night he met with the group at Solomon. Their elevator has signed the federation agreement with the Jobbing Association and the Manager, Mr. Wilson, is the Secretary of their local. To use Mr. Wells' own words "the boys at Solomon are up and going in good shape."

Two new members joined and took a share of stock in the Oil Company at Salina.

Friday morning he went over to the Pearl neighborhood and called on some of the farmers around there. An application was signed and check given for fees and dues by every one they had time to see. That night he had a big Farmers Union meeting and organized a local with 22 members. They are starting out right by having a membership committee. Also, a committee to see about taking over a privately owned elevator at that point and making it a co-operative.

F. U. CREAMERY PROGRAM STRENGTHENS MEMBERSHIP

Howard Whittaker, field superintendent of the Farmers Union Creamery, made a short, but pleasant stop Monday morning, June 16th, passing through on his way to Wakeeney. He brings this information: The volume of cream secured by contract to date would equal something like one and one half millions of pounds of butter fat, per year. He also states that six cream stations are already in operation or in the process of being formed. The Creamery program in north-west Kansas has strengthened the membership of our organization between two hundred and fifty and three hundred. For all this, the State organization is very grateful.

C. A. W.

A PRIZE SCOTCH STORY

Sir Harry Lauder was comfortably seated, reading his newspaper and sending out great clouds of smoke from his trusty briar. Beside him sat Owen Macphair, devouring his news of the day by glancing at Sir Harry's paper, all the while holding a cold, unlighted pipe in his own horny hand. Not a word had passed between the two. Suddenly, with a great heaving and hawing, Macphair started the following conversation:

Macphair—"Wad ye be havin' a match about ye?"

Sir Harry—"Aye," but he kept on reading and smoking.

Macphair (after waiting ten minutes) "Wad ye be geein' me a match?"

Sir Harry—"Aye," as he hands Mac a single match, who nevertheless makes no move to light up. Sir Harry watches him, and finally bursts out with "Hoot mon, why the devil don't ye light yer pipe?"

Macphair—"Cause I have no baccy in my pipe."

Sir Harry—"Then dammit, ye'll no need the match," as he takes the match from Mac's hand and sticks it back into his own pocket.

—Southern Planter.

NEVER FAILED YET

Old Lady about to go up in airplane: "Oh, Mr. Pilot, you will bring me back all right, won't you?" Pilot: "Yes, indeed, madam; I've never left anybody up there yet!"

MANAGERS, DIRECTORS OF COOP. OIL COMPANIES MEET

Vital Questions Considered—Announce New Type Transparent Grease

A large and enthusiastic meeting of Managers and Directors of the Co-operative Oil Companies was held in North Kansas City on June 11th. It was sort of a "gathering of the clans" of representatives of companies affiliated with the Union Oil Company from several states. A fine spirit of cooperation prevailed throughout the meeting. It is significant that every single action taken was by unanimous vote.

Bill Brooks, an "Old Wheel Horse" of the Colorado Farmers Union sized up the whole thing in this way, "I have been in cooperative work for many years but I have never seen a finer bunch of cooperators than this group. Everyone seems to be intensely in earnest and sincerely anxious to do his part in developing the co-operation. With such a splendid capable and earnest bunch back of it I predict a most successful future for the Union Oil Company and its members. Splendid reports were made by a number of managers and board members.

Mr. Hall, manager at Hiawatha, Kansas, reported they were just getting started, that they had sold 650 shares and expected to increase that to at least 800. Mr. Fengel, manager of the Farmers Union at Lincolnville, Kansas, stated that his company was just about ready to start operating. At this point in the meeting Howard A. Cowden announced the receipt of a telegram from Kanorado, Kansas, ordering a bulk station and stating that they would start operating as soon as equipment arrived. In this connection, a little later in the afternoon a long distance call from Conway Springs, Kansas, announced that they were "ready to go" and gave their original order.

Hal Hooker, a board member from Maryville, Mo., reported that their company made \$6400.00 last year and that in March and April and May of this year they had made over \$10,000.

A. W. Gale, a director from Chillicothe, Mo., told how the company at that point had developed in a few months on a very large scale. They were now operating four trucks, 13 station pumps and expect to be operating 22 station pumps by the first of July. He also said they were building a Super Service, One-Stop Station, which will be one of the finest in the rural section of Missouri. Mr. Gale added, "Our company is young, but we are going to make it, if possible, the largest Co-operative Oil Company in the state."

A number of very vital questions were thoroughly discussed in an informal way. Every man present took part in some of the discussions. Among the more important things was the question of a uniform book-keeping system, giving service at the Service Station, increasing the membership of local companies and increasing the sales of gasoline, kerosene and oil.

It was decided to have the Union Oil Company issue a road map for distribution through the local companies.

The membership interchange was thoroughly discussed by T. H. DeWitt. The Union Oil Company announced the new reduced prices on grease and they are offering a transparent grease at a slightly higher price than ordinary grease. The new transparent grease is a one hundred per cent petroleum product, whereas other greases contain a large percentage of other (Continued on page four)

Friends

In the journey of life when man is beset With troubles and sorrows that rend, He longs for the message that bids him not fret; The words of good cheer from a friend.

No creed, no religion, is higher than this,— The friendship of man for mankind; 'Twill carry you nearer the portals of bliss Than dogmas and creeds you will find.

No pleasure, no happiness will I enjoy In that promised Millennium Day, If friends and companions can not employ Themselves in bright scenes as gay.

The glories of Heaven would pall upon me; The singing of angels offend; If from my Mansion above I could see, Down below, in trouble, a friend.

The hand-clasp, the greeting of friends is sublime May it lighten my path to the end; And when from the grave on the Last Day I climb, God grant, I be greeted as friend.

—A. M. Kinney.

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

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

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SALINA, KANSAS, THURSDAY, JUNE 19, 1930



SPECULATION

(From the Manitoba Scoop Shovel)

Speculation is one of the worst evils of the day. What is the idea behind it? That paper asks, and then answers its own question: to try and make something for nothing, to get a quarter for a nickel.

Many will say: "Well, if I want to take a flyer in options or a fling in the market, it is nobody else's business, and if I lose it is my loss and no one else's concern." Let us see.

Probably we will agree that each has the right to do just as he likes, providing it does not interfere with the other fellow's liberty. Now the speculator, if he wins, is making a gain without working for it. From a moral standpoint that is wrong. Perhaps that is preaching, and to most of us is distasteful, so let us look at it from an economic standpoint. It must always be remembered that gain by speculation can only be made at the expense of some one else's loss. Where one makes, many lose. If I make a thousand dollars, it is out of the loss of several; if I make a million, then the losses of many hundreds are involved, but if the losses amount to billions of dollars, then there are millions of losers.

Last fall the Harty disaster, said to be the worst that had ever taken place in England, involved losses amounting to millions of pounds. It had a direct bearing on, and was immediately followed by the crash on the New York Stock Exchange.

The failures on the New York Stock Market last October were estimated at sums varying from twenty-five to fifty billion dollars. Following on this, certain brokerage firms in Canada got into difficulties, and then a well-established grain company failed. This was a severe shock to the Winnipeg Grain Exchange. These calamities were all the result of speculation. To them, however, must be added yet another. The speculation on the grain market during the fall and winter months was on a greater scale than ever before. There are few, if any, towns or districts in the grain growing areas of the West in which there are not some people who have been playing the market. If one travelled over the Province of Manitoba one would hardly find a single place but what it is reported that thousands of dollars have been sent out to cover margins. In several towns fifty to a hundred thousand dollars were the sums stated, and in one town, a quarter of a million dollars. In the total millions of dollars have been sent out of the rural towns and communities of Western Canada. Very little will be returned—it is gone. A sad drain on the country and one it can ill afford!

Bank returns show that withdrawals from savings accounts were unusually extensive and one western insurance company states: "An unprecedented demand for policy loans was experienced by life insurance companies during November, 1929, to take care of marginal operations or to buy stocks at the bargain counters immediately following the stock crisis—two large companies, at least, reporting four times the normal demand."

