



THE KANSAS UNION FARMER

Organization

Education

Co-operation



VOLUME XVI

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Audit of Secretary's Office Shows Gratifying Reduction of Expenditures

Receipts in Excess of Disbursements for First Time in Several Years—Publishing Department Materially Reduces Deficit Over Last Year

To the Board of Directors, Kansas Division, Farmers Educational and Co-operative Union, Salina, Kansas.

Gentlemen:—In accordance with your wishes we have made a Balance Sheet audit of the books and records of the Secretary's office, C. E. Brasted, for the period from October 1, 1923 to December 31, 1923 and submit herewith our report which contains the following exhibits and schedules showing the results for the entire year ending December 31, 1923.

EXHIBIT "A" Balance Sheet as at December 31, 1923.
" " Comparative Balance Sheet.
" " Statement of Income and Expense—Publishing Dept. for the year.
" " Statement of Association Receipts and Disbursements for year.

SCHEDULE No. 1 Bank reconciliation, Secretary's account.
" No. 2 Bank Record Reconciliation, Treasurer's Account.
" No. 3 Notes Receivable.
" No. 4 Investments.
" No. 5 Accrued Expense.
" No. 6 Analysis of Surplus.
" No. 7 Accounts Receivable.
" No. 8 Working Balance Sheet.
" No. 9 Adjusting Journal Entries.
The Balance Sheet may be summarized as follows:—

ASSETS	
Current Assets	\$25,124.06
Accrued Assets	105.37
Moving Picture	1,000.50
Investments	6,550.00
Furniture and Fixtures	3,436.55
	\$36,216.48
LIABILITIES	
Current Liabilities	\$27,170.93
Accrued Liabilities	640.77
Reserve for Doubtful Accounts	477.48
Surplus	7,927.30
	\$36,216.48

The detailed items that make up the foregoing condensed Balance Sheet figures are:—
FARMERS NATIONAL BANK, Treasurer's account \$ 108.26. This is the amount to the credit of the Treasurer in this bank.
Farmers National Bank, Secretary's acct. \$ 5,402.70. This is the amount to the credit of the Secretary in this bank.
Accounts Receivable \$ 1,110.80. This is the balance due the Publishing Department for advertising accounts unpaid as per schedule No. 7.
Notes Receivable \$ 18,481.90. This is the amount of notes you are holding as shown in detail on schedule No. 3.
W. C. Lansdon \$20.40. This is the balance in Mr. Lansdon's account.
Accrued Interest \$ 105.37. This is the unpaid interest on the notes as shown on schedule No. 3.
Moving Picture \$1,000.50. This is the amount so far advanced on account of the production of the educational moving picture film.
Investments \$ 6,550.00. This is the amount invested in the stock of other corporations as shown in detail on schedule No. 4.
Furniture and Fixtures \$3,436.55. This is the cost of your office furniture and fixtures.

LIABILITIES
Building Fund Assessments \$ 23,663.38. This is the amount received from members on the building fund.
Building Fund Donations \$ 275.55. This is the amount donated in the aid of the building fund.
Dues \$ 3,232.00. This is the amount of the 1924 dues paid in at this time.
Accrued National Dues \$ 264.65. This is the amount of National dues for November and December that have not been paid.
Accrued Taxes \$ 286.12. This is the amount of your unpaid taxes for the last one half of the year.
Reserve for Doubtful Accounts \$ 477.48. This is the amount set up in the previous years to cover bad accounts.
Surplus \$ 7,927.30. This is the balance in your surplus account as shown under schedule No. 6.

GENERAL REMARKS
The results of the years activities in both departments of the office showed gratifying improvements over the previous annual statement.
Last year the deficit in the Publishing Department was \$ 7,407.93. This year the deficit was \$2,358.46. Last year the disbursements of the office outside the Publishing Department exceeded the receipts by \$ 9,949.46 and this year the receipts are in excess of the disbursements \$31.35.
You will note from Schedule No. 7 that there have been a number of old advertising accounts carried as Assets. The list was checked over and those deemed uncollectible were charged against Surplus as they were of the period prior to 1923. There are some others that may be found later to be uncollectible and to provide for this contingency, the amount set up as a reserve was left intact.
The furniture and fixture account still stands on the books at the original figure. Requests were made of a local supply company to have a representative familiar with present values make an inventory but they have failed to do so. When this has been done the necessary adjustments in this account can be made.
On account of the limited time available for this audit, the examination was confined to the checking of the general ledger entries, the reconciling of the bank accounts, examination of all checks issued and the verification of the securities held.
Thanking you for this opportunity of again serving you, we are,

Very truly yours,
THOS. B. DUNN,
Secretary-Manager
G. A. Stimpson-auditor.

KANSAS FARMERS UNION AUDITING ASSOCIATION.

EXHIBIT "A" BALANCE SHEET

ASSETS	
Current Assets:	
Farmers Nat'l Bank, Treas.	\$ 108.26
" " Secy.	5,402.70
Accounts Receivable	1,110.80
Notes Receivable	18,481.90
W. C. Lansdon	20.40
	\$25,124.06
Accrued Interest—Notes Receivable	105.37
Moving Picture	1,000.50
Investments	6,550.00
Furniture and Fixtures	3,436.55
	\$36,216.48
LIABILITIES	
Current Liabilities:	
Building Fund Assessments	\$23,663.38
Building Fund Donations	275.55
Prepaid 1924 Dues	3,232.00
	\$27,170.93
Accrued Expenses:	
Accrued National Dues	264.65
Accrued Taxes	286.12
Accrued Salaries	90.00
	640.77
Reserve for Doubtful Accounts	477.48
Surplus	7,927.30
	\$36,216.48

WE NEED MEMBERS WITH INITIATIVE

To build a successful cooperative marketing company requires much initiative as well as good leadership. The members of such organizations must be ready to give up some of their personal opinions and work for the success of their organizations. In doing this, they are not sacrificing any individual initiative in the work on the farm or for that matter in the marketing of their products. No one would claim that it requires much initiative ability to haul a load of products to the market and accept the price paid by some individual or corporation. Most thinking persons would consider that to develop a successful cooperative marketing company would require considerable more initiative.

We have not observed that the American Elevator and Grain Trade raises any objections to corporations organized for the purpose of handling farm products. The individual becomes subservient to the corporation. We believe more individual initiative is lost through corporations than through cooperation. Cooperation is the act of working together to one end or of combining for a certain purpose. In reality there is little if any difference in practical results so far as the individual is concerned whether he belongs to a corporation or to a cooperative organization. There is no more reason why the farmer should not form cooperative marketing companies than there is why other individuals should not form corporations.—Kentucky Union Farmer.

FARMER ORGANIZATIONS DOING BIG BUSINESS

More than two billion dollars of business was done by farmer business organizations in 1923, according to estimates made by the United States Department of Agriculture. The estimates are based upon reports from 6,539 organizations which did a total business of \$1,200,000,000. Reports have been received from 8,313 associations and additional reports are yet to come in from approximately 2,000 organizations.

Of the 8,313 organizations reporting, approximately 90 per cent were primarily engaged in selling farm products, and about 10 per cent in the collective purchasing of farm supplies. Grain marketing organizations comprised more than 30 per cent of the associations; dairy products 22 per cent; livestock 14 per cent, and fruits and vegetables 11 per cent.

Two thousand six hundred grain organizations did a total business estimated at \$490,000,000; 1,841 dairy products organizations a total business of \$300,000,000; 1,182 livestock associations a business of \$220,000,000 and 955 fruit and vegetable associations a total business of \$250,000,000. Seventy-eight cotton cooperatives did \$100,000,000, and 14 tobacco organizations \$132,000,000.

Kansas Key State of Wheat Structure

Says Judge Bingham in Address Urging Support of Kansas Wheat Pool

Speaking on "Cooperative Marketing" Robert W. Bingham, editor of the Louisville Courier-Journal, Louisville, Ky., Tuesday night, January 29, told a mass meeting of farmers and business men in Salina that "Kansas is the key state of the whole wheat structure." He pointed out that the wheat business is a raising of wheat, and told his audience that all the profit made in that grain is made by the dealers and speculators out of the sweat and toil of the men who cultivated and raised the wheat.

