

Junior and Juvenile Department

Juniors from 16 to 21 Juveniles from 16 to 17 Conducted by Mrs. Mary Riley Kansas Junior Leader



Mary A. Riley

Several further details of the Kansas Farmers Union educational program which is to receive aid from the FERA... The Institute itself will be one which will be worth attending and students will be paid for their attendance.

Eligibility 1. The Junior must be in good standing for 1935. 2. He must be between the age of 16 and 21 years.

A Few Words of Explanation The Open letter to Congress should cover these points and show the Junior's knowledge of the necessity for sending the Committee of Ten to Washington.

1. What part of the Farmers Union cooperatives is benefiting the farmers; what the merits of cooperation are; and what we expect of Congress in the line of legislation that will give them better protection, better credit facilities, and remove regulations and restrictions that penalize cooperative institutions.

It is not necessary that the penny funds sent in by the Junior be collected by him personally, but he should be on the job every minute and show enough interest in the important work of the Washington delegation to do all he can to make it possible to send them. In other words, he must not only be interested and know what ought to be done, but indicate his willingness to make it possible, insofar as he can help, for the organization to send this representation.

WASHINGTON TRIP CONTEST

The Kansas Farmers Union has not decided definitely whether the Washington trip contest, undertaken by other Farmers Union states, will be attempted, because of several reasons. In the first place, we feel that it will be almost impossible to perfect an organization to take care of this program, in the two months between now and its departure.

Second, we feel that it will be difficult to provide for finance. We have mentioned this contest before. Briefly, it provides that two Juniors from each state who comply with the terms of the contest and gain the most points, will be sent to Washington for two weeks, expenses paid. One week will be spent in Washington seeing places of interest, visiting governmental institutions and spots of historical significance. The educational value of such a trip is limitless, of course. It would form a lifetime memory for the fortunate two Juniors who win.

Remember, this is not an announcement of a contest which we have decided to sponsor—but a description of the contest being held in OTHER Farmers Union states. If you are interested, see your newly appointed Local Junior leader—or a member of your County board—or someone active in one of your Farmers Union business activities. He or she can write your state Junior leader about it and if we receive enough inquiries from various localities, it may be decided to undertake the contest. BUT DO IT NOW!

STUDY OF MONEY, BANKING AND CREDIT

Prepared by Mrs. O. H. Olson LESSON NO. 5 WOULD YOU LIKE TO KNOW— (1) From whom we borrowed our ideas of banking? (2) What the first bank-notes were? (3) What natural fact did the goldsmiths discover which is the secret of profitable banking?

The Tail That Wags the Dog When studying the function of money and the quantity theory of money, we learn that the volume of money available for use affected prices, wages and values of property. In studying banking we find credit used as a kind of imaginary money and substituting for money as long as the people and the bankers have confidence in each other and in business conditions.

When the United States is young, people thought of money as being bits of metal although the colonists had tried the use of paper money. A permanent form of paper money was not established in this country until the national bank, which promised to redeem the notes of these banks in gold if the holders asked for it. This encouraged the people to place confidence in banks which previously had been run in a slipshod manner.

The large amounts of deposits are created in the main by making loans. When loans are made banks take mortgages on real wealth, such as cattle, land or goods. They then make the deposits in banks suddenly want their money the bankers may do either one of two things: They may send these mortgages on real property away and borrow on them, this is called rediscounting, they may make the owners of the mortgaged property pay what they owe. If the farmer we have been talking about who borrowed \$1000 had signed a note payable on demand and secured by a mortgage on his cattle, you might say that a banker could not make the owner of the mortgaged property pay what they owe.

Suppose in this case the banker made a loan to the farmer and had his cattle for security. If the farmer wanted the \$1000 in cash the banker would probably have that much on hand to give him. If this made the banker short of currency to take care of his other business he could send the farmer's mortgage away and borrow money on it.

Confidence Makes Banking Profitable In good times when everybody is willing to use or accept checks and there is confidence in banks, it is very common for bankers to build \$100 of credit on \$5 of money, and lending this credit based on little real money is what makes banking profitable.

Capital Stock A story is told that in early days a stranger blew into a little South Dakota town, rented one corner of a saloon, put up a banking sign and started taking deposits. Before long he had more deposits and calls for loans than he expected. One day he told a close friend, "Danged if this thing isn't going better than I expected. Guess I'll risk some of my own money in it!"

We now have laws regulating state and national banks. These laws require that those starting banks put some of their own money in as capital. This is intended to give depositors protection in addition to the property of the borrowers. In South Dakota state laws also provide that when state banks fail owners of bank stock may be assessed an amount equal to the face value of their stock if necessary to pay depositors or other creditors.