Stock or grain—most everybody seems to have been playing the game; everywhere people have been hit, and hit hard, by the inevitable crash. The consequence of such a financial crisis is an immediate decline in consumptive demand; the purchaser cuts down on his buying. Having lost out, the boy or girl (and many an office boy or stenographer took a flyer) does not buy the clothes or other things he needed, the wife does not get the furniture that she intended, and the husband (farmer and business man) does not spend for improvements on the home or farm. Grasping at a shadow, they have lost the substance. Necessities are not bought, and remain unsold on the shelves of the merchants who have to take a loss.

With the lack of consumption, production—particularly of manufactured articles—decreases. Factories lessen their output and reduce the number of employees. The army of unemployed is increased. Money does not circulate so freely, it goes through the hands of the consumer a fewer number of times in a given period; the velocity of circulation is reduced. The withdrawals from savings and the chaotic upheaval alarm the financial institutions. Money is not loaned, credit is restricted. Prices of commodities go down and the first to be affected is the agricultural producer. The fact is, agricultural and most other staple commodity prices are now down and will probably remain so for some time to come. We are in a general business depression.

Speculation causes ups and downs on the market, uncertainty and instability. It tends to create changing price levels and effects the purchasing power of the dollar. Speculation is not the only cause of this condition, but it is one of the main factors. The desire to make something for nothing hurts everyone and the worker and producer most of all.

Co-operation aims to eliminate speculation—and so do away with speculation.

PARAGRAPHS FROM WASHINGTON

W. P. LAMBERTSON

While waiting recently for one of my Committees to assemble, Senator Tom Heflin and Representative Albert Johnson told stories. Each is generally recognized as the best story-teller in his end of the Capitol.

Albert Johnson represents a district in Washington state but spent several years of his early life in Hiawatha where his father was a minister. He has several relatives around Highland. His name is prominently mentioned now as successor to Secretary Davis in the Cabinet.

Rep. Edith Nourse Rogers of Massachusetts was a nurse in the army, overseas, in the World War.

The most impressive thing about the Annapolis graduation was that the Secretary of the Navy and the Superintendent of the Academy shook hands with each of the four hundred graduates just after he was presented his diploma.

Twenty-five Navy fliers and one Marine, driving sea planes, ran the hundred-mile Curtis trophy last Saturday in five laps down the Potomac and back. The lone Marine won the race. His average speed was one hundred sixty-eight miles per hour.

The lettered streets run east and west in Washington, the numbered ones north and south, the avenues all diagonal. Where the avenues intersect they usually have a circle and in the middle of each circle is a monument.

Nathaniel Green and his horse in bronze stood for fifty-one years on a pedestal fifteen feet high near the school where my children attend, till Friday afternoon. A gust of wind took them over. The weight of the horse buried Nathaniel's head and shoulders in the earth. Only two hoofs of the horse were bolted—one leg was raised, the other hoof rested on a ball. The bolts rusted away.

The Spanish American Veterans Pension Bill passed the House ninety minutes after it passed the Senate. This was one place where the Rules Committee didn't function nor the organization of the House. They were helpless. The President's veto brought it automatically before the bodies. Otherwise a special rule is necessary.

THE PRESIDENT'S COLUMN

By C. A. WARD

A WEEK OF PROFITABLE MEETINGS

Last Monday evening, June 9th, I met with the Farmers Union group at Kipp, in their local picnic. Because of the inclement weather, the meeting was held in the High School auditorium. A good sized crowd was in attendance and we all enjoyed the picnic dinner, consisting of fried chicken, salads, pie, cake and so forth. After which, the meeting was called to order by the Chairman, Mr. William Rieff. Matters pertaining to community problems were discussed at this meeting, after which I was called upon to speak. It was a very interesting group, indeed, to talk to and I was impressed with the earnestness with which the members of this new Local are approaching their problems. The meeting adjourned, all feeling that it was good to have been there.

By pre-arrangement, I drove Wednesday to Trego County to attend the picnic of the Voda Local, an annual affair. Because of the muddy roads, I was a little late in arriving and found a peppy ball game well under way, which I enjoyed immensely. At the close of two games, the group assembled for speaking and after a few well chosen words were offered by Mr. Homer Terpening, I stood in the back end of a truck and endeavored to defend the Farmers Union program. This group in Western Kansas, are loyal cooperators and by past experience, know that it pays to stick together. At the close of the meeting, I was told that a large meeting would be arranged sometime later, calling together several of the Locals in the vicinity of Voda and Collyer. The crowd was smaller than had been expected because of the heavy rains and bad condition of the roads. I shall always remember this fine group of people.

The last three days of the week took me to the eastern part of the state and in around Burlington. On Thursday night I spoke to a group at Waverly, Kansas. Mr. Ted Parmely is manager of the Local business and is doing the job in a splendid way. Several fine compliments were paid him on my visit there. A fair sized crowd was in attendance and it is to be regretted that larger numbers do not come out to these meetings to discuss and consider their own problems. I enjoyed the hospitality of the Parmely home very much, as well as the meeting of many of their members. Friday, June 13th, was a lucky day for me. I took dinner with my old friend, Pete Johannes. Fried chicken, with all the trimmings, was very much in abundance. I have known Mr. Johannes for a number of years and he is one of our most faithful cooperators. I enjoyed myself very much in this home and hope that I may be able to pay them another visit.

Friday night, I spoke at a country schoolhouse four miles east of Burlington. This meeting had been arranged by Mr. Marvin Engle who is the manager at Burlington. A goodly number was in attendance and we had a dandy meeting. Here, as well as other places, the group appears to be very much interested in our program and in the progress that is being made. I spent the night at the Art McKnight home and was privileged to take a good rest the following forenoon. After paying a visit to the manager at Westphalia, on Saturday, I drove to Harris, where the night meeting closed the activity of the week. Mr. Cotter is the very efficient manager at Harris and the whole group appreciate him very much. This business at Harris started as a shoe string, has grown in a remarkable way and is financially sound. We have a bunch of loyal members about Harris and I always appreciate meeting with them. Mr. Leo Collins presided at the meeting in a commendable way and those who know him, remember him as a strong supporter of the Cooperative movement.

Monday, June 16th, finds me in the office, writing these notes and endeavoring to clear my desk so I may be in several scheduled meetings for the week.

NEIGHBORHOOD NOTES

DOUGLAS COUNTY LOCAL MEETS

The second quarterly meeting of the Douglas County Farmers Union was held at Big Springs Thursday, June 5. President C. A. Ward and Mr. Rex Lear were the speakers. Each received an attentive hearing on their respective subjects. The county locals were well represented with delegates and visitors.

The conscientious efforts of the Farm Board in application of the Marketing Act were commended in a resolution, which also urged members to take active part in supporting these efforts.

Other resolutions in substance were: "We endorse enforcement of the 18th amendment"; "We are grateful to Senator Arthur Capper for the use of Radio Station WIBW by our State organization"; "We congratulate Pres. C. A. Ward for the successful and constructive work he is doing"; "We highly endorse that harmonious spirit shown between leaders of our state farm organizations. We regret that a resolution protesting tax support for the Farm Bureau was adopted at our last meeting, as harmonizing between the organizations is essential." The next meeting will be at Franklin, September 20.

TEMLIN LOCAL 1891

Our regular meeting was held Friday evening, June 6.

Our meeting was opened by singing Farmers' Union songs.

This was followed by the regular business procedure.

At the close of the business meeting, we were entertained with a most enjoyable program:

Recitation Arlene Kietzman
Recitation Violet Book
"Waiting Up for Husband".....Myrtle and Mildred Houtz, Lester and Irma Kietzman.

"I Want To Be a Farmer".....Alvin Book

"A Naughty Girl At a Hotel".....Leoti Kietzman

Recitation Harold Book
The committee consisting of Mrs. H. E. Kietzman, Mrs. Ed. Book, Mrs. M. D. Houtz and Mrs. Wm. Gensling served refreshments of sandwiches, pickles, pie and coffee.

The appointed committee for our July meeting consists of Mrs. Cessman, Mrs. L. H. Johnson, Mrs. R. G. Zimmerman and Mrs. Fred Heideman.

Mrs. G. H. Johnson, Reporter.

RILEY COUNTY LOCAL NO. 45

The following resolutions were adopted by the Riley County Farmers Union No. 45 in quarterly session at Baldwin Creek school house today. 1. We favor a graduated income tax for the State of Kansas as it is the only tax based on the taxpayer's ability to pay.