The trouble with the farmer has been that he hasn't got his share of what the ultimate consumer has paid for the products of wheat," Judge Bingham declared. Four and a half



JUDGE ROBERT W. BINGHAM

bushels of wheat, when sold at a price of \$1.00 a bushel so that it brings \$4.00 to the farmer who raised it has cost the people \$31 when sold to them. The trouble is that the Kansas farmer has been dumping his products onto the market within a few weeks after it matures and is ready for sale. Three months after harvest, I have been given to understand, seventy-five percent of the wheat which Kansas farms yield is disposed of. You can see that is bound to reduce your markets. Here is a whole year's supply of wheat which you are trying to market within 90 days and it can't be done successfully. No merchant would dream of doing such a thing.

Rip for it. The whole purpose of the cooperative marketing plan is to prevent that kind of dumping of farm products. Farm products raised to be consumed through the whole year and sold within a few weeks, will bring no other result than a bearish market. The reason wheat has not brought in the main a fair profit to the producer and a fair and reasonable profit over and above cost of

production, is because your wheat has been dumped instead of being merchandized.

"The organization of a cooperative marketing plan for Kansas, however, will take more than a few people. In Kansas it will take not only the farmers, but the business men, the merchants, the bankers, the people who live in the cities as well as those who live in the country. It is going to take the real support and effort of everybody who has the real welfare of the towns and the country, as well as the state at heart. It is a big undertaking and there is undoubtedly a better opportunity for the movement in Kansas right now than there ever has been before. If Kansas is to be organized for the benefit of the farmer, it is not by being sold for their benefit, instead of being bought for the benefit of somebody else that is dealing in it and who has no part in the productive phase of that commodity. It will take not only the farmers and their effort but the business sagacity of the bankers and merchants.

Requires Ability.
"Like many other enterprises in the raising of produce the marketing of wheat in the cooperative way requires not only technical knowledge but salesmanship. Cooperative marketing is not any sort of miracle worker, but when properly applied will produce the same results with wheat that it does with other products. There is nothing different about wheat—nothing at all mysterious, so that the same business principles applied with success to the marketing of other things will bring success to the marketing of wheat. The fruit growers and the Burley tobacco raisers found that cooperative marketing was their salvation in a business way, and the Kansas wheat growers, if they try the system, will learn the same truth."

Judge Bingham used many illustrations with the Burley Tobacco growers as the foundation for the points which he wished to make. He declared that the opposition to the cooperative marketing plans emanate from men who have been speculating in wheat, living as parasites on the wheat growing industry by that means, and accumulating fortunes in that way.

"The full force of this opposition will be directed against Kansas," the speaker warned, "because Kansas is the biggest wheat growing state in the union, and a great many people who have been dealing in wheat and speculating in it, who buy and sell wheat in that way, are going to see that if this state is organized and the farmers become a dominant factor it is likely to be their downfall. They have enjoyed this whip-hand over the farmer for hundreds of years and they will fight hard to retain it."

The Elevator Benefit.
"Out here in Kansas there is a local elevator system and unquestionably that is, and has been, a real benefit to the farmers. It has provided a place where they could deliver their wheat; provided a place where it could be stored—and these local elevators have not solved the problem because they are just so many local units all competing against one another. That makes it

(Continued on page 4)

Farmers Union Jobbing Association Does Five Million Dollar Business

Deficit Wiped Out—Support of All Union Members Can Make Association Largest House on Kansas City Market, Says W. C. Lansdon

CHAIRMAN AND GENTLEMEN: There are only one or two things the matter with the way I was just introduced. I am not Secretary of the Jobbing Association altho I was at one time; and I have no written report to make.

I will review in a few words the business accomplishments of the Farmers Union Jobbing Association during the past twelve months and perhaps say a word or two about why it hasn't accomplished more. Then I may enlarge a little upon the real dividends that have resulted to the farmers of Kansas from operations with this institution. The Jobbing Association (for the benefit of those who may be members and yet may not understand its make-up very well) is essentially a federation of the Farmers Union Cooperative Associations throughout the State. It was intended originally to be exclusively a federation or central business agency for all cooperative agencies in the State. As a matter of fact, we have about 250 elevator and store shareholders in the Association, which institutions hold stock amounting from ten to three thousand dollars. We have, in addition to that, quite a number of local units throughout the State. The State Union itself is a shareholder in the amount of \$4,000 in capital stock of the Association. A number of individual members of the organization in different parts of the State wanted to help in this movement, and subscribed for small numbers of shares. I don't know of any individual shareholder that holds more than ten shares of stock, and think perhaps that is the limit of stock that can be owned by individual members. Their investment has not been heavy enough to make much difference to them.

We experimented a good while before we finally settled down on our present basis of operation in Kansas City. We are practically out of what is called the merchandising business. We are doing an almost exclusive brokerage business of handling commodities in car lots. However, if you want fence or roofing or company down there in Kansas City can fill your order and save you more money than if you purchased elsewhere; but the bulk of business, as will be seen from our auditor's report, is car lot business.

The total turn over in all departments for the year just ended, is approximately five millions of dollars; which is a considerable volume of business to be conducted on a capital of a little less than one hundred thousand dollars. We have a total capitalization of some sixty-two thousand dollars in Common and twenty-four thousand odd dollars in Preferred Stock. We maintain several distinctive departments in the Jobbing Association. We have our grain

department, which sells your consigned wheat and other grain on the sample market of the Board of Trade in Kansas City. Our business in that line has been so heavy that it has required two salesmen on the floor during the past few months. We handle a large proportion of all the consignment business that comes to Kansas City. I do not know the exact proportion at this time but perhaps it wouldn't be wise to state a percentage anyway; but I can say that there have been months down there when we handled over one-eighth of the receipts sent to the Kansas City market, in spite of the fact that we are only one of about two hundred houses handling grain. That is the substantial part of our income. We believe we are so organized down there that we can handle the grain as well as many times better than any other house on the Board of Trade. That is one singular thing the matter with the cooperative movement—the very long time it takes for cooperators to show confidence in each other and in their business institutions. They still ask over the State whether the Jobbing Association can get the market price for consigned wheat. We have invited, and continue to invite, the closest scrutiny on that point. If you don't believe it come down and go thru our records, and see how much we get for various grades and types of wheat. I am sure you will find that we get as much money for wheat as does any concern on the Kansas City market.

The farmers must get rid of what they call the inferiority complex. They haven't any confidence in themselves for the reason that cooperative organizations are made up of farmers; therefore they won't be able to do anything and as the directors are also farmers and must select the managers, the whole thing runs thru lack of confidence in themselves.

The men down there in the various State-wide Institutions are doing business just like the other houses on those markets. Sometimes I am sat-satisfied business men which Mr. De Voss and Mr. Whitman are representatives have not been as cheerful as they might be. I want to ask every local Farmers Union Elevator Manager here, how he would feel some morning if he would come down to his office and find some member who had mated a investment in his own Association, delivering grain to his competitor across the street. You will say that was a bad thing to do and that the elevator manager confronting that situation would have a right to flee blue. I want to turn around and ask how Mr. De Voss and Mr. Whitman would feel sometimes when they get to the Board of Trade floor and found almost as many Farmers Union wheat samples on a table two or three feet from them as they had on their own. That has sometimes been the case. Outside interests could say—"Say did you notice that such and such a firm had almost as many Farmers Union samples on their table as the Farmers Union themselves had." There hasn't been a day on the opening of the market during the last twelve months that our salesmen haven't been discouraged by seeing some samples from some farmers union together and sup-table of the competitor—the class of men we have organized to protect ourselves against.

The wheat which you consign for sale on a commission basis has only one home in Kansas City, and that is the Jobbing Association. Every time you consign a car of wheat to a competitor up there, you are spreading propaganda among business men that farmers won't stick together and support us. You are also enabling that house to make money with which to fight you. They will keep up the battle with the profits they are making from business transacted with you.

