



THE KANSAS UNION FARMER

Organization

Co-operation

Education

NUMBER 19

VOLUME XVII.

SALINA, KANSAS, THURSDAY, DECEMBER 18, 1924.

Two Important Committee Reports Of National Convention

The Report of the Committee on Fire Insurance, Six States Have Their Own Farmers Union Fire Insurance, Which is Succeeding Wonderfully Well. The Report of the Women's Auxiliary Which Has Been A Matter of Consideration for Some Time. This is a Movement that Must Claim Our Attention in the Near Future.

REPORT OF COMMITTEE ON MUTUAL FIRE INSURANCE

We are gratified to report that all of the state-wide companies reported one year ago have enjoyed a steady and healthful growth and are forging to the front. Since your last meeting—

The story of mutual insurance in this country is an inspiring one. Conflagrations—the dread spectre of the insurance world—have come to them and they have not been found wanting. They have the largest companies in the land, having far larger gross assets and the property owner who has put his trust in them has had his faith justified. But let the following figures tell the story.

In the great Boston fire of 1872 twenty-two out of thirty Massachusetts stock fire companies failed, paying forty-one cents on the dollar. Only one of the stock companies is in business today. Four out of thirty-four mutual fire insurance companies discontinued, three paying one hundred cents on the dollar and one seventy-five cents on the dollar. Twenty-four of the thirty-four mutuals are still doing business.

In the great Baltimore fire of 1904 five Baltimore stock companies failed, paying an average of sixty-four cents on the dollar and the only mutual retired paid its losses in full.

In the great San Francisco fire of 1906, over one hundred stock companies discontinued and payments 5 to 60 per cent. Every mutual paid its losses in full and not one mutual failed.

Including the Chelsea fire of 1908 and the Salem fire of 1914 every mutual company but one paid their losses 100 cents on the dollar, while in the above conflagrations over one hundred and thirty stock companies discontinued and payments 5 to 60 per cent.

Hon. Rufus M. Potts, former insurance commissioner of Illinois, said that of the 198 stock fire insurance companies organized in Illinois prior to 1888 not one is now in business, while 12 of the 47 mutuals organized prior to 1888 are still in business, which, he said, is proof that in Illinois, mutual insurance had been more enduring than stock insurance.

Hon. Charles F. Nesbit, former insurance commissioner of the District of Columbia, said that of the 1550 stock fire insurance companies started in business in the United States, 1800, or 84 per cent, failed, reinsured, or retired, leaving only 16 per cent in business, while of the 2900 mutual fire insurance companies started in business in the United States, 2200 or 76 per cent were still in business.

The Philadelphia Contributionship established by Benjamin Franklin and his neighbors in 1752 is still in business. It was the first insurance company organized in the United States. It is a mutual. It has been in successful operation for more than 170 years. The first stock fire insurance company was organized 40 years later.

Today more than two-fifths of all the insurable farm property in the United States is protected by mutual insurance. Probably three-fourths of all the sprinkled factory risks east of the Mississippi river are covered by mutual insurance. Elevator and mill mutuals are carrying more and more of the elevators and flour mills.

Hardware mutuals are gathering up the hardware business. Drugists, jewelers and retail merchants' mutuals are after their respective classes of business. Then the great general waiting mutuals are progressing as never before. All this has been estimated as totaling \$20,000,000.00 of business effecting a saving to policy holders annually of \$12,000,000.

With this splendid record—a history of 170 years of faithful service with the great economic advantages of mutual insurance, with millions of satisfied members, with all of these advantages, WHAT'S AHEAD?

We find that the notable and outstanding examples of Farmers Union Mutual Fire Insurance Companies are as follows:

The Farmers Union Mutual Ins. Co. of Kansas.

The Farmers Union Mutual Company of Colorado.

The Farmers Union Cooperative Mutual Fire Insurance Company of Washington.

The Farmers Union Cooperative Insurance Company of Nebraska.

The Oklahoma Farmers Union Mutual Insurance Company.

The South Dakota Farmers Mutual Insurance Company.