2. We are opposed to our state educational institutions being in any commercial business.

We demand that K. S. A. C. discontinue buying perishable dairy products for resale in the City of Manhattan, and discontinue the commercializing of the poultry, vegetable and nursery departments.

3. We demand that our County Commissioners have the books of our different offices audited by a competent bonded auditor and a complete report of same be published in our county papers before the coming election.

Gust Larson Sec'y.

ALLEN COUNTY

The second quarterly meeting of Allen County Farmers Union will be held June 20th at 8 P. M. at Silverleaf schoolhouse, two miles west and two miles north of LaHarpe. This will be an interesting meeting. All members are requested to be present. Ice cream will be served.

Each family bring a cake dish and spoons. All delegates please be present for business meeting.

Robert A. Nelson, Pres.
C. A. Hays, Sec'y.

TEMLIN LOCAL 1891

A special meeting of the F. U. Templin local was called Monday evening, May 26.

This meeting was called for the purpose of entertaining our state president C. A. Ward.

The meeting was opened by singing "America."

The president then introduced Mr. Ward, the speaker for the evening. Mr. Ward is an able and forceful speaker and in his address brought up many encouraging words along the line of holding our Union membership.

The local had invited some thirty guests to enjoy the lecture and social hour. These with our local members made a total of some 125 present.

At the conclusion of Mr. Ward's address, G. H. Johnson favored us with a vocal solo, "Asleep in the Deep." And to send to all candidates for the legislature in this county the following questions in regard to our tax program:

1. Are you in favor of the graduated income tax amendment to our Kansas Constitution, and if adopted, will you work and vote for a uniform income tax sufficient to raise all state revenue?

2. If the graduated income tax amendment fails of adoption, will you work and vote for a uniform income tax sufficient to raise all state revenue?

3. Will you oppose any attempt to reenact the Intangible Tax Law?

4. Do you favor the repeal of the Mortgage Registration Act?

5. Do you favor the subtracting of the mortgage from the assessment of real estate?

The county secretary is instructed to send to each local in the county, early in July or sooner if possible, the replies of the candidates.

Then followed a reading by Francis Frost and an accordion solo by John Kassick.

Mr. Larson of our insurance company made a short talk.

President C. A. Ward was given the floor. He is an eloquent speaker and for an hour held the closest attention of the delegates.

Mr. Augustus of the Farmers Union Creamery next spoke and during his remarks informed us that Marshall County is in line for a branch Creamery at some central point in the county.

It was decided to hold a Farmers Union county picnic some time this summer, time and place to be decided later, by a committee composed of Raymond Scholz, Conrad F. Crome, and H. A. Waters. J. O. Wannamaker, manager of the Blue Rapids elevator and oil company, gave a short talk, and outline of their business.

President Wempe then announced the following committees for our next meeting: Hall, Conrad F. Crome; Dinner, Mrs. Crome, Florence Koppes, and Mrs. Frank Nordhaus; Resolutions, Neil Swanson, Joseph V. Holley and Ramon Scholz. Program: Fred Pralle and E. W. Zimmerling; Good of Order: James G. Strong, John Frost, and Joe Chase.

Adjourned to meet in Marysville the second Tuesday in September.

Richard H. Mackey, Sec.

WOODSON COUNTY MEETING

The farmers of Woodson County held a county meeting at Clay Bank on Friday evening, July 11. Plans are for a speaker at this meeting.

Mrs. Harry Morgan, Sec.

MARSHALL COUNTY FARMERS UNION MEETING

The Marshall County Farmers Union quarterly meeting held at Blue Rapids, Thursday, June 3 was a very successful and profitable meeting, sixty delegates answering roll call, and about one hundred visiting members.

After making of a splendid dinner, the meeting was called to order by President Wempe at 1:15 and was opened by all singing, "America." This was followed by a song by the Blue Valley Local quartet, and a musical reading by Glenn Land. Reading of the minutes of the last meeting and report of committees. The resolution committee reported the following resolutions which were adopted:

First: We instruct our President and secretary of our county Union to send a circular letter to all of the managers and directors of the Farmers Elevators in the county, asking them to federate with the Jobbing Association, and to line up with the Federal Farm Board, in accordance with the declarations of our state and national Farmers Unions and the pleadings of our state and national leaders, and to urge our co-operative elevators and officers to separate themselves from the old line grain dealers association that are not even willing to give the Farm Marketing Act a trial; also to recommend to the Farmers Elevators the co-operative oil business.

Second: We appeal to all the grocers in the County not to sell Oleo, and to all produce buyers to buy eggs on the basis of grades; we also urge that all Farmers be likewise instructed not to buy or use oleo.

Third: Publicity campaign for tax amendment. The tax committee of the County Union is instructed to conduct a publicity campaign in favor of the income tax amendment to the Kansas constitution, through the county papers, meetings in Farmers Union locals and elsewhere, distribution of literature, and other means. The committee is authorized to secure commitments in every voting precinct to work for the amendment, and to get the votes out in favor of the amendment at the November election.

Fourth: Questionnaire to candidates. The President and Secretary of the County Union are instructed to send to all candidates for Congress in the 5th district this question: "Are you in favor of giving a fair and conclusive trial of the present Farm Marketing Act, and will you resist all efforts of boards of trade, chambers of commerce, grain dealers associations, and others to destroy or cripple this act?" And to send to all candidates for the legislature in this county the following questions in regard to our tax program:

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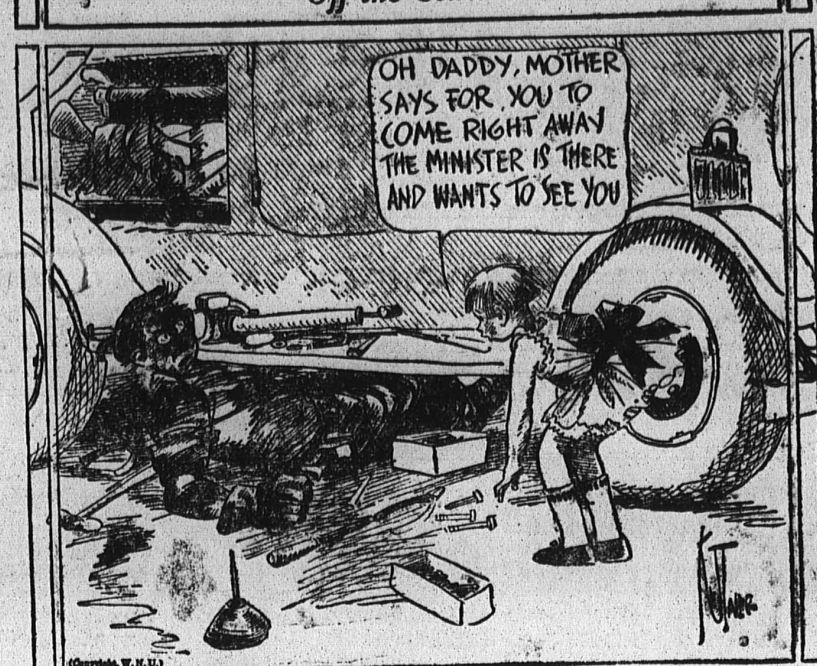
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Off the Concrete



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Junior Cooperators 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 not publication, can be a member of this department, and is entitled to a pin and book. 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 UNION FARMER, Salina, Kansas.

Dear Junior Cooperators:

First of all, I'm going to print below a letter, which I know you'll all enjoy, from Mr. Charles A. Babbitt of Willis, Kansas. Mr. Babbitt is president of Brown County Farmers Union No. 42. He was inspired to write us, I think, because Father's Day last Sunday made him think of us. Whatever caused him to write, we're glad he did so, and I'm going to suggest that we make him an honorary member of our Club. Is that all right? Well, then, Mr. Charles A. Babbitt hereby is made the first honorary member of the Junior Cooperators' Club, and he will receive his pin and book very soon. The latter he should use to write us in the future—because of the honorary nature of the membership, he can be absolved from sending in the lessons. Here is his letter:

Willis, Kansas, June 12, 1930
I was 67 the 14th of November. I am past the 8th grade. Am a charter member of Farmers Union 1922. My wife now has 4 children and 4 grandchildren. We lost the twins 25 years ago, the last one six months after their mother, my dear wife, who is 7 days older than I went with me last Monday to school where we attended 50 years ago. The school is a fine one, and I met the President at the banquet. I met a charming widow who is three years to the day younger than I. It frightened me so that I will not ask any one to write to me. Father's Day will be past before this is in print. I try to teach my young folks to write. When any one writes he longer for me. I have a page of work they will quickly see that education helps make a living as well as helps in the pleasures of life. The head-line "Stock-ton Kansas," caught my eye and I read the letter, but I don't know Lawrence. I knew all the Rooks County Grizzlies 42 years ago when I took my June bride to wed. Covered about 3 miles north of Webster. I do not know the writers of the next two letters, but I probably know their father, as I live only 7 miles from that town.