We have had a pretty good business during the last twelve months—better than ever before. As a result, we have made a net profit of \$27,000; in other words, we have cleaned up the items which we have carried as "deficit" and the Auditor's report shows a small surplus. As I say, it is pretty small, but it is on the right side of the ledger sheet for the first time for a good many years and the stock is worth one hundred cents on the dollar. That is not counting the going value of the Jobbing Association. If we had been able to have had better support from all of the Farmers Union elevators in the State; if we had been able to sell an average of thirty cars of wheat from each Farmers Union elevator as Mr. De Voss has suggested, we would have been able to clean up our deficit, paid six per cent interest on Common Stock, seven per cent on Preferred and had at least fifteen thousand dollars for distribution at this very meeting. If we had received an average of thirty cars from each Union Elevator last year (and that is not one-half of the business of our

on page two)

SCHEDULE NO. 8.		TRIAL BALANCE		TRIAL BALANCE AND WORKING BALANCE SHEET.		BALANCE SHEET.	
		DR.	CR.	PROFIT AND LOSS	DR.	CR.	CR.
Accounts Receivable		\$ 4,645.84					
Advertising			7,382.05				
Commissions		65.60		65.60			
Reserve for Doubtful accounts			477.48				477.48
Expense, General		36.42		36.42			
Expense Publishing		13,326.37		13,326.37			
Expense Postage Pub.		1,060.92		1,060.92			
F. U. Auditing Ass'n		63.75		63.75			
Expense Rent		480.00		480.00			
Expense Postage		62.36		62.36			
Salaries F. U. Paper		2,080.90		2,080.90			
Office Supplies		35.70		35.70			
Telephone Expense		68.50		68.50			
Telegraph		48.46		48.46			
Am. Express Co.		44		44			
Grant Bliss Treas. Bank A/C		108.26				108.26	
Building Fund Assessment			23,663.38				23,663.38
Building Fund Donations			275.55				275.55
Cash			66.24				
Cash Over & Short		11.99		11.99			
Convention Expense—Incidentals		179.80		179.80			
Co-operative Bank Expense		79.74		79.74			
Co-operative Bank Note		1,000.00				1,000.00	
A. C. Davis Nat'l Dues		5,400.35		5,400.35		17,581.15	
Dues			31,233.95				3,232.00
Expense		330.53		330.53			
Educational Assembly Expense		83.90		83.90			
Farmers Nat'l Bank Secy A/C		5,402.70				5,402.70	
F. U. Auditing Ass'n Exp.		159.25		159.25			
F. U. Ins. Co. Rent		480.00		480.00			
Fees			1,803.75			1,803.75	
Furniture & Fixtures		3,436.55				3,436.55	
Interest			202.45			206.07	
Investments		6,550.00				6,550.00	
W. C. Lansdon		20.40				20.40	
Moving Picture		1,000.50				1,000.50	
Notes Receivable		17,572.50				17,481.90	
Postage Expense		197.47		197.47			
Salaries Secy's office		2,585.63		2,585.63			
Salaries—expenses state officers		11,149.19		11,149.19			
Light Expense		61.95		61.95			
Subscriptions			55.40			55.40	
Local Supplies			55.78			55.78	
Office Supplies Exp.		79.66		79.66			
Surplus (x)			12,756.22				10,254.41
Harry Turk Janitor Exp.		25.00		25.00			
Uncle Reuben in Washington			20.20			20.20	
U. Tel. Co. Expense		77.70		77.70			
W. U. Tele. Co.		24.70		24.70			
		\$77,992.43	\$77,992.43				
Estimated subscriptions to paper					264.65		264.65
Accrued Expenses Unpaid National Dues					286.12		286.12
Accrued Int. on Notes Receivable						105.37	105.37
Loss on F. U. Paper					558.46		558.46
Excess Association disbursements over receipts					1,678.65		1,678.65
					\$38,834.45	\$38,834.45	
						\$38,453.59	\$38,453.59

Audit Of Secretary's Office Shows Gratifying Reduction Of Expenditures

EXHIBIT "C" STATEMENT INCOME AND EXPENSE PUBLISHING DEPT.

INCOME:		
Advertising	\$ 6,348.82	
Subscriptions estimated	10,420.80	\$16,769.62
EXPENSES:		
Publishing	\$13,326.37	
Postage	1,060.92	14,387.29
Salaries	3,890.00	
Commissions	65.60	
General Expenses	36.42	
Rent	480.00	
Audit Expense	63.75	
Postage	62.36	
Office Supplies	35.70	
Telephone	68.50	19,128.08
Telegraph	48.45	

Loss for the current year \$ 2,358.46

EXHIBIT "D" STATEMENT OF ASSOCIATION RECEIPTS AND DISBURSEMENTS YEAR ENDING 12-31-23.

RECEIPTS:		
Association dues	\$17,581.15	
Fees	1,809.75	
Interest	311.44	
Subscriptions	55.40	
Local Supplies	55.78	
Uncle Rubeen in Washington	20.20	\$ 19,827.72
DISBURSEMENTS:		
Salaries & Expenses—state officers	\$9,349.19	
A. C. Davis—National Dues	5,665.00	
Salaries—Secretary's office	2,875.63	
Taxes	554.24	
Office Rent	480.00	
Postage	197.47	
Convention Expense	179.80	
Audit Expense	159.25	
Educational Assembly Expense	83.90	
Office Supplies	73.66	
Telephone	77.70	
General Expense	62.41	
Co-operative Bank—expenses	79.74	
Lights	61.95	
Adjustments—cash account	40.29	
Janitor services	25.00	
Telegram	24.70	
American Express Co.	.44	

					\$19,796.37
Excess of Income					31.35
SCHEDULE No. 4.					
		INVESTMENTS:			
DATE	NAME	KIND	CERT. NO.	SHARES	AMOUNT
1-15	F. U. Jobbing Assoc.	common stock	69	400	\$4,000.00
9-19	F. U. L. S. Comm. Co.	"	1	500	500.00
	F. U. L. S. Com.				2,050.00

SCHEDULE NO. 5. ACCRUED EXPENSES		
A. C. Davis—National dues for November & December 1923		\$264.65
Last half of personal property taxes for 1923		286.12
Accrued Salary—C. E. Brasted		90.00

SCHEDULE NO. 6. ANALYSIS OF SURPLUS ACCOUNT.		
1922	DR.	CR.
12-31 Balance in account		\$12,806.22
1923		
3-31 Adjustment Investment a/c disc. on		\$ 50.00
12-31 Publishing acct. loss current year		2,358.46
12-31 Old uncollectible adv. acct. chgd off		2,501.81
12-31 Excess association Receipts over		7,927.30
Expenditures		
12-31 To Balance		31.35
	\$12,837.57	\$12,837.57

FINANCIAL STATEMENT ELLSWORTH COUNTY FARMERS CO-OPERATIVE UNION, INC.