All of the above Cooperative Companies have made a gain in volume of business done during the past year of from 5 per cent to twenty-five per cent, and a saving to the policy holders of approximately 50 per cent. It is our opinion that a state-wide mutual is much more desirable than smaller companies, as they provide certain elements of safety by operating over larger areas and better distributed risks than smaller companies, as they provide certain elements of safety by operating over larger areas and better distributed

risks than smaller companies are able to do. It is also our opinion that as farmers must protect their various lines of cooperative endeavor, maintain their local, state and national organization and keep in touch with each other through their organization publications, they should have regular stated meetings for necessary exchange of opinions. Therefore, for the reason we maintain that the Farmers Union Mutual Insurance Companies constitute the ideal plan of mutual insurance and recommend that every state organization proceed as fast as possible to organize a farmers union mutual and not already done so.

J. M. Collins, Chairman.
C. J. Diederich, Secretary.
J. Q. Adams,
A. L. Ullstrom.

REPORT ON WOMAN'S AUXILIARY COMMITTEE

WHEREAS, Experience has shown that the life, interest, activity and progress of the Farmers Union, whether it be national, state, county or local, depends upon the enlistment of the whole family.

WHEREAS, It has likewise been noted that the most active and beneficial locals throughout the country are those that have among their members the farm women and children of the community.

THEREFORE, We your Committee on woman's and Junior auxiliary work desire to recommend the following consideration:

Investigations have found that there are two distinct forms of auxiliary work in the Farmers Union. First, the form in which the local Auxiliary and Junior club is organized independently of the local union, having separate officers, meetings and programs. Under the other form, all of the auxiliary work is carried out under the local organization and in this case part of each local meeting is devoted to programs, subjects and questions of interest to the women and children. Both of these forms have their advantages and disadvantages and the form to select depends upon the local membership and local conditions.

We believe at the present time that the auxiliary problem is a state question. The diversified membership and interest throughout the various states brings up individual problems that cannot, at this time, be regulated by a national policy. We believe that this work should be carried on in the respective state unions.

We have noted that there are many activities that can be carried out for the advancement of farmers and Farmers Union members in every community. For example: the distribution of knowledge pertaining to the true principles of cooperation and the Farmers Union; the supervision of local activities; the organization of local groups; the arrangement of definite special programs for special local meetings, such as St. Patrick's Day, Halloween and Thanksgiving; and the encouragement of annual picnics and other social enterprises of the organization. Activities pertaining to the business side can be introduced such as the local marketing of poultry, eggs, butter, pastry, vegetables, herbs, etc., through the local unions as well as active interest in cooperative buying of household needs.

The junior work has two principle purposes, namely, the education of farm children in the knowledge of cooperative work, keeping in mind that in another generation they will be the farm leaders, and to assist in providing programs that will indirectly build up interest in local meetings and increase membership.

We wish to call attention of all delegates to the play and entertainment presented by the Oklahoma Queensland Local at this convention on the evening of November 18th. Such a program can be developed and presented attractively in every local union, for the benefit of all concerned. We desire that the delegates carry this thought back to their members and promote similar work within their own organizations.

We recommend that the leaders in the various Farmers Union communities correspond with the auxiliary officers and leaders in other states for the purpose of obtaining information relative to auxiliary work and the exchange of ideas. We also favor the proper protection of childhood.

We suggest that each State Official Organ of the Farmers Union devote reasonable space to editorial matter of interest to the women and children within their respective states, having in mind the purpose of enlightening the support and endeavor of the entire family of each Farmers Union member. The policy of this department to be directed by the State Board or executive Committee.

H. J. Page, Chairman,
Mrs. G. H. Mathis,
Fred Gaylord.

CIRCUMSTANCES ALTER CASES By W. F. Ramsey.

There are said to be 3,000,000 miles of rural highway in the United States. All donated by the farmers, to the public. A free gift of millions of acres of rich soil, to the public. And we, the farmers, are paying taxes on those millions of acres of land, devoted to the public use. The farmers are taxing themselves to provide culverts and bridges for our highways. We have done any amount of grading on our roads. We are still doing our bit. We have really created a National system of rural highways, all over this broad land: by each road district, township and county doing their bit. The rural highways of this nation are one of the finest examples of cooperation, in the world. I was born in 1846. I have observed the development of rural roads, in three states, for over seventy years. In each and every year, there was an improvement.