Fraternally your nephew,
Charles A. Babbitt
I know that some of our new members are becoming impatient because their pins and books have not been received. However, we expect a fresh supply of the books any day now and they'll be sent at once, when they arrive. You must consider yourselves members, anyhow, and save and send in the lessons just as if you had your membership tokens.

I haven't announced the names of the winners of the Insurance Essay Contest yet, but I expect to be able to do so, in our next issue. All of the essays submitted were so good that it has been difficult to choose the best ones—I'm going to publish the prize winning essays, so watch for them.

And don't forget that to be "good" members of our Club—you must write Aunt Patience occasionally—tell me how you're spending your vacation and what you're planning to do later.

Aunt Patience.
Robinson, Kans.,
June 1, 1930.

Dear Aunt Patience: How are you? I am just fine. Hope you are the same. I have two sisters and two brothers, Anne Lee, 6, Ella Mae, 12, Harvey, 8, and Paul, 2. I wish you a happy Children's Day. Your friend, William Bryant.

P. S. My birthday is October 3. I will be 11.
Dear William: I was so glad to hear from you—and thank you for your wish. I'll send your book and pin very soon.

Aunt Patience.
Quinter, Kans.,
June 2, 1930.

Dear Aunt Patience: How are you? I received my pin and book and I sure like them. But I do not understand where you get the lessons. I wish you would write and tell me where you get them. Yours truly,
Wavetta Bickelstaff.

Dear Wavetta: I'm glad you liked the pin and book. The lessons are printed in the paper, one each month. The last one appeared May 8th, and we're printing one today.

Aunt Patience.
Pomona, Kans.,
June 1, 1930.

Dear Aunt Patience: Thank you very much for my book and pin. I enjoy them very much. Did you get my lessons and were they all right? When will the next lessons be in the paper? Well, I will close. Your loving niece,
Mildred Marjorie Ward.

Dear Mildred: So you liked the book and pin! I think they are nice, too. I sent the lessons on to our Junior Instructor. Our next lesson is today. Be sure to save it.

Aunt Patience.
Macksville, Kans.,
June 2, 1930.

Dear Aunt Patience: I will be 12 years old September 12th and will be in the seventh grade next year. Have I a twin? I would like very much to join your club. I read your page every week. My father is a member of the Farmers Union. Will you send me a book and pin? I will try very hard to get the lessons in. I have a pony named Daisy for a pet. I have a little brother 5 years old. We have a lot of little chickens that will be big enough to eat before long. When will I get my book and pin? Yours truly,
Amanda Lea Richard.

Dear Amanda Lea: I'm glad to put your name on our membership roll—your book and pin will be sent very soon. I'd like to see your pony and

Will you please send me a pin and book? Your friend,
Rosella Hill.

Dear Rosella: I'm glad you're joining our Club—and I hope you'll like it. Yes, I'll send your book and pin very soon. Write me again.
Aunt Patience.

Westphalia, Kans.,
June 5, 1930.

Dear Aunt Patience: Well, how are all of the Merry Juniors getting along? I am fine and dandy. I could not answer the lessons for May 8th because we did not get our papers. We sure have a lot of birds here. Mocking birds, red birds, robins, thrush and others. Do you Juniors know what the blackbirds do to the other birds? They take an egg out of the nest and lay one of its own in the nest and let the other bird hatch it and they also steal the nest. There is a tree right in front of our house and a black bird took the nest of another bird. We tried to chase it away but it came back again. Will you send me a book and pin? I'll send you all of the papers from now on. Have I a birthday twin? My birthday is April 12th. I am 12 years old. If I have I wish you would write to me. Mr. Ward was to speak close by and we wanted to go hear him. I stayed a week with my sister. Well, guess I will close. Your niece,
Helen Centlivre.

Dear Helen: I think most of our Juniors are getting along pretty well, too and we're glad you are. I'm sorry you missed some of the papers—and I hope you can save them from now on. I was very interested in what you wrote about the blackbird—it certainly must be awfully lazy, when they won't even make their own nests! You must watch and see if you have a twin. Write me again.
Aunt Patience.

Arkansas City, Kans.,
June 2, 1930.

Dear Aunt Patience: I have two people who belong to the Farmers Union, my daddy and my grandfather. I would be very glad to get a book. I will send in the lessons. We have three little kittens. We did have four but one died. The other morning a mocking bird flew down on the mother cat. She went to the barn with the bird on her back. I am nine and a half and I am in the 6th grade.

Joyce Helen Hamm.
Dear Joyce: Welcome to our Club—I'll send your book and pin right away. I'm sorry about the little kitten that died—I should have liked to see the mocking bird taking a ride on the cat's back—that would certainly be an unusual sight. Write me again.
Aunt Patience.

Arkansas City, Kans.,
June 1, 1930.

Dear Aunt Patience: My daddy belongs to the Farmers Union. I am six years old. I would like a book and pin.

Wilma Lee Hamm.
Dear Wilma Lee: What a nice, legible letter you wrote for such a little girl! You'll receive your book and pin soon—write me again when you can.

Aunt Patience.
Elmdale, Kans.,
May 29, 1930.

Dear Aunt Patience: It is muddy. We have a pony and her name is Topsy. We got our books and pins. We thank you for them. We ship all of our cream to the Farmers Union at Kansas City. Our grandpa, R. R. Wells, writes insurance for the Farmers Union. It rained last night.

Your friends,
Mary and Robert Wells.

Dear Mary and Robert: I enjoyed your letter, and it makes me happy to know that you ship all your cream to the Farmers Union Creamery—that proves you're real cooperators! Be sure to explain to your friends what our pins mean to you—perhaps some of them would like to become members.

Aunt Patience.
Garnett, Kans.,
June 2, 1930.

Dear Friend: I sent you a letter telling you that I wanted a lesson book and pin. Your friend,
Ivan Smith.

Dear Ivan: I'm sorry you haven't received your pin and book yet—our last shipment of books has been delayed, so that is why we're a little slow getting them sent out to our new members. Be patient and you'll get yours soon.

Aunt Patience.
Galesburg, Kans.,
June 2, 1930.

Dear Aunt Patience: How are you? I am all right. I received my book and pin, I am sending in the May lesson. I hope it's not too late. I couldn't send the complete lesson on account of not having some papers. I hope what I sent in is all right. Your loving niece,
Ruby Dora Baldwin.

Dear Ruby Dora: I'm very well, thank you—and I'm so glad you liked the book and pin. No, it's not too late for the May lesson—I'm sending it on to the Junior Instructor. You must try to save all the papers next time—write me again.

Aunt Patience.
Logan, Kans.,
May 31, 1930.

Dear Aunt Patience: I am eleven years old and in the sixth grade. Am joining the Junior Cooperators.

Aunt Patience.

THE TALE OF THE BAWBEES
A clergyman, announcing the result of a special election, said: "I am glad to say the total reached fifteen pounds and three halfpence. I am forced to the conclusion," he added with a smile, "that there is a man from Aberdeen holidaying in our midst."

"Ye're wrong sir," came a broad voice from the rear pews; there's three o' us."

JUNIOR LESSON FOR JUNE

Dear Junior Cooperators:—

I want you each to have an equal chance, therefore am printing the answers to the questions that you were to find in the different issues of the paper. I cannot do this again, as I have told you to save the papers after that lesson, so of course there will be no reason for me to have to do this again, as I am sure that every Junior is hanging right on to his papers now.

Now when you send in the answers, mark them May Lesson, but send them in with the answers to the June Lesson.