EXHIBIT "D" BALANCE SHEET 6-1-23 to 11-30-23. "ASSETS"

FIXED ASSETS:		
Buildings & Equipment	\$27,379.91	
Furniture & Fixtures	1,735.89	
Depreciation Reserve	29,115.80	\$22,447.91
CURRENT ASSETS:		
Cash	176.64	
Bank	3,120.25	
Notes Receivable	14,176.11	
Accounts Rec. Ellsworth	9,830.88	
" Kanopolis	5,060.57	
Investments	500.00	
Inventory	9,252.63	42,117.08
		\$64,564.99

"LIABILITIES"

FIXED LIABILITIES:		
Capital Stock	\$30,550.00	
CURRENT LIABILITIES:		
Notes Payable	\$10,200.00	
Accrued Taxes Ellsworth	331.51	
Accrued Taxes Kanopolis	241.76	10,773.27
CAPITAL LIABILITIES:		
Dividend Credits	183.94	
Surplus	14,761.05	
Bad debts reserve	2,443.38	
Loss & Gain Ellsworth	2,082.69	
" Kanopolis	1,074.28	
Gain June 1-23 to Nov. 30-23	3,663.38	23,241.72
		\$64,564.99

EXHIBIT "G" BALANCE SHEET STORE & POULTRY 11-30-23

"ASSETS"

FIXED ASSETS:		
Furniture and Fixtures, Store	\$1,969.40	
Equipment Poultry House	114.47	
Depreciation	2,083.87	\$1,254.09
CURRENT ASSETS:		
Cash	50.88	
Cash Store	93.59	
Bank Store	1,221.15	
Bank Dividend	15.24	
Accounts Receivable	4,871.59	
Notes Receivable	2,268.81	
Inventory	4,831.30	13,357.06
Deficit previous period		3,222.62
		\$17,833.77

"LIABILITIES"

FIXED LIABILITIES:		
Capital Stock	\$3,075.00	
CAPITAL LIABILITIES:		
Accrued Expense Store	\$ 207.38	
Notes Payable	12,208.85	
Bank Poultry O/D	71.85	
Accounts Payable	754.70	13,242.78
Profit and Loss Poultry		
Previous period	308.41	
Gain this period	1,207.58	1,515.99
		\$17,833.77

FARMERS UNION JOBBING ASSOCIATION DOES FIVE MILLION DOLLAR BUSINESS (Continued from page 2)

ers in Kansas paid from five to six cents per pound less for twine last year than farmers in other States were compelled to pay. Figuring on the basis of five cents each year, we have saved about six million dollars on twine in the last six years. That is more money than all members of the Farmers Union in the United States have paid in dues from the time the first Local was set up in Granger County Texas in 1902. Talk about dividends; if one million dollars a year isn't a pretty good dividend on an investment of a hundred thousand dollars, I don't know much about it.

There are other branches of the Union that are doing as well as the Jobbing Association. We are the people that have put the Insurance down in this State. They originally were about four times as much as they are today. In Georgia, the insurance rate on farm property is five times as high as in Kansas. Every time a farm house burns down the farmer and his family must live in a log cabin or tent for a few years because he can't afford to build another house. We have saved millions of dollars on Insurance for farmers.

Now I am a very patient fellow. I don't think anyone has seen me much out of humor, but sometimes when a fellow asks me what the Farmers Union has done for him, I can't help but say—"What in the world have you done for the Farmers Union?" You know these Institutions that have been established and are maintained by the Farmers Union are operating successfully. Every single local co-operative in the state that has been managed with care and loyalty has been supported with money and have been supported with loyalty by men who have put their money into it in a prosperous condition today. Show me a Farmers Union Local association that is in a failing condition and I will show you WHY it is in the condition. They have forgotten the purpose for which they were organized. You can say all the things you please about a local business association that has failed, but when you come right down to the truth of the matter there is only one thing that you can do; that is to re-establish and support that organization. You don't think Philip Chapman and those farmers in Cowley County are smarter than any other farmers do you? They are. They are smarter than a lot of you. They are smart enough to support the child they brought into the world. They haul their wheat to the Farmers Union elevator; it doesn't make any difference what their competitor is paying or what he is doing; they keep up their dues in the Farmers Union locals and they keep up their interest in the Farmers Union. If I could name a lot of others that are doing the same thing these Cowley County fellows but I don't think that is necessary. You can't be like these fellows unless you are determined, unless you have the courage and are hard-boiled enough to make and apply the rules necessary for your success. The first time a shareholder shows himself in a Union meeting of stockholders without a paid-up membership in the Farmers Union he should be taken by the nape

of the neck and thrown out. He should not be allowed to attend the meeting. Every cooperator should say that every syllable of our By-laws should be lived up to. He should say—"We organized this elevator association for our own use—to serve us. We put out money into it and we are paying our annual dues; if anybody else wants to take advantage of this organization he must do what we are doing; he must join the Farmers Union and take a share or more of stock in this association and come in and work with us."

I didn't intend to deliver such a lecture as I have given you this morning. I hope I haven't hurt anybody's feelings. I wanted to tell you about the Jobbing Association and some of the services it has rendered. The Manager, the Board of Directors and the employed personnel of the association have all done the best they could during the past year and during every year. They have had hard times. I had to stand up before the Wichita meeting of the Association and say "I guess it is all over; your Association is busted and so far as I am concerned it is all over." They said that could not be; they passed the hat around that evening and the members in attendance at the Convention threw in twenty-eight hundred dollars. That was a pretty good Convention.

Four years ago at the Hutchinson meeting we felt that we were justified in going over the State to ask for sufficient money on which to operate. We finished our campaign during the Spring of 1918 and began operation a little later, on the Board of Trade. I have said some harsh things about the volume of support we have had but I don't want anyone to misunderstand me. Without the support which we have had, we could not have made the kind of report we are making to you today. Men like Mr. Collins, Mr. Crall and others who have supported their Association and testified that they believe they have made money every year—that is the type of men that merit the success of our Association. If we get more men like these men, a year from now will show a large surplus and the Jobbing Association will be one of the strongest enterprises in Kansas City. We have done all we can do. We are rendering a fine service. It can be made better if you people will go back home and tell your memberships that they must support their own enterprises. I thank you.

Mail Your Ad Today!

Sell Cockerels NOW!

The poultry department of the state agricultural college says: "Buy your breeding cockerels this fall and winter. Some people wait until it is too late to sell. Classified advertising in Kansas Union Farmer will sell them now, while it is good shipping weather. The cost is only 4 cents a word when you order 4 weeks service."

Mail Your Ad Today!

Planters State Bank

Salina, Kansas
By the decision of the Supreme Court of the United States upholding the Guaranty Law, your deposit in this bank is as safe as gold.
Government Bond OFFICERS AND DIRECTORS
Fred H. Quincy, Pres.; Guy T. Helvering, Vice-Pres.; T. W. Roach, Vice-Pres.; W. T. Welch, Vice-Pres.; E. E. Gemmill, Cashier; R. L. Ludes, Assistant Cashier; E. H. Sudendorf and R. P. Cravens.

INSURANCE

Farmers' Union Member—Your own Insurance Company gives you absolute protection at lowest cost.
Your own Company has greater resources, in proportion to insurance in force, than any other state-wide mutual company in Kansas.
Your Hail Insurance Company is the biggest and strongest Mutual Hail Company in Kansas, and the lowest in actual cost.

The Farmers' Union Mutual Insurance Company of Kansas
FRANK D. BECKER, Secretary
SALINA, KANSAS
C. E. BRASTED, President GRANT BLISS, Treasurer.
W. C. WHITNEY, Vice President CHAS. SIMPSON, Field Rep.

Watson's Best Berries are just what the Brand Indicates—They Are the

BEST
WATSON WHOLESALE GROCERY
SALINA, KANSAS

PRICE LIST OF LOCAL SUPPLIES

Application cards.....20 or 5c	Farmers' Union Song Leaf.....10c
Credentia blank.....10 for 5c	Business Manuals, now used.....5c
Dimit blank.....15 for 10c	Instead of Ritual, each.....5c
Ode cards.....12 for 20c	Farmers' Union Song Books.....25c
Constitutions.....5c	published by Jobbing Assn. 20c
Local Sec'y's Receipt Books 25c	published by Hackney.....25c
Secretary's Minute Books.....50c	published by Texas.....30c
Farmers Union Buttons.....25c	
Cash Must Accompany Order. This is Necessary to Save Expense in Postage and Labor	
WRITE	
C. E. BRASTED, Box 51, Salina, Kansas	
for above supplies. He is the only one you can get them from.	

KANSAS UNION FARMER WEEKLY EXCHANGE

of members of the Union have anything to Sell or Exchange, they should advertise in this department. Rate: 5 cents a word per issue; four or more insertions 4 cents a word. Count words in headings, 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.