Now comes our "Educated Leaders," proclaiming that we must give them a soft job, at high wages: (excuse me, I meant "Salaries," so that they can afford to dictate to us just what to do.

Not on your life. The people, the farmers, in the rural counties, should control the counties that they created. The people who pay the taxes, should control the expenditure of those funds.

Our State Highway Commission seems to be inexcusably ignorant. They are unable to grasp the fact that the fundamental fact of the wide diversity of highway conditions in this state.

Not here, in Mitchell county, we are not stuck in the mud. I wish to God we were. On an average, we have eleven months of good roads every year. Our population spreads very sparsely over the country; less than eighteen per square mile; and is decreasing. Our taxes, however, raised, direct or indirect.

The people of this county, have had some dealings with the State Highway Commission, that left a bad taste in our mouths. By their advice and assistance, they have built a road, at a total cost of \$880,000. From present appearances, by the time we have finished paying for our share of that cost: the road will be a total wreck.

We know, that the vast amount of money spent under the highway act, with the assistance of our State Highway Commission; is an almost total loss; so far as we are concerned. The contractors probably made some money. Many people up here, are so unkind as to say, "That is just what the state highway commission was built for."

We are for good roads. Make no mistake about that. But we who are on the battle line, who are planning, grading, hauling, building, do know our local problems better than any body of commissioners sitting two hundred miles away, can know them.

We admit, that in counties having a sufficiently dense population, hard surfaced roads are practical; if a heavy annual rainfall, makes them a necessity. It is a local problem. Let us recognize our mistake by abolishing that state highway commission. The idea is a fraud. The farmers never get something for nothing.

The ultimate consumer pays all the bills. The farmers are the great mass of ultimate consumers in

this country. The State Highway Commission is just one unnecessary, additional pin prick.

UNION SONG FROM CRESCO 377
I will tell you a story, I will sing you a song about our Cresco Local for it won't take very long. I joined Cresco Local in the Merry Month of May. We are a jolly bunch of Union men and we are here to stay.

Chorus.
For we're true to our Union,
We are true to our State.
We attend every meeting,
And hardly ever late.

We're for cooperation and some fun on the side when we get righty organized the profiteers we will ride for we will fix the prices on our barley, wheat and corn and the profiteer will lose his job as sure as you are born.

Chorus.
The call us old Farmers; they think we are not so smart; but when it comes to business we will show them where to start. We rise early in the morning and we work till late at night. We will have our share of profit or there will be an awful fight.

Chorus.
So when you're feeling grouchy or in other words feeling blue, come down to old Cresco and we will tell you what to do; for we have some real good talkers. They can tell you what is what in cooperation arguments they are Johnnie on the spot.

Chorus.
Adam Sulzman is our chairman,
John Wolf pushes the pen, Wm. Sulzman holds the door shut, Albert Hase inspects cards; Then my song is now ended. I don't think its out of place. Here's to real cooperation from the entertainer.

TOM GRACE.

FARMERS' HELD BIG MEETING

It was the Meeting at Which Officers of the Stafford County Farmers Union Were Elected for the Coming Year.

A meeting of the Stafford County Farmers Union was held at the Christian Tabernacle in St. John, Tuesday afternoon, Dec. 2nd, with President Ward J. Spencer in charge.

It was their regular bi-monthly meeting. Much business of importance was taken up.

At this meeting the regular annual election of officers was held, resulting in the selection of the following, most of whom were re-elected: President, Ward J. Spencer (re-elected); Secretary, Treasurer, Rex Lear, who succeeds E. E. Gard, Representative-elect; county organizer and lecturer, J. E. Guyer (re-elected); conductor, R. B. Jordan (re-elected); door-keeper, C. B. Wells (re-elected); county correspondent, Mrs. G. E. Kendall.

The Farmers' Union Booster Contest, put on during the month of November, was won by New Hope Local, the youngest local in the county. Livingston won second prize and Liberty received the "booby" prize, a doll. New Hope received \$5.00 and Livingston \$2.50.

North Star gave the program Tuesday afternoon, which consisted of readings, musical numbers, with one chorus. Eight numbers were given and those present report a splendid entertainment.