Question No. 1. Answer. One Thousand and new members.

Question No. 2. Answer. Farmers Union Cooperative Creamery. Mr. T. M. Turman and Mr. Howard Whitaker are in charge of the work out there.

Question No. 3. Answer. Mr. C. A. Ward is president of the Kansas State Farmers Union.

Question No. 4. Answer. Mr. A. M. Kinney is secretary of the Kansas State Farmers Union and writes the fine poetry.

The joke was on the farmer in the poem about the Outlaw Crow. Because the farmer "hollers" and fusses about the crow for being a few young chickens and digging up a few little corn while he works and sweats and raises the grain and then lets the middle man rob him of all his profits.

Question No. 5. Answer. The Farm Organizations of Kansas are working together. No.

Question No. 6. Answer. In the headline of the middle column of the paper for April 10th we find this statement: "For the first time in several years we are on the upgrade in the Kansas Farmers Union. We are now getting results from the meetings held by the Wild Swede, Jimmy O'Shea. The question was, who is called the Wild Swede. Some Juniors who had kept the papers and sent in the answers to questions, said that Mr. Swanson was called the "Wild Swede."

Question No. 7. Answer. Mr. C. E. Huff is president of the National Farmers Union.

Question No. 8. Answer. To establish Justice, to secure equity, to apply the golden rule.

Question No. 9. I am sure of it, or you may just answer yes.

Question No. 10. Answer. June is the month in which we honor the flag, June 14th, as you all know, we have decided to give some attention to the history of the flag and the etiquette of the American flag.

On June 15th we naturally think of the National emblem with its thirteen alternate red and white stripes and its 48 white stars on a field of blue, Old Glory, The Stars and Stripes, The Star spangled Banner.

See that these instructions are carried out at all times and in all places.

QUESTIONS ON HISTORY OF THE AMERICAN FLAG
(For all grades)
How old is the American flag as compared to other flags?

What were the names of some of the flags displayed during the early days of the Revolutionary war. What was at the head of the committee that consulted with George Washington when a new flag was decided upon?

Had the Colonies broken entirely with Great Britain the mother country at this time?

When and by whom was this new flag first unfurled?

Tell of other flags that came into use soon after this date.

When did Congress pass the act that gave us the present flag?

What other flags by act of Congress came into use prior to the present one?

When a new state is added to the Union what is added to the flag?

How can we find our own particular star that represents our state on the flag?

Give the names of the state in the order in which they were admitted to the Union.

Give in your own words the brief Rules of the Flag.

Copy the things that one should never do to or with the flag. You will find these under the head of "Remember."

For the sixth grade and over, copy in your answers to the lesson.

ETIQUETTE OF THE STARS AND STRIPES
"I pledge allegiance to the flag of the United States of America and to the Republic for which it stands; one nation, indivisible, with liberty and justice for all." These or similar lines should be learned by every American child, and those of FOREIGN-BORN PARENTS, TOO.

Juniors Under the Sixth Grade
Copy the following:
"Give our hands and our hearts to God and our Country—One Flag, One Country, One Language."

Dear Juniors: This is all the lesson for this month. I trust you will not

played, remained the national standard until 1795. It is believed that the flag which appeared at Fort Stanwix, New York, was not the Stars and Stripes.

In the meantime Vermont and Kentucky had become states, and on January 18, 1794, Congress voted that the flag should have fifteen stripes and thirteen stars. This flag remained in use for twenty-three years, and it was "The Star-Spangled Banner" of which Francis Scott Key wrote in 1814.

In April 1818, Congress passed an act providing that the flag should have the thirteen horizontal stripes, alternate red and white, and that the union should display twenty stars, representing the number of states then in the Union. It also provided that on the admission of every new state to the Union a star should be added to the following July 4th and this has been the regulation ever since, accounting now for the forty-eight stars shown.

If you want to find the star representing your own State begin at the upper left hand corner and observe the following order in the horizontal rows. This is the order in which the States were admitted to the Union.

Del. (1787); Pa. (1787); N. J. (1787); Ga. (1788); Conn. (1788); Mass. (1780); Md. (1788); S. C. (1788); N. H. (1788); Va. (1788); N. Y. (1788); N. C. (1789); R. I. (1789); Vt. (1791); Ky. (1792); Tenn. (1796); Ohio (1803); La. (1812); Ind. (1816); Miss. (1817); Ill. (1818); Ala. (1819); Me. (1820); Mo. (1820); Fla. (1845); Texas (1845); Iowa (1845); Wis. (1848); Calif. (1850); Minn. (1858).

Oregon (1859); Kansas (1861); West Va. (1863); Nevada (1864); (1889); S. Dak. (1889).

Mont. (1889); Wash. (1889); Idaho (1890); Wyo. (1890); Utah (1896); Okla. (1907); New Mexico (1912); Arizona (1912).

Brief Flag Rules
The man who is in uniform salutes in military style when OUR FLAG goes by, when in civilian dress take off the hat with the right hand and hold against the left breast until the flag has passed. In cases of women they should stand at attention, and have the right hand over the left breast. In placing the colors the simplest rule to follow is that the Stars and Stripes ALWAYS claim the place of honor, the forefront, the right or the highest position. Remember that our flag should never be allowed to touch the ground, the deck or the floor, or trail in the water.

Remember
Never sew our flag on a sofa pillow.

Never use it as a handkerchief. Never twist it into fancy shapes, use bunting for these purposes. Never use it for advertising purposes in any form.

EVERY AMERICAN should consider it his duty to see that no disrespect whatever is shown our flag. See that these instructions are carried out at all times and in all places.

QUESTIONS ON HISTORY OF THE AMERICAN FLAG
(For all grades)
How old is the American flag as compared to other flags?

What were the names of some of the flags displayed during the early days of the Revolutionary war. What was at the head of the committee that consulted with George Washington when a new flag was decided upon?

Had the Colonies broken entirely with Great Britain the mother country at this time?

When and by whom was this new flag first unfurled?

Tell of other flags that came into use soon after this date.

When did Congress pass the act that gave us the present flag?

What other flags by act of Congress came into use prior to the present one?

When a new state is added to the Union what is added to the flag?

How can we find our own particular star that represents our state on the flag?

Give the names of the state in the order in which they were admitted to the Union.

Give in your own words the brief Rules of the Flag.

Copy the things that one should never do to or with the flag. You will find these under the head of "Remember."

For the sixth grade and over, copy in your answers to the lesson.

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Copy the following:
"Give our hands and our hearts to God and our Country—One Flag, One Country, One Language."

Dear Juniors: This is all the lesson for this month. I trust you will not



ECONOMY MAY BE A VIRTUE OR A MISTAKE

There are few thinking homemakers who at some time do not ask themselves, "What is economy?" The person who is thriftest is the one who finds the question most frequently current. Is it things that could be saved? Things that should be conserved? Or health and strength that should be preserved? Are they all of equal importance? And if so, is it humanly possible to save in all the ways at once?

Upon analysis it will be found that economy is a flexible matter depending upon the era, the condition and the occasions. It is practically impossible to save in every way named at one and the same time. One of the homemaker's tasks is to discover what and when to save. Two things that cannot be wasted are health and strength. Without these it is difficult to save the others.

Saving things may be a virtue or a mistake. In olden times when it was hard to get materials, utensils and all articles that required journeying to obtain, the homemaker either had to save or go without at most inconvenient times. Saving, then, was as much a matter of conditions as of necessity.

Paper and string were taken from parcels deftly so that the first could be folded neatly and the latter be wound into balls or tiny hanks, and each be ready for use again. Today conditions are entirely different except in isolated country places, and the time it takes to practice such economies makes them tend toward extravagance. The thrifty homemaker saves only a few pieces of wrapping paper, and keeps them for use when stock gets low. Extra large sheets of the paper and very stout twine should be kept, for they are not easy for a homemaker to get, even today, and the cost is much more than for ordinary paper and twine.

In remodeling and mending great care has to be taken not to be too thrifty and put hours of work on material that has very little wear left in it. Time is really thrown away when this is the case. The good parts can be cut out and put to new uses. If economy would be practised in these matters, these must be weighed against things.