FARM FOR SALE

1000 SECURES 220 ACRES
WITH HORSES, CATTLE, TOOLS
Poultry, hog, hay, potatoes, fruit, corn, vehicles, harness, etc.; convenient to village; stores, schools, high school, church, etc.; loamy fields, 40-cow spring, watered pasture, estimated 1000 cda. wood, valuable timber, 200 peach and apple trees, plum, grapes, berries; excellent 4-room house, fireplace, overlooks village; good barn, stable, tenant house, etc. For sale, \$3500.00. Cash or 1000 needed. Details page 7 Big Blue Hargain Catalog money-making farms, best sections United States. Copy free STROUT FARM AGENCY, 3318 New York Life Bldg., Kansas City, Mo. 28

FARMS WANTED: Immediately. Send particulars. Mrs. Roberts, Box 91, Road House, Ill.

FARM WANTED FROM OWNER: Write immediately. Raymond Smith, Maplewood, Mo.

WE PAY \$200 MONTHLY, furnish car and expenses to introduce our guaranteed poultry and stock powders. BIG-GER COMPANY, 2675 Springfield, Ill. 38

MALE HELP WANTED.

WANTED—WOMEN—GIRLS. Learn Gown Making at home. Many orders. \$25.00 week. Learn while earning. Sample lessons free. Write immediately. Franklin Institute, Dept. H560, Rochester, N. Y. 23

FEMALE HELP WANTED.

WANTED—WOMEN—GIRLS. Learn Gown Making at home. Many orders. \$25.00 week. Learn while earning. Sample lessons free. Write immediately. Franklin Institute, Dept. H560, Rochester, N. Y. 23

TOBACCO FOR SALE

YOU ARE READING this classified advertisement. Which is just what thousands of other folks are doing. It's a great way to carry your wants to thousands of buyers or exchange. Only four cents per word if ad runs 4 or more times to tell the story and certain to bring returns. If you try it you'll be sure of it.

KENTUCKY HOMESpun TOBACCO. aged in bulk, mild, mellow and full of flavor. Smoking, 10 lbs. \$15.00; 20 lbs. \$27.50. EXTRA FINE smoking 10 lbs. \$23.00; 20 lbs. \$40.00. Cheviot, 10 lbs. \$20.00; 20 lbs. \$35.00. KENTUCKY TOBACCO GROWERS, Louisville, Ky. 123

POULTRY

PUREBRED CHICKS—16 Varieties. Best Laying strains. Lowest prices. Free catalog. BOOTH FARMS, Box 574, Clinton, Mo. 214

ROSE COMB RHODE ISLAND RED cockerels \$2.00. W. L. Rothlin, Logan, Kansas. 27

FOR SALE—SINGLE COMB BROWN Leghorns \$1.00. Spencer Gillett, Lebanon, Kansas. 23

PRIZE WINNING PEKIN DUCKS exceptional layers \$2.00; drakes \$3.00. White Wyandotte eggs \$5.00 per 100. Flesher Eggs—day old winners. A. K. Hayden, Lawrence, Kansas. 27

BARRED PLYMOUTH ROCKS, FARM raised. Pure bred egg tested stock. Eggs for hatching 4 cents each. Mrs. W. B. Rook, Solomon, Kansas. 27

B. B. R. O. N. LEGHORN COCKERELS THOROUGHBRED fine stock, six for \$5.00. Fred Parker, Miltonville, Kansas. 28

SINGLE COMB BUFF ORPINGTON cockerels \$2.50 each here. Art Chalmers, Route 1, Stockdale, Kansas. 204

BABY CHICKS.
BABY HICKS FROM HEAVY LAYERS. The best kind are the paying kind. Rocks, Reds, Orpingtons, Leghorns, Anconas, Brahams and Langhams. Prices reasonable. Postpaid 100 per cent. delivery guaranteed. Circular Free. Porter Chick Co., Dept. D, Winfield, Kans. 12-29

CHIX—HIGHEST QUALITY. LOWEST prices. QUALITY POULTRY FARM, Box 215, Winfield, Mo. 214

BABY HICKS—Send for your valuable free chick book and exceptional 1924 prices. RUSK BROTHERS, Box 120 Windsor, Mo. 214

TURKEYS
FANCY ROSSBORN RED TURKEY TOMS. Prize winners \$3.00. Joe Meyers, Hays, Kansas, Route 2. 29

FOR SALE PURE BRED BRONZE TUR- key toms \$8.00. Hens \$5.00. E. W. Horner, Grainfield, Kansas. 29

MAMMOTH BRONZE GOLDBRANKS. Healthy large bodied well marked young toms, 27 to 30 pounds, \$12 to \$15. Fullers. \$3.00 to \$8.00. Portly pond yearlings \$15.00. F. E. Hoffman, St. John, Kan. 28

SEEDS
FOR SALE PURE KANOTA SEED OATS. Certificate goes with each sale. Price and sample on request. Henry Lohse, Bremen, Kansas. 32

ALFALFA \$8.00 BUSHEL; SWEET CLO- ver \$3.00. Red Clover \$3.00. Unbilled sweet clover \$3.00. Kanred seed wheat \$1.50. Satisfaction or money back; seed shipped from Eastern Kansas; write us for samples; and get your order in NOW. MEIER GRAIN CO., Seed Dept., Salina, Kansas. 44

THE Georgia Can Growers of Cal- ifor. Ga., received \$4.00 a barrel for their product. Now they are getting \$12.50 per barrel through their co-operative association. A gain of \$8.50. Does it pay to organize?

FARMERS CLASSIFIED AD USE THIS FORM—IT SAVES DELAY

Mail This To
THE KANSAS UNION FARMER
Salina, Kansas
Rate: 5 cents a word on single insertion; 4 cents a word each week if ordered 4 or more consecutive weeks
Minimum charge is 50c
Count Initials or Abbreviations as Words

Fill This Please!
Your Count. of Words
No. Times to run
Amount Enclosed \$.....
Place under heading of

(Your Name) (Route)
(Town) (State)

NOTE: Count your name and address as part of advertisement

HAY MARKET

Receipts of Hay this week were
Prairie 113 cars, Alfalfa 648 cars,
Timothy 62 cars. Clover Mixed 10
cars. Clover 1 car and Straw 18
cars, a total of 852 cars, as compared
with 717 cars last week and 574 cars
a year ago.

The only change this week was in
Alfalfa, which is quoted unchanged to
three dollars lower, with the de-
cline on medium and low grades. The
market this week is steady on upper
grades, slow to dull on medium and
low grades.

Nominal Quotations, Fri., Feb. 1, '24

Prairie:
No. 1—\$14.00 @ 15.00.
No. 2—\$12.00 @ 13.50.
No. 3—\$9.00 @ 12.00.
Packing—\$7.00 @ 9.00.

Alfalfa:
Select—\$23.00 @ 30.00.
Choice—\$26.00 @ 27.00.
No. 1—\$24.00 @ 25.50.
Standard—\$20.50 @ 23.50.
No. 2—\$16.00 @ 20.00.
No. 3—\$13.50 @ 16.00.

Timothy:
No. 1—\$19.00 @ 20.00.
Standard—\$17.00 @ 18.50.
No. 2—\$15.00 @ 16.50.
No. 3—\$12.00 @ 14.50.

Clover Mixed:
Light—\$19.50 @ 21.00.
No. 1—\$17.00 @ 19.00.
No. 2—\$12.00 @ 15.00.

Clover:
No. 1—\$18.00 @ 20.00.
No. 2—\$12.00 @ 17.50.
Straw: \$9.00 @ 9.50.

HAY DEPARTMENT FARMERS UNION JOBBING ASSN.

Don't Suffer Longer

The Brooks Appli-
cation, Most wonderful
discovery ever made
for rupture sufferers.
No o b n o i o u s
springs or pads. Au-
tomatic Air Cushions
binds and draws the
broken parts together
as you would a
broken limb. No salves. No plasters. N
lies. Durable, clean, M a n y imitations.
None equal.

THE TRIAL. Catalogue Free.

THE BROOKS CO., 234 State Street
Marshall, Mich.

OYSTER SHELLS

ASK YOUR DEALER FOR

"Reef Brand"



— BUY THE BEST —

If your dealer cannot supply
you write us for prices and
samples.

Distributed

By

Farmers Union

Jobbing Association

Kansas City, Mo.

Save Half NOW!