The debate on the proposed gas

oline tax was postponed until a future meeting.

The Farmers' Union people are well pleased with the progress they have made the past year.

Rex Lear was elected a delegate to the state Farmers' Union meeting, to be held the third Wednesday in January in Hutchinson. Stafford county talent will furnish part of the program at the state meeting.

HENDERSON WAS ENTERTAINED

Clifton E. Henderson has been secretary of the Anderson county F. U. for three years and his services were so acceptable to the Union that they decided to give a dinner in his honor.

Mr. Henderson had been working for the F. U. in the Baldwin district but came home about noon, Nov. 30. When he drove in he was astonished to see the cars and the crowd, but was soon told that "The Union had gathered over two hundred eighty-five strong to celebrate his birthday and it was high time he was there to help."

When he entered the house he found that the ladies of the Union had loaded several tables with the dainties the Kansas women know so well how to prepare.

The dinner was served "cafeteria style" and although the rooms were pretty densely crowded at times, everybody seemed to be enjoying the occasion.

Mrs. Fred Miller of Fairview and Mrs. Harry Depoe of Bellevue furnished some excellent piano music and many joined in singing sacred and F. U. songs.

Friday was fine, everything went happily, and after "Cliff" got over his astonishment and realized that the whole "fuss" was "just for him" he was surely appreciative.

TAXPAYER ORGANIZATION ANNOUNCES PROGRAM

The Kansas State Taxpayer Organization which holds its first annual convention in Memorial Hall, Topeka, December 18 and 19, announces a lively program. The new tax amendment will occupy a large part of the time.

Thursday, December 18, 2 p. m. Address by Governor Jonathan M. Davis.

Response, R. A. Elward, President State Taxpayer Organization.

Report of National Tax Convention, St. Louis, by J. M. Kessler, Secretary State Taxpayer Organization.

Thursday, December 18, 8 p. m. Address, Hon. Ben Paulsen, Governor-elect of Kansas.

Necessary Legislation to make the New Tax Amendment effective. Senator Carr W. Taylor, Hutchinson.

Friday, December 19, 9 a. m. Taxes and Land Values. Eric Englund, Professor Agricultural Economics, State Agricultural College.

What Shall We Do with the New Tax Amendment?

Senator Noah Bowman, State Tax Commissioner.

Election of Officers and Executive Committee.

Friday, December 19, 1:30 p. m. Discussion and Adoption of Resolution.

Meeting of Executive Committee.

Meeting of Legislative Committee.

Delegates were given an opportunity to discuss the subjects so far as the time allotted will permit, immediately after each speaker and during the last session when the resolutions are under consideration.

NOTICE TO SECRETARIES AND MEMBERS

The constitution and by-laws have been amended to read as follows:

The dues for the adult male member shall be \$2.25 per year and shall be divided as follows: 80c to the local union, 20c to the county union, 25c to the National Union and 50c to the State Union. The Local secretary shall retain the 80c and shall remit the \$1.45 to the State Secretary quarterly. The State Secretary shall remit quarterly to the National Secretary 25c, and to the County Secretary 20c for each adult male member as such annual dues are received by him.

The State Secretary when making quarterly report to the County Secretary will include a list of members who have paid dues from the different locals in that County.

Below is the table for computing the fractional dues.

TABLE FOR COMPUTING FRACTIONAL DUES.

Minor Male Members should pay \$2.00 Initiation Fee and full 25 cents National dues regardless of the time of year when they enter the Local. The adult male members should pay dues as follows:

If he joins between Jan. 1 and Jan. 16 he should pay full year dues	\$2.25	1.45
If he joins between Jan. 16 and Feb. 16 he should pay 11 months dues	2.09	1.35
If he joins between Feb. 16 and Mar. 16 he should pay 10 months dues	1.92	1.25
If he joins between Mar. 16 and April 16 he should pay 9 months dues	1.75	1.15
If he joins between April 16 and May 16 he should pay 8 months dues	1.58	1.05
If he joins between May 16 and June 16 he should pay 7 months dues	1.42	.95
If he joins between June 16 and July 16 he should pay 6 months dues	1.25	.85
If he joins between July 16 and Aug. 16 he should pay 5 months dues	1.08	.75
If he joins between Aug. 16 and Sept. 16 he should pay 4 months dues	.92	.65
If he joins between Sept. 16 and Oct. 16 he should pay 3 months dues	.75	.55
If he joins between Oct. 16 and Nov. 16 he should pay 2 months dues	.58	.45
If he joins between Nov. 16 and Dec. 16 he should pay 1 months dues	.42	.35
If he joins between Dec. 16 and Jan. 1 he should pay for the ensuing year	2.25	1.45