To keep a clutter of things about because one has not the courage to discard them by sending them to some needy person is costly economy. Think of the wasted time keeping them in order and the wasted strength required to do it. It took no old-time courage in bygone years to save such things. Houses and barns were amply storehouses, while shops, where fresh supplies could be had, were miles away. Times have changed considerably and conditions put different values upon time and things, but not on health and strength.—K. C. Star.

PREPARING THE JUICY ROAST
Pot roast is a very economical and delicious dish for the housewife to serve because there are so many different cuts of meat, which may be utilized in this way.

Among the best cuts suitable for pot roasts are the chuck, the shoulder, top of shin, bottom of round, top sirloin, and rump. All of these cuts, especially those from the forequarter, are very economical. They vary in weight from three to seven pounds, depending upon how they are cut. Housewives should allow about one-half to one pound for each person in order to get a pot roast large enough to make it juicy and attractive. The left-over meat may be used in a number of ways, such as: Sliced cold, hot meat sandwiches, hash, meat pie and croquettes.

A good-sized kettle is best for preparing pot roasts, but it is also very good if roasted in a casserole in the oven. Devices such as the fireless cooker, pressure cooker, waterless cooker, and the Dutch oven may be used to advantage in preparing this dish. These devices also are a great economy in saving fuel and labor.

How to Cook a Pot Roast
The method of preparing a pot roast is but a combination of roasting and stewing, with some of the good points taken from each.

Clean the meat, rub in salt and pepper, tie or skewer into attractive shape for serving, dredge with flour or not, as desired. Sear sides in drippings or pork fat, add enough water to cover about one-third of

think it is too long. It is not very hard, you see. Just settle down and do them right away and then it will be off your mind. I am so glad to see so many letters in the paper to Aunt Patience and I hope that each of you finds a twin.

Sincerely,
Your Junior Instructor.

With Macaroni, Noodles or Rice—Cook any of these separately and serve with meat.

BUTTERSCOTCH RICE PUDDING
½ cup rice
¾ cups milk
1 teaspoon salt
1 cup brown sugar
½ cup cold water
2 tablespoons fat
Soak gelatin in cold water ten minutes. Cook rice with milk in double boiler until nearly done. Cook together in another pan the brown sugar and fat until sugar is melted. Add this to the rice and milk and finish cooking. Add gelatin to cooked rice mixture and turn into a mold.

A REAL ACROBAT
Sergeant (drilling awkward squad)—Company! Attention company, lift up left leg and hold it straight out in front of you!

One of the squad held up his right leg by mistake. This brought his right-hand companion's left leg and his own right leg close together. The officer, seeing this, exclaimed angrily, "And who is that fellow over there holding up both legs?"

—From the Toronto Globe.

6870. Girls' Dress.
Cut in 4 Sizes: 2, 4, 8 and 9 years. A 4 year size requires 1 1/4 yard of 35 inch material. For contrasting material 3/4 yard cut lengthwise, is required. Price 15c.

6690. Misses' Dress.
Cut in 3 Sizes: 16, 18 and 20 years. An 18 year size requires 4 1/4 yards of 39 inch material. For tie and neck facing of contrasting material 3/4 yard is required 39 inches wide and cut crosswise. To make without the cape requires 3 1/4 yards of 39 inch material. Price 15c.

Send 12c in silver or stamps for our UP-TO-DATE SPRING AND SUMMER 1930 BOOK OF FASHIONS. Containing 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.

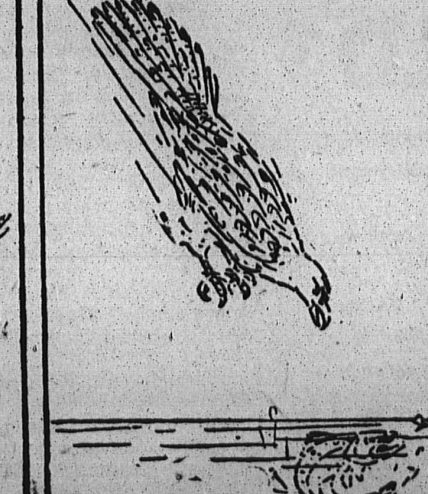
By Stafford

DAD AND I

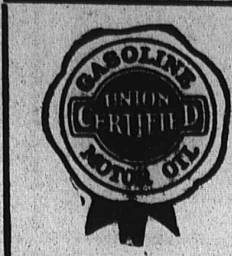
Dick, focus your glasses on the American Osprey leaving his nest. See how he circles in the heavens then quickly checks his flight and for an instant hovers over the fish rising for a fly. He has closed his great wings like a streak of lightning and with sure aim he strikes the water with a loud splash.



The Osprey never carries a fish with the tail foremost; he grasps it by the back with one talon well ahead of the other.



Steering is easy as the head of the fish points straight forward.



COOPERATIVE OIL NEWS

HOWARD A. COWDEN,
President Union Oil Company

The Farmers Union at Alta Vista, has just recently decided to put in a bulk station. We have shipped their equipment and it is only a few days until they will be in operation. They, of course, will be distributors of Union Certified products. They have taken over one of the best equipped filling stations in Alta Vista and with their large membership and many patrons established through the fine business-like and courteous management, this promises to be one of the best cooperative oil companies in central Kansas.

The Elevator at Bushton, Kansas has been fitted with a bulk station in connection with the elevator. At the end of the year they prorated back two and one half cents per bushel on coarse grains, two and a half cents per gallon on gasoline and kerosene and fifteen cents on lubricating oil. Their refund on Petroleum products amounted to \$896.24. This proration was made after stock dividends had been paid, depreciation and reserve set up. The large saving they made on Petroleum products would not have been possible for the community except through a cooperative.

The following is an extract from a letter written by J. H. Liston, manager at Yuma, Colorado:

"One year ago (May 28, 1929) our Company was organized and started operation with only eighteen members. Today we have two hundred and fifteen members. Our net profits for the first year were \$10,064.79. After setting aside 8 per cent dividend we paid a 10 per cent patronage dividend.

"During the year we handled thirty-six cars of gasoline and kerosene and this week we will receive our fourth car of lubricating oil. We have handled nothing but Union Certified. It has helped us build our business.

"The following is a copy of our financial statement:

Equity Cooperative Oil Co Yuma, Colorado	
Current Assets—	
Cash on Hand, bank	\$2065.87
Accounts Receivable	6389.17
Notes Receivable	125.00
Motor Deposits	10.00
Short Checks	70.16
Prepaid Rent	43.50
Inventories	4714.53
Total Current Assets	\$13,398.23
Fixed Assets	7,557.61
Liabilities, Capital Stock and Net Worth—	
Accounts payable	\$1316.05
Notes Payable	8500.00
Capital Stock—Issued	1,250.00
Net Profit	10,064.79
Total Liabilities	\$21,130.84

RENO'S SPEECH DIS- CUSSES F. U. MUTUAL LIFE INSURANCE CO.

(Continued from page one)
personally would be happy to do. The Farmers Union has fought religiously and courageously to maintain the individual farm home, but in the face of all that has been done to ward off corporation farming and to save the small farm home as a unit for the farmer and his family, the fact remains that corporations are rapidly taking over the farm lands of this country.

And now, once more to give mention to investment and assuming that mass production is inevitable, the only way that the farmers themselves can preserve any holdings in the old homesteads, is through organization of your dollars through your own life insurance company. Invest your reserves in your own farm mortgages, and in that way, rather than have corporation farms, you can very easily have cooperative farms.

"I have tried in the brief time that is allotted me to tell you what the program of the Farmers Union Mutual Life Insurance Company means to the future of every farmer. I wish that I might talk personally with every farmer in this great state, but that, naturally, is impossible. In closing I extend a cordial invitation to every listener to write to the Home Offices of the Company, Farmers Union Building, Des Moines, Iowa, or Rex Lear, State Manager, Farmers Union Building, Salina, Kansas, and all details of policies will be sent immediately without obligation.

MANAGERS, DIRECTORS OF COOP. OIL COMPANIES MEET
(Continued from page one)
matter. It is said that the new transparent greases will last twice as long as the old type grease.

The Chemist of the Union Oil Company made an instructive talk on the quality of lubricating oils. Resolutions were adopted which set out the fact that the Old Line Oil Companies are fighting the building of a large Cooperative Oil Company and calling upon members of Cooperative Companies and Farm Organizations to pool their purchases through one channel.