U. S. Govt. Harness

Big Sale—30-Day Sale

Write At Once.

U. S. Army

Slightly Used Harness by the

Department of Practical Co-Operation

UNION MEETING NOTICES
Notices of Farmers' Union meetings will be printed under this heading without charge. Secretaries should send in their copy at least two weeks before the date of the meeting.

To Local Secretaries And The Membership In General
We have the State Constitution for 1922, containing the amendments adopted, ready for distribution at 5c per copy.
C. E. Brasted, Secretary.

The regular meeting of the Crawford County Farmers' Union will be held on the last Tuesday of each month throughout the year except when this date falls on a Legal Holiday.
A. C. BROWN, Co. Pres.

CRAWFORD COUNTY MEETINGS AT GIRARD KANSAS
Girard Local No. 494 of the Farmers Union meets in Union Hall the second and fourth Tuesdays of each month at 7:30 p. m.
L. E. Roof, Pres.
Foy W. Holland, Sec.

UNION LOCAL NO. 273.
Regular meetings on second and fourth Thursday each month.
Charles Crossard, Sec.

SILVERDALE LOCAL NO. 2051.
Silverdale Local No. 2051 meets every second and fourth Wednesday in the month at the Silverdale School House.
J. F. Lewis, Sec.

NEWBERRY LOCAL NO. 1922.
Newberry Local No. 1922 meets regularly, the first and third Monday nights of each month. The members make the union what is. You help make it a success in every way by doing more than your part and attending these meetings.
R. J. Muckenthaler, Sec'y-Treas.

UNION LOCAL NO. 2019.
Regular meetings on the second and fourth Fridays of each month, at 7:30 p. m.
Geo. Speed, Pres.
Alice Kendall, Sec.

HARPER COUNTY MEETING.
There will be a Harper County Farmers Union meeting at Anthony Kansas, Tuesday, Feb. 12, 1924 at 1 P. M.
G. R. Price, County Pres.
E. O. Miller, Sec.

FREE COPIES OF NOTEBOOKS USED AT THE CONVENTION WILL BE FURNISHED TO LOCAL SECRETARIES OF MEMBERS ON REQUEST. Address—Farmers Union Jobbing Assn., 106 New England Bldg., Kansas City, Missouri.

ANNUAL MEETING HEALY CO-OP. ELEVATOR COMPANY
The annual meeting of the stockholders of the Healy Co-operative Elevator Co., will be held in the I. O. E. hall in Healy, Wednesday, February 6th at 10 A. M.
R. S. Haverfield, Pres.
C. M. Jennings, Sec.

PRICE OF "UNCLE REUBEN IN WASHINGTON" REDUCED TO \$1.00
This book has been appreciated not only by farmers, but by thousands in educational, business, professional and political life. The result is that the demand has become so great that the quantity produced makes it possible to reduce the price to \$1.00. Enough people doing the same thing in the right way means a saving to all of them. "Uncle Reuben in Washington" formerly sold for \$2.00. Quantity production now makes it possible at \$1.00.
Make remittance of \$1.00 to C. E. Brasted, Salina, Kansas, and receive your copy at once.
C. E. Brasted, Secretary.

STATE LECTURER AT WEBBER, FEBRUARY 16
M. O. Glessner, State Lecturer, will speak at the Farmers Union meeting to be held at Webber, Kansas, February 16, 1923.
Geo. W. Graham, Sec.

CARLETON LOCAL NO. 1911.
Regular meetings on the 2nd and 4th Wednesdays of each month.
J. Rumbarger, Pres.
R. J. Logan, Sec.

HONOR ROLL.
The following secretaries of Farmers Union Locals have reported to the state office every member on their rolls paid up in full for the year 1924.
Bellview—2042—John T. Anderson, Sec. 52 paid for 1924—100%.
Burmaster—943—Roy Hunter, Ellsworth, Sec. 24 members paid for 1924—100%.
Athelstone Central—1171—Ralph Heikes, Wakefield, Sec.—12 members paid for 1924—100%.
Summit—1674—Mrs. Alice Ames, Madison, Sec.—30 paid for 1924—100%.
Pleasant Valley—1804—Frank R. Erbert, Ellis, Sec. 18 paid for 1924—100%.

MERCER LOCAL ENTERTAINS
Mercer Local No. 1462 Arkansas City, Kansas, held their regular meeting Wednesday, January 23rd, and in spite of the disagreeable weather there was a good crowd present. The regular business was attended to, some new committees appointed, after which their delegate to the state convention gave his report, feeling gratified that he had the opportunity to attend such a harmonious and successful meeting as was held at Emporia.
Following this was a discussion. After adjournment the entertainment committee served a delightful refreshment which were greatly enjoyed.

by all.
We are planning a program and social good time to be given in three weeks.
Our regular meetings are held on the 2nd and 4th Wednesday of each month.
Clare Seyfer, Sec.

OYSTERS, OH, BOY!
The ladies who are unfortunate enough to be the wives of the officials of the Kansas Farmers Union took great delight in entertaining their husbands and friends in the Farmers Union Insurance Building, Saturday night, January 26.
Oysters were used as bait and it was not long after seven bells until the sound of oyster soup could be distinctly heard floating merrily down the elementary canals with now and then the plunk of a half-baked oyster as it sailed through the "cardiac orifice" to find its resting place amid the sauce of the crowd.
The usual trimmings were in evidence with cake and cookies in abundance as chasers.

About one half a hundred hungry souls were present and it was a frolicsome party that for the better part of an hour waved their arms too and fro covering the space between the mouth and soup bowl with a spoon until about three gallons of oysters with the accompanying soup had been stowed away out of sight in preparation for the program which followed.
After the program which was unique and enjoyed by all, it was the unanimous decision of all present to organize a Union Local.

With twenty six application for membership signed up and ready to go, a local was perfected with the following officers:
President—M. O. Glessner, Vice President—Fred J. Fraley, Sec.-Treas.—Pauline Cowger, Conductor—T. P. Dunn, Door-keeper—Hugh Rittgers, Lecturer—A. K. Mills, Chairman of program committee—Mrs. M. O. Glessner.
Executive Committee—Mrs. C. E. Brasted, M. L. Amos, Chas. Simpson. The name of the local will be decided at the next regular meeting which will be Saturday night at 7:30 p. m. The first and third Saturdays of each month.

Several applications are signed up for admittance at the next meeting. We have a good start and expect to publish a program in the Union paper of each meeting so that the members out over the state will have a form to pattern after and improve if they desire.
We offer an invitation to all who will to come and help us make this the ideal local in the state.

The following is the program we offer for the first meeting.
The songs are taken from a song book "Hackney Harmony Hounds" of Hackney, Cowley county. R. F. Chapman will furnish the books upon order accompanied by twenty-five cents per copy.
Toastmistress, Mrs. M. O. Glessner. Singing, "America," by the Assembly. "Appreciation"—John Tromble, president of Kansas Farmers Union. "Congress and the Wheat Growers"—R. H. Shumway, Oregon Wheat Growers.
"Song Page 2"—from songbook of "Hackney Harmony Hounds." "Business Opportunities in Scotland." T. B. Dunn, Manager Auditing Association. Reading, by A. K. Mills, elocutionist and organizer.
Song, Page 8—"Hackney Harmony Hounds." "Fun in the Office"—C. E. Brasted, secretary of Union and president of Insurance companies. "Care of Husband"—Mrs. M. L. Amos.
"Prophecy of 1924"—Chas. Simpson, field man Insurance Company's. Reading, M. O. Glessner, state lecturer of Farmers Union.
Song, Page 16—"Hackney Harmony Hounds." "Fresh Air"—M. L. Amos, Farmers Union and League organizer. "How and when to sleep"—O. M. Lippert, executive board of Farmers Union.
Song, Page 11—"Hackney Harmony Hounds." "What Farmers Like to Read," Fred J. Fraley, president Non-Partisan League. "Housekeeping in Scotland,"—Mrs. T. B. Dunn.
"How to Control an Appetite"—O. K. Marley, vice president, Farmers Union State Bank. "Hackney Harmony Hounds." M. O. Glessner.