In addition to the dues in the foregoing table, each adult male member shall be assessed 50 cents per year for 1922 and 1923 to provide a building fund.

Milk Producers Hold Annual Meeting At Detroit

The Annual Convention of the Co-operative Milk Producers Held on Nov. 14th and 15th, Was Considered Very Successful. Their Resolutions Are Sound and Practical. The Stand They Take on the Tariff Question is Rational, Also the Way They Propose to Co-operate With the President and the Agricultural Commission Shows a Loyalty That Cannot Be Questioned.

The Eighth Annual Convention of The National Cooperative Milk Producers' Federation, held in Detroit, Michigan, November 14th and 15th, was the most successful in the history of the Federation. Nearly all of the twenty-eight member associations were represented. A few of the associations sent full Board of Directors and there was a larger number who came from longer distances than ever before. About two hundred delegates outside of Michigan were present.

The program was repeatedly said to be the most practical, informative series of papers and discussions, in the history of the Federation. Interest was intense throughout the five sessions of the Federation and the special session held by the editors of the papers owned by the member associations.

Among the important acts of the delegates was the authorization of a resolution which was sent as a telegram to President Coolidge, asking him to widen the scope of the National Farm Commission to include a representative of the cooperative dairy farmers and suggesting President John D. Miller of the Federation as a member of the dairy farmers on this Commission. A special committee of twenty-one men signed this telegram, which was sent to the White House.

The delegates passed the following additional resolutions:

Resolution No. 1.

We deplore and view with unrest the various investigations by the Tariff Commission of tariff rates on dairy products. In the event there should be a decision by the Commission adverse to the dairy industry, we call upon all farm and dairy organizations to act together with firmness and dispatch in laying the matter before Congress, and in taking before the courts the question of the constitutionality of the flexible provision of the tariff act.

Resolution No. 2.

We are more and more impressed with the importance of a wider knowledge by our farm people of the economic and social principles upon which sound agricultural cooperation is founded. We would, therefore, pledge our most hearty support to the proposed Institute of Cooperation, and urge our member associations to cooperate in making it the outstanding success which the importance of the subject demands. In this connection we urge all agricultural colleges to make proper and adequate provision for the study of the subject, both for longer and shorter terms, have adequate opportunity to pursue the study of this important subject, receiving instructions in the practice and the theory of cooperation, as well as the economic background of a sound marketing system.

Resolution No. 3.

We urge the enactment of legislation providing permanently for a system of agricultural observers in important foreign markets and producing areas under the direct supervision of the United States Department of Agriculture, and reporting through it directly to our agricultural interests. We are most emphatically opposed to any movement to have these observers placed under the direction of any department or Governmental agency other than the Department of Agriculture.

Resolution No. 4.

We deplore as economically unsound the artificial stimulation and extension of the Dairy Industry as a suggested means of bringing a return of prosperity to persons who are in the production of other agricultural products have met with business reverses due to poor crop conditions or abnormally low prices, being sure that such practice would result only in disaster to many of those unexperienced farmers who were persuaded to load themselves with further obligations through the purchase of cows. We feel sorry for those ill-advised farmers who have been urged to rush into the new line of endeavor without previous training or adequate facilities and who are finding that dairying is a highly specialized business, calling for hard work and painstaking daily care and returning but a modest living to those who have learned its many secrets of success.

Resolution No. 5.

The President of the United States, having called on a number of National agricultural organizations to recommend the names of persons whom they consider suitable for the responsible position of Secretary of Agriculture, The National Cooperative Milk Producers' Federation would respectfully suggest to such organizations that they confer together at the earliest possible opportunity so as to secure unanimity of action and solidarity of support in their recommendations.