It was decided on the suggestion of several members that another meeting be held in about 90 days. In the meantime other district meetings will be held in the territory which the Union Oil Company operates.

Just before the meeting closed Mr. Fongel, Farmers Union Manager at Lincolnville, Kansas in a stirring but brief talk said that the Old Line Oil Companies were spreading a lot of propaganda about the Union Oil Company and those associated with it. He added, "I came here to get acquainted. I have never met a finer, more sincere and able bunch of cooperators in my life and I just want to say that I am glad to be a part of the group."

A SAD PREDICAMENT
The farmer wails, "I've lost a crop but I am in too deep to stop. With pick and shovel I can't hope with debts and mortgages to cope. I cannot on a toiler's wage cope with conditions of the age. Wages are low and food-stuffs high and farmers' luck has gone awry. 'What will I do?' I muse in fear. I'll try the farm another year. The banker has me by the neck and will no longer cash my checks; a strangle hold he has on me but my mistake too late I see. Why did I fall into his clutch to buy machinery and such at prices higher than the moon since notes come due far, far too soon? If creditors don't interfere, I'll try the farm another year." If at a hero you would gaze just watch the farmer spend his days in labor that is underpaid, on whom great burdens have been laid by speculators who devour his profits in their greedy power. "It's good to hear him persevere. 'I'll try the farm another year.'"—John D. Harvey.

CHAPPELL ON FLOOD CONTROL
Walter Chappell of Chanute, Kansas writes from Washington, D. C. in regard to flood control. The flood con-

trol status of the rivers of Kansas have been much improved during the past year.

Chappell has secured much valuable information at hearings and regarding bills before Congress which have hearings on our case. This will be invaluable when our hearing comes up in the next congress, when final action will be taken with reference to our stream. Chappell is favorably impressed with the changed attitude in all Departments and in Congress in our case as compared with 1926 and 1927 when he appeared before the same branches of government. He says their attitude now is decidedly more friendly and he believes they have seen the justice in our receiving cooperation and assistance from them. He believes the government will help us if we will organize and persistently strive to help ourselves. Chappell hopes to get channel cleaning which government engineers claim would give 25 to 40 per cent flood relief on our streams. He urges an appropriation for this work at this session of Congress as an emergency measure. He believes the government should bear the expense of this because of the valuable information gained and benefits derived by such a procedure invaluable to the whole watershed.

Chappell was instrumental in securing government appropriations for the surveys and construction work amounting to over \$100,000 on our rivers last year.

"BE WHAT YOU IS"
Don't be what you ain't;
Jes' be what you is;
'Cause if you is not what you am,
Den you am not what you is.
If you is jes' a little tadpole
Don't try to be a frog;
If you is jes' de tail
Don't try to wag de dog.
You can always pass de plate.
You can't exhort an preacher;
If you is jes' a pebble
Don't try to be de beach
Don't be what you ain't,
Jes' be what you is.
'Cause de man that plays it square
A g'wine to get his.
It ain't what you is has been
It's what you now am is.
—Exchange.

NO LAWYER
"Where did the robbery occur?" the cross-examining lawyer asked the witness.
"I think—" he began.
"We don't care what you think; we want to know what you know," remarked the lawyer.
"Well, I may as well get it out the stand then," said the witness, "I can't talk without thinking. I'm no lawyer."—Ala. Rammer-Jammer.

First Farmer: "I've got a freak on my farm—a two-legged calf."
Second Farmer: "I know. He came over to call on my daughter last night."



Got a COLD?
At the first sign of a cold or sore throat, gargle with full strength Listerine. These ailments are caused by germs, and Listerine kills germs in seconds.

LISTERINE
KILLS GERMS IN 15 SECONDS

UNCLE ANDY SAYS:



"I know not how true this may be; I tell it to you as it was told to me."

Our Kansas farm organizations are of necessity non-partisan, but that doesn't necessarily mean that we are not deeply interested in the work of our law-making bodies, both national and state.

Owing to the growth of city and decrease of rural population, legislative power is shifting accordingly. On a representative basis the rural districts are badly out-numbered.

There is still one important division of Government that is not affected by population, viz., the United States Senate. Thanks to the foresight of the framers of the Constitution, each state has just two senators, neither more or less.

The United States Senate thus becomes the last and only stronghold of the less populous agricultural states against the densely populated industrial states, barring the presidential veto.

It therefore is of the utmost importance where we elect our United States Senators if the interests of such states as Kansas are to get due consideration and protection. We must have men big enough to rise above slavish partisanship at times when our greatest interests are at stake.

We have just gone through a self-inflicted task of scanning every copy of the Congressional Record, both in special and present session of Congress. We have particularly noted every rollcall to see how our senators voted.

Senators in the nine following agricultural states, namely, Montana, North Dakota, South Dakota, Nebraska, Oklahoma, Texas, Iowa, Minnesota, and Wisconsin, voted solidly together on all issues affecting the Midwest. Most of the southern senators did likewise, their interests being identical. Our senior senator voted regularly with this group of senators, but truth compels us to note that our newly-made junior senator did not.

Following are some notes on how our senators voted in regular session. We failed to keep notes on special session.

Allen was absent for duty on hides. Also absent for duty on vegetable oils.

Allen was absent for duty on cement, also to raise rate on straw hats.

Allen for higher rate on silk.

Allen absent for increased rate on starch to protect corn and potatoes; Capper for.

Allen for higher rate on window glass; Capper no.

Allen votes higher rate on core drilling steel; Capper no.

To raise rate on steel wire and rods; Allen absent; Capper no.

To reduce rate on aluminum ware; Allen absent; Capper aye.

Allen against protection on dates for Arizona and California growers; Capper for.

Allen against increased rate on laid; Capper for.

Allen against reduction on Manila and sisal rope.

Allen voted twice for higher silk tariff.

Allen for increased rate on velvets and ribbons, also later for increase on silk yarn.

Also for higher rate on pipe organs.

Allen for higher rate on men's felt hats and photograph plates.

To lower rate on pottery schedule; Allen absent.

Allen for higher rate on red lead and other paint materials; Capper no.

Allen against higher rate on casein from skim milk; Capper aye.

Allen to keep tariff on cement.

Allen voted twice for higher rate on window and plate glass; Capper no.

Allen for higher rate on pig iron, Grundy's motion.

Allen again for higher rate on hollow steel; Capper no.

Allen twice for higher rate on hardwood flooring.

Allen for higher rate on Kip leather; Capper no.

Allen for higher rate on umbrellas; Capper no.

Allen against Norris Amendment to relieve protection where monopoly is proven to exist; Capper aye.

Allen absent on final vote to sustain four cents per pound on hides; Capper aye. Allen's vote would have made it a tie. Last chance to get duty on hides in Senate.

Allen absent when rate raised on tableware; Capper no.

Allen to retain higher rate on plate glass; Capper no.

Allen absent on motion to raise rate on pliers, plinches, etc.; Capper no.

Allen absent on final vote for duty on crude oil; Capper aye.

Allen against Norris resolution for operation of Muscle Shoals; Capper aye. Carried forty-five to twenty-three.

Allen for St. Paul postoffice steal; Capper no.

Allen against Cousen's resolution to prevent railroad consolidation through holding companies; Capper aye.

It is possible we failed to note some of Senator Capper's votes, but this

record surely indicates that our two senators have widely divergent views. Also Allen is absent and not voting a good deal of the time. This same difference of opinion and absence of Allen existed all through the special session. Capper seems to be right on the job all the time.

The problem is which of our two senators is truly representative of Kansas. They cannot both be, because they are voting opposite nearly half the time. We do not elect senators to gad about making speeches for personal popularity in the eastern cities. We expect them to stay on the job and work for the best interests of our state and nation. We have no personal prejudice in the matter, but simply record facts from the official record.

THE PIONEER WOMAN

A solitary figure—like none the world has known,
Neglected—almost forgotten, is now coming to her own.
For centuries in the forefront, leader of the van,
That vast wilderness and prairie a fit abode for man.

Hardship and privation, she endured without complaint,
But today, the Pioneer Woman is being crowned a saint.
Faith served as an anchor in turmoil and in strife,
Hope buoyed her lonely spirit and gave a zest to life.