ANDERSON COUNTY SHIPPING STOCK AND BUYING CAR LOTS
Chase Mound Local No. 2125 was organized about two and a half months ago, and has a paying membership of 72.
Chase Mound and the 8 locals surrounding Westphalia, have elected as general business manager. They are now busy shipping to the Farmers Union Live Stock Commission, Kansas City, using Westphalia as a shipping point.
One car of flour and feed has been unloaded, and they have ordered three more carloads of other goods.
J. W. Van Hercke, Sec.

ANNUAL MEETING ERIE-F. U. CO-OPERATIVE ASSOCIATION
The annual meeting of the stockholders of Erie Farmers Union Co-operative association met in I. O. O. F. Hall Saturday, Jan. 12, 1924 with Chairman G. C. Peak, presiding over the meeting. A large attendance was present. After the regular routine of business had been disposed of, A. Crall gave his report of business for the past year done through Erie

and Wimbball stations.
Total gross business\$266,284.17
Total profit from grain 3,092.23
And a profit from Cream Station 488.89
With Total net profit of\$3,581.12
After the reading of report which was adopted they voted to declare a 4% dividend.

This was followed by the election of G. C. Peak, Sam Johnson and Elmer Clark to succeed themselves as members of the Board. Tom Heady was elected to attend the State meeting at Emporia as delegate.
Meeting adjourned.
J. D. Foust, Sec.

STAFFORD COUNTY.
Liberty Local No. 1988 held their regular meeting Friday evening, January 18th with a crowded house. The president and secretary opened the meeting by singing two up-to-date Farmers Union songs they learned at the State Convention. We greatly enjoyed these songs. An interesting and encouraging report of the State meeting was given by our delegate Clifford Hayes. An order for a truck load of flour was made up and other business transacted.

Eighteen new members were taken in and a number of applications for membership received. After adjournment, refreshments of bananas with whipped cream, cake and coffee were served in the basement.
Next meeting will be February 1st. At this meeting a round table discussion on "The need of a Farmers Union Community Building" will be held.

Riley County Farmers' Union Holds Annual Meeting
The annual meeting of Riley County Farmers' Union No. 45 was held at Manhattan, Kansas, December 8, 1923.

Meeting was called to order at eleven o'clock a. m. by President John Toy, after a short business session meeting adjourned until one o'clock p. m. Meeting called to order, a program consisting of music, songs, reading, etc. rendered.

The credentials committee reported ten locals represented by delegates. Minutes of previous meetings were read and accepted.
The committee of the good of the order reported the following:

1. We think a very good plan is to have officers agreeable to the whole community.
2. A delegate or two from each local to the state convention at Emporia, Kansas.
3. Debates in locals or between locals would create interest on different subjects.

4. Locals should make use of the K. S. A. C. extension department.
5. Members should be more loyal to the Union and their interests.
6. We believe that if we would have our "cats" at our business meetings instead of open meetings when we have programs, it might induce tardy members to come out and take active interest in the local.
7. To send delegates to other locals for new interest.

8. To have contests for getting paid up members as well as new members.
Mrs. A. F. Persons, Rev. H. W. Apel, J. W. Seigle, Committee.

The resolutions committee reported the following resolutions which were adopted:

1. We once again reiterate our belief in the educational and uplifting features of the Farmers Union and call upon its members to give their undivided support.
2. We consider the Esces-Cummins Act as detrimental to the best interest of the American farmer.

3. We deplore the tendency of cities to control commissioner districts through our present law, and we advocate amending the law so that districts are based on mileage of roads in each district instead of population.
4. We are pleased to note the uniting of the forces of the Farmers Union Wheat Marketing Association and the Kansas Wheat Growers Association and endorse the work they are doing.

We favor a tax on the sale of gasoline not to exceed 2c a gallon, to be collected and used in the county where sold.
J. A. Jordan, F. E. Ahlstedt, John Linn, Sr., Committee.

The following officers were elected:
President, John Toy, Manhattan; V. President, J. A. Jordan, Ogden; Sec. Treas., Gust Larson, Leonardville; Lecturer and organizer, Robert Hauserman, Ogden; Conductor, Chas. Page, Manhattan; Door Keeper, John Larson, Stockdale; Executive Committee, W. T. Lumb, Zeandale; John Collier, Manhattan; Mrs. A. F. Persons, Manhattan.
John Toy elected delegate to the State Convention, Chas. Page alternate.
Adjourned. Gust Larson, Sec'y.

WORLD'S GREATEST WHEAT GROWER APPROVES POOL
Believing that the cooperative pooling movement now developing to the point of obtaining control of the wheat market is the greatest movement now before the American farmer, Thomas D. Campbell of Hardin, Mont., sends in a letter of commendation and cordial good will to the management of the Montana Wheat Growers Association. Mr. Campbell is president of the Campbell Farming Corporation of Hardin, and is actively engaged in farming 110,000 acres with a crop this season of approximately 500,000 bushels of wheat. He is an enthusiastic member of the advisory committee of business men and bankers who will help direct the big drive for control of the wheat

market. His letter is as follows:
"Mr. Dwight R. Cressap, president Montana Wheat Growers Association, Lewiston, Mont.

"I have given considerable thought to the things we discussed at your joint meeting of the Board of Directors and the members of the Advisory Committee and am more pleased than ever that you asked me to serve on this committee.

"I feel certain it has given me an opportunity to help in the great movement now before the American farmer and my trip to Lewiston has convinced me that the wheat growers are nearer to a successful national pool than they have ever been before.

"It pleases me to meet your associates and I came home satisfied. There is absolutely no question in my mind as to the integrity and character of the men responsible for the pool operations in this state. Your selling cost of less than 1/2c per bushel is about 1/2 of the regular commission charge and your total operating expenses of .018c for administration selling, etc., is very low under present operating conditions and this cost will automatically be reduced as you handle more bushels. I can easily see where you will reduce your plan charges by following out your plan of terminal storage and better loading facilities, but all members must realize that is costs to store wheat no matter who stores it. I learned a great deal at your meeting, but what pleased me more than anything else was the sincerity of the men with the fair and reasonable way in which each man expressed himself. By no stretch of imagination could any of them be called a radical. I think this fair attitude toward the other fellow is one of the reasons of your success and will be one great reason why the national pool will succeed.

The more I think of a national pool the more I become impressed that it will not only mean better prices for the farmer, but it will also simplify the marketing of grain and be of equal advantage to the grain buyers.

With very good wishes for your success, I am, with a great deal of appreciation and sincerity,
Cordially yours,
"Thomas D. Campbell."

—Wheat Grower Journal.

TO THE FARM BOY.
It is natural for us at some time in our lives to turn envious eyes to places to jobs other than our own. If this envy is merely the outgrowth of natural curiosity and natural yearning for a greater knowledge of men and things, it is not to be feared. It is rather a yearning which should be satisfied.

If it is because we dislike our work and our hearts are not in it, it is a different matter. It should be followed and by all means we should betake ourselves to those scenes and to that task which we feel are ours to cherish and to do.

But if our envy is solely a product of discontent, we are indeed unfortunate. If it is the envy of a harvest sowing of indifference or unhappiness, only the strongest effort will weed it out and destroy its seeds. Son of the soil, would you move to the restless city where the tides of mankind ebb and flow and where many a fine ambition has been dashed to pieces and where the highly competitive or battered to dust upon the roaring reefs of industry?

It is for you to answer but first consider well the reason why you desire a change. It may be after all that your own happiness and your service to mankind can only be found on the farm in the midst of "some pigs, some chickens and some cows."

COOPERATION HAS BANISHED TENANTRY IN DENMARK
According to Chris. L. Christensen, Special United States Investigator in cooperative marketing for the United States Department of Agriculture, Denmark, in the last 50 years has changed from a nation of peasant agriculturists to a nation of highly organized agricultural nation in the world. Tenant farming which once was almost general is now comparatively unknown. At present more than 92 per cent of the farmers in Denmark own the land they cultivate.