Resolution No. 6.

This Federation pledges the President's Agricultural Commission its

full measure of assistance in the securing of any information which it is in our power or that of our member associations to furnish, and which may prove helpful to it in the important task to which it has been called.

Resolution No. 7.

We reaffirm and unanimously approve the following resolution with respect to governmental interference with cooperatives, passed by the Board of Directors, at its recent meeting in Milwaukee: Resolved, that it shall be a general policy of The National Cooperative Milk Producers' Federation to condemn and oppose governmental subsidies for enterprises of a private character and the setting up of special governmental controls of cooperative organizations by means of Boards or Commissions; And the officers of this Federation are instructed to oppose all efforts which in their judgment tends toward such ends unless specific exception is made to this rule by a regular or special meeting of the delegates, Directors or Executive Committee.

Resolution No. 8.

We deplore the death of that staunch friend of cooperatives, Hon. H. C. Wallace, late Secretary of Agriculture, and instruct the Secretary to draw up suitable resolutions with respect thereto and to spread them on our minutes, sending copies to the United States Department of Agriculture and to the family of the deceased.

Resolution No. 9.

On behalf of the delegates here assembled and the member associations represented thereby, we would express our sincere appreciation of the cordial welcome and generous hospitality which has been shown this Federation by the Michigan Milk Producers' Association and the people of Detroit, including particularly the Hotel Statler, the Chamber of Commerce and the press of the city and country.

Dairy Editors' Meeting.

Editors of dairy papers owned by the member associations held a "ret" together dinner and meeting on the night of November 15th, discussed the common problems and made arrangements to hold a sectional conference each year at the time of the meeting of the Federation. The editors chose D. J. Carter of the Dairyman's League News, 120 West 2nd Street, New York City, as President; and Harry I. Benbow of the Dairyman's Price Reporter, 450 Century Building, Pittsburgh, Pa., as Secretary of the informal organization.

C. Bechtelheimer of Waterloo, Iowa and W. F. Schilling of Northfield, Minn., were elected Directors in place of W. A. Carrier of Strawberry Point, Iowa, and J. G. Thompson of Land, over Md. The following Directors were re-elected: John D. Miller, Susquehanna, Pa.; J. A. Scollard, Chesapeake, Wash.; George W. Slocum, New York City, N. Y.; Richard Pattee, Newton Highlands, Mass.; Harry Hartke, Covington, Ky.; G. R. Rice, Milwaukee, Wis.; F. G. Swoboda, Richmond, Va.; Frank P. Willis, Covington, Ky.; R. Smith, Snader, New Windsor, Md.; C. E. Hartford, Conn.; P. S. Brennan, Jefferson, Ohio; B. Ashcraft, Cleveland, Ohio; N. P. Hull, Lansing, Mich.; J. C. Burr, Wauson, Ohio; and John Brandt, Litchfield, Minn. The delegates left four vacancies on the Board of Directors to be filled during the ensuing year.

The Executive Committee and Alternates were re-elected and consisted of the following: John D. Miller, Richard Pattee, Harry Hartke, Frank P. Willis and N. P. Hull of the Executive Committee and G. R. Rice and C. E. Hough as Alternates.

All of the officers were re-elected. They consist of John D. Miller of Susquehanna, Pa., President; Richard Pattee of Newton Highlands, Mass., First Vice President; Harry Hartke of Covington, Ky., Second Vice President; Frank P. Willis of Ward, Pa., Treasurer; and Charles Holman of Washington, D. C., Secretary.

The Directors confirmed previous action of the Executive Committee in admitting to membership the Twin City Milk Producers' Association of St. Paul, Minn. During the year just closed approximately 80,000 organized cooperative dairy farmers have been added to the membership of the National Federation through the addition of new member organizations. The Federation now represents twenty-five cooperative fluid milk associations, two state-wide cooperative button groups, and one cooperative cheese group operating in two states. The total membership of the Federation is estimated at 300,000 dairy farmers marketing annually nearly \$400,000,000 worth of dairy products through their associations.

In the issue of Dec. 11, this paper states that the dues were \$2.45, which is an error. The dues are \$2.25, according to the constitution.