The little mound beneath which rests her first born baby dear
Has grown green and sacred by the Pioneer Woman's tear.
Hope and fear commingled, but her courage never fled;
She labored for the living, but ne'er forgot her dead.

Her star of Hope oft hidden behind Despair's dark cloud
Shone brightly on her pathway when she prayed for help aloud.
God bless the Pioneer Woman, when her work on earth is done,
May she receive her just reward beyond Life's setting sun.
Chickasha, Okla. Jonas Cook
—Kansas Farmer.

A party of Kansans were traveling through Vermont and some of them were doing some rather unseemly boasting about the great Sunflower state. "This looks like mighty thin land to me," remarked one of the Kansans. "I don't see how you farmers manage to make a living out of it."

"Oh we manage by hard scrabble" to keep soul and body together," answered a lean-visaged Vermont.

"Why, man," continued the Kansan, "one quarter-section of our rich Kansas land would raise as much as a whole township of this rocky soil." "Mebby so, mebbey so," replied the Vermont. "I callate from what you say that your Kansas farmers must be doing right well."

"Yes, sir," boasted the Kansan, "no uncommon thing for a Kansas farmer to raise 40 bushels of wheat on an acre. We grow the best wheat in the world. And you ought to see our cattle and hogs."

"Danged glad to hear it," remarked the Vermont with a mass drawl. "Mebby I kin get my money out of 10 mortgages that I own on Kansas farms that I hain't been able to collect the interest on for a couple of years."—Kansas Farmer.

A Vermont heard that another had made some derogatory remarks about him and called on the second to demand an explanation and retraction. "Is it a fact that you told Ebenezer Hawkins that I was wuss than a tank?"

"Did Ed Hawkins say that I told him that?" countered the second Vermont.

"Yes, that's what he said."

"Well, Ed is mistaken. What I told Ed, and what I said to him as right as I can recollect, was that I had it from your neighbors that all the slinkins hed moved out of your neighborhood since you settled there."—Kansas Farmer.

AUDITS LIVE STOCK BOOKS

Mr. Thomas B. Dunn, head of the Farmers Union Auditing Association, was in the Farmers Union Live Stock Commission Company office recently making the regular audit of the firm's books. The personnel of the Farmers Union live stock office are glad to see Mr. Dunn come here, because his cheerful personality is contagious, and his wealth of new Scotch stories puts the members of the force in a cheerful frame of mind. Mr. Dunn and his wife expect to sail soon for a visit with relatives and friends in Scotland.—Cooperator.

TALENTS DIFFER

By John D. Harvey
"T'would be absurd were I desirous



This new cheese treat
Now—Kraft-Phenix' new achievement! Rich flavor plus added health qualities in wholesome, digestible form. Velveeta retains all the valuable elements of rich milk. Milk sugar, calcium and minerals. Every one can eat it freely! Velveeta spreads, slices, melts and toasts beautifully. Try a half pound package today.

KRAFT Velveeta
The Delicious New Cheese Food

KANSAS UNION FARMER WEEKLY EXCHANGE

If members of the Union have anything to Sell or Exchange, they should advertise in this department. Rate: 5 cents a word per issue. If run 4 times 10c per word for the four issues. 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.

CLASSIFIED ADVERTISING

WANTED
Position Wanted—as manager of Farmers Union elevator. Have had experience and can give good references. Write S. G. C., Kansas Union Farmer, Salina, Kans.

WANTED—Two farmers to help harvest. Charles Thomas, Zurich, Kansas.

FOR SALE

FOR SALE, Rent, Trade for Farm. Eight room modern home, fine location for college and schools in Manhattan—Obe Martin, Wiley, Kans.

For Sale—Alfalfa Seed, tested, Kansas, dependable for July, August seedling. Frank Baum, Salina, Kansas.

FOR SALE OR TRADE for land, modern house in Lawrence. Close to University and town. 218 Louisiana St., Lawrence, Kans.

MISCELLANEOUS

MAIL INSURANCE
See M. Greenwood at Carlton, Kansas for your Farmers Union Insurance of all kinds.

CASH—To sell your property, any kind, anywhere quickly for cash, address WESTERN SALVAGE AGENCY, 601 Kansas Bldg., Minneapolis, Minn.

RESOLUTIONS OF SYMPATHY

Whereas, God in His infinite wisdom has seen fit to remove from our midst Mr. and Mrs. J. E. Johnson, father and mother of our brother members, Charles, David and Oscar Johnson.
Be it resolved that we the Stafford County Farmers Union extend to the brothers and other relatives our heartfelt sympathy.

Stafford County Farmers Union
W. W. Gillespie
J. E. Guyer
R. D. Beck Committee

CARRY ON

Pat, who was moving, had asked one or two friends to carry his chicken-house round for him.
They found this a very strenuous job, but struggled on. About halfway they set the coop down to have a rest when one of them suddenly exclaimed:

W.R.I.E. A. M. Kinney, Box 51, Salina, Kansas.

MEETING OF KIPP LOCAL

The Farmers Union Local at Kipp, Kansas, will meet at the High School auditorium Monday evening, June 23, at eight o'clock. Everyone is invited.

SCALE BOOKS

RECEIPT BOOKS, CHECK BOOKS, ORDER BOOKS, REMITTANCE BOOKS ALSO LETTER HEADS, STATEMENTS, ENVELOPES, ETC.
GLOBE IMPRINT, Salina, Kas.

NOTICE

If we do not have a representative of your town, please notify us. Farmers Union Mutual Life Insurance Company.
REX LEAR, State Mgr., Salina, Kas.

Price List of Local Supplies

Application cards 20 for 5c
Credential blanks 10 for 5c
Dimit blanks 15 for 10c
Constitutions 5c
Local Sec'y's Receipt Books 25c
Secretary's Minute Books 50c
Farmers Union Buttons 25c
Cash Must Accompany Order. This is Necessary to Save Expense in Postage and Labor.
W.R.I.E. A. M. Kinney, Box 51, Salina, Kansas.

Farmers' Union Song Book

lets, per dozen 10c
Business Manuals, new used instead of Bifur, each 5c
Farmers' Union Song Book 25c
Farmers' Union Watch Fobs 25c
Ladies Auxiliary Pins 50c

WANTED—

Cream from producers who want more for their butterfat. Now while cream is the lowest it has been in years and margins between butter and butterfat the widest they have been in months is a good opportunity to profit thru cooperative service.

For information concerning cooperative service on cream and eggs, see your station manager or write to the

Farmers Union Cooperative Creamery Association

Kansas City, Mo.

Service Above All!

We want our SERVICE to be the deciding factor in influencing farmers and live stock men to ship their live stock to us. This is the farmers' own cooperative live stock marketing firm, and it is therefore the logical firm to ship to. We are paying back substantial dividends to stockholder patrons.

Aside from the fact, however, the service we are able to render, the fact that we get the highest prices possible for your stock and get your returns to you promptly, is reason enough for us to merit your patronage.

Patronize YOUR OWN FIRM

Farmers Union Livestock Commission Company
Stock Yard
Kansas City, Mo.

Grain Insurance

The season for Grain Insurance is here and we ask you to study these rates.

1 month 20c per hundred
2 months 30c per hundred
3 months 40c per hundred
4 months 50c per hundred
5 months 60c per hundred
6 months 70c per hundred

Covers against fire and lightning on standing grain in shock or stack and on wind also when in the bin.

Farmers Union Mutual Insurance Companies

of Kansas

Fire SALINA, KANSAS Wind

Lightning Automobile Mercantile Hail

Columbian Red-Top Grain Bins

We offer you immediate storage facilities NOW. COLUMBIAN STEEL GRAIN BINS are Weather-RAT- and Fire Proof. These bins are easy to erect and you will find them the most popular and economical granary on the market. All bolts, tools, instructions, etc., are furnished complete with every bin. We can also furnish you with the ECKARDT ELEVATOR for use with these bins. The Portable Style Elevator will unload from truck or wagon, transfer from bin to bin and reload from bin to truck or wagon.

Write us for delivered prices on COLUMBIAN GRAIN BINS and ECKARDT ELEVATORS.

The Farmers Union Jobbing Assn.
1147 Board of Trade
K. C., Mo.