Mr. Christensen further states that of the 205,000 farmers in Denmark, about 100,000 operate farms of an average size of 40 to 60 acres, while about 90,000 cultivate farms of 5 to 20 acres each. There are only about 15,000 farmers who handle between 75 and 150 acres apiece. The secret of their success is explained by the fact that more farmers are members of local cooperative marketing organizations which assemble and handle the shipping and selling of the farm products. Farm land bonds and farm credit facilities also have been of great help to them.

Mr. Christensen thinks American land-farmers would do well to study and imitate the methods used by the Danes who would do well to study and imitate the methods used by the Danes who would do well to study and imitate the methods used by the Danes.

UNCLE REUBEN CAN DO A THING OR TWO
Did it ever occur to you that Uncle Reuben is quite a sizeable individual in the nation's business operations? This, not in terms of the value of the farm crops produced each year, but in terms of the business methods he is applying in the sale of his products. Last year the farmer marketed through his own business agencies, owned and operated by him, over a thousand million dollars and half that much again worth of farm produce merchandise. And the end is not yet. Each year the increase of farm products marketed co-operatively is one with which the organized business world must stand in awe. Just think—Uncle John Farmer doing things like this. Of course he is getting radical at

must be checked out or soon the toll takers and manipulators will have to get into some other channel.—Colorado Union Farmer.

Kansas Key State Of Wheat Structure

(continued from page 1)

nearly as had as the hundred of thousands of individual growers of wheat which under the present system leaves them competing with one another instead of getting their united strength into an effort to raise a basis locally of wheat. That is what the cooperative marketing plan is bound to do. It prevents Kansas wheat and wheat from other sections all being dumped on the market at the same time, thereby lowering the price.

"This is a proposition which appeals not only to the farmer, but to the people living in the cities, because after all in Kansas as in other agricultural states, the cities and towns are built with the farms lying back and around them, so that what affects the farmer affects the business man as well. Kansas farmers are decent minded, honest for the most part, but suspicious. They have been told so many things that didn't pan out, they have had so many people after them, including the agents of the politicians, that they have let their suspicious grow. It will take a lot of energy to overcome those suspicions.

Why Percentage Placed High
Cooperatives should be, always, the dominant factor. You must have a very high percentage of a farm product to make yourself the dominant factor in that particular industry. That is why the percentage in Kansas has been put at not less than 44,000,000 bushels, because, the moment you have control of and are ready to sell one-third of all the wheat that is grown in Kansas it is going to make the raisers of the grain the real dominant factor in the state of Kansas. The more members there are in the association, the stronger will be the influence."

That it will require five years at least to perfect the contract for co-operatives, was the conclusion of the speaker. The entire address was based on illustrations taken from other growers who have adopted the cooperative marketing plan and was an appeal to the Kansas farmers to take up the market cooperatively, control wheat and drive prices wheat should bring, instead of allowing the speculators to do that dictating.—Salina Evening Journal.

NOTICE OF SALE.

Notice is hereby given that The Hamlin Co-operative Association of Hamlin, Kansas, will sell to the highest bidder for cash in hand its elevator, office scales, together with store room for tankage and mill feed business, and also its coal plant, business and residence, all of which are located at Hamlin, Kansas, and will receive sealed bids therefor at any time on or before the 4th day of February 1924 at the hour of 2:30 o'clock P. M. at which time all bids will be opened and considered. Bidder may have privilege of bidding on elevator and coal business combined or separately. Each bid must be accompanied with a certified check for \$500, as evidence of good faith, and such sum to be forfeited in the event that the bid is accepted and the bidder should refuse to consummate the purchase of said property. Said Association reserves the right to reject any and all bids. Address all bids to William Landis, Secretary, Hamlin, Kansas. The Hamlin Co-operative Ass'n, By B. M. Berkley, President.

Secretary, Attest: Wm. H. Landis,

Sell Cockerels NOW!

The poultry department of the state agricultural college says:
"Buy your breeding cockerels this fall and winter. Some people wait until it is too late to sell. Classified advertising in Kansas Union Farmer will sell them now, while it is good shipping weather. The cost is only 4c a word when you order 4 weeks service."

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FREE BOOK ABOUT CANCER
The Indianapolis Cancer Hospital, Ind., has published a booklet which gives interesting facts about the cause of cancer, also tells what to do for pain, bleeding, odor, etc. A valuable guide in the management of any case. Write for it today mentioning this paper.

A BY-PRODUCT OF CO-OPERATIVE MARKETING.

The greatest benefit growing out of the farmer's cooperative wool pool is not in the increased price produced by selling through the pool, as compared with selling through commercial channels, although we are told the gain is five or more cents on the average; but in encouraging the grower to take better care of his fleece.

The wool pool pays extra for extra care, and penalizes carelessness on the part of the farmer. Under the old system of "buying on the average," the careless farmer is as a rule paid more than his product is worth, and the difference is made up on the product of the painstaking farmer.

Just the contrary is true of the management of the wool pools. Each product is sold on its merits. By way of illustrating the effect of carelessness in the handling of wool, the manager of a state wool pool in his annual report cites instances in which good quarter blood wool, properly handled and tied,

brought 84 cents a pound; wool of the same quality with a few burrs in it brought 44 cents a pound, similar wool but tied with sisal, brought 45 cents a pound. The farmers in these cases were taking from 10 to 12 cents a pound off the value of their product by carelessness either in handling their sheep or the wool.

This is the season when the quality of the fleece is injured by improper feeding; an unhealthy condition of the flock and by improper arrangement of racks so that the fleece is filled with chaff and trash. Such carelessness will bear its fruit in reduced price next spring when the wool is sold.

In an inventory of the benefits of marketing cooperatively such by-products as awakening the farmer's interest in the quality of his products and in better adjusting his production both in quality and quantity to the demands of the market must be included in the reckoning and given the high value.

H. J. Waters.

Where the Railroad Dollar Goes



Practically all the money the railroads take in is immediately put back into circulation. Railroads do a large volume of business on a narrow margin of net income. Out of every dollar earned from operation by the railways of the United States, there was absorbed in 1922, by

Wages and Salaries	44.4 cents
Interest on bonds and other fixed charges	9.4 "
Other operating and maintenance expenses (including such items as rails and ties, loss and damage)	25.6 "
Taxes	5.4 "
Hire of equipment and joint facility rent	1.5 "
Net Operating Income	13.7 "

Out of this 13.7 cents of net operating income, 12.2 cents went for interest on bonds and other fixed charges, leaving 1.5 cents for stockholders. Adding 6.9 cents of income from outside sources, net corporate income was 8.4 cents, of which 4.9 cents was paid in dividends, leaving 3.5 cents available for appropriations and surplus.

Gross earnings of the railroads in 1922 were \$1,567,000,000 more than in 1917. This \$1,567,000,000 and more too, was immediately paid out again, as follows:

\$918,000,000 in added wages to railroad employees
135,000,000 added cost of coal, mostly miners' wages
125,000,000 added cost of additional taxes
500,000,000 additional for materials and supplies largely representing wages

The stockholders and bondholders of the railroads got none of the increase.

It is significant that good times are always coincident with heavy buying on the part of the railroads and that bad times are periods of light railway purchases.

The Union Pacific System is one of the most important enterprises west of the Missouri River. Its nearly 50,000 employees, and their families, constitute a buying power which is the main reliance of many businesses. The purchases of the Union Pacific System from firms located on the System, or which have offices on our lines, aggregate millions of dollars each month.

The railways are planning to spend hundreds of millions of new money during 1924 to better serve the public.

"Our transportation movement during 1923 is the outstanding industrial accomplishment of the year. The waste of the year 1920 with its car shortages, its derangements of price levels, stoppage of industry, probably amounted to not less than a billion of dollars, and the American people and no economic fabric could have stood that loss that did not have a total income in excess of sixty billions. One great contribution to the business stability of the past year has been the fact that we have had a free and regular and orderly movement of transportation."—From address by Secretary of Commerce Herbert C. Hoover, January 9, 1924.

C. R. GRAY, President.

Omaha, Nebraska, February 1, 1924.

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