Bernard Shaw Calls Finance an Illusion In April, 1933, Bernard Shaw, the witty and cutting Irish writer, visited the United States. He had an extreme style, he had this to say about our banking and credit business: "The financiers live in a world of absolute illusion. They have created something which they call the capital of the country which has no existence whatever. Every \$5 they say \$100 and that means that every financier, every banker, every

this credit can be loaned into use that we can have in this country 40 or 50 billions of dollars in bank deposits when there are only 5 or 6 billions of actual money in use.

Do you remember what General Logan predicted would happen to the people when they were compelled by a money shortage to use checks in lieu of money? Do you know what happens to a bubble when someone bumps it a little? When hard times come for various reasons and people do not trust banks and prefer money to checks, we find that there is not enough money with which to do business. In a country where 95 per cent of the business is normally done by check, if everyone were suddenly to start demanding currency to use at all times there would be a complete paralysis of business. This is particularly true in Kansas.

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What Makes Bank Checks Good? One day Gap Johnson was broad-casting at the corner grocery store that he had positive inside information on the coming of a big boom in the bank Holiday in March, 1933. What Makes Bank Checks Good? One day Gap Johnson was broad-casting at the corner grocery store that he had positive inside information on the coming of a big boom in the bank Holiday in March, 1933.

"You see," said Gay triumphantly, "It's marked 'Goldsmith's funds' and by god any bank that ain't got that much cash is sure on it's last laigs." The first requirement is that a check writer have funds as a deposit in the bank; and the next is that the bank be solvent and able to pay for money. Many folks have found to their sorrow that a deposit slip will not enable them to pass checks after banks have closed their doors. Then folks say they have lost money in the bank. Many folks have found to their sorrow that a deposit slip will not enable them to pass checks after banks have closed their doors.

Now if checking accounts are to be good the banks must be financially sound. Banks owe their depositors and their borrowers even though they may make the owners of the mortgaged property pay what they owe. If the farmer we have been talking about who borrowed \$1000 had signed a note payable on demand and secured by a mortgage on his cattle, you might say that a banker could not make the owner of the mortgaged property pay what they owe.

Each interest has its Union, but their faces all grow long. When they hear the echoes of the Farmers Union song. We must join together and unite in one strong band and do the work that waits on every hand. —Montana Program Service

So you see that what makes so much bank credit a reasonably safe business proposition is THE PROPERTY ON THE FARMS OR OTHER PLACES WHICH IS PUT UP FOR SECURITY BY BORROWERS. The property of the borrowers, those who are most interested in the soundness of banks. The banker mobilizes the credit of his community and takes profit on it. His security must be sound if his business is to be sound.

THE HITCH-HIKER By A. M. Kinney, Vice-President Kansas Farmers Union The hitch-hiker stands by the side of the road And flags every car as it passes; When drivers refuse to add to their load, He cruises the prosperous classes.

MY UNION (Song) (Tune: Ramona) My Union—I know you have a fight to make, My Union, I feel there's everything at stake, I trust you, endorse you and blessed the day you taught me to join With brother and sister and those so wary, sad and forlorn. My Union, you'll get the best that I can give, My Union, it's for you day by day I live. I dread to think if we should ever fall or fall, My Union, I love you, my all.

FARMERS UNION SONG By Ruth Bowman (Tune: Tipperary) We're the farmers of Kansas and we heard the call one day, Banded us together in the F. E. C. U. way. Whom we keep up our courage, while we hear them say, "Farmers never stick together, flourish as they may."

Other Varieties To make jelly omelet, spread cooked omelet with jelly just before folding.

THE HITCH-HIKER

We hitch-hikers in all walks of life Who sponge on the labor of others; They stand back, aloof from worry and strife, And ride at expense of their brothers.

They will not pay dues to the Union, for fear Their leaders may pilfer a nickel; They would rather throw wrenches into the gear, Than to aid in sharpening the sickle.

And are always willing to prattle Of how the mistakes we have made, make them sick! They are full of this poisonous tattle.

I wonder sometimes, if they'll ever get wise To the fact that God helps the willing; And that he who would win the game and the prize Must serve in the chase and the killing. (This is one of the poems included in Mr. Kinney's volume, "Kansas Prairies and Other Poems." The book is procurable at 25c per single copy, 20c per copy in lots of ten or more, and in lots of 100 or more, 15c per copy. They may be ordered from your state office and should be a part of every Farmers Union Local library)

ing. Jam, preserves or jelly can be used. Ham Omelet: Sprinkle with a thick layer of chopped cooked ham, mixed with a little mixed parsley if you like, before folding. I like to pour a cup of medium white sauce around ham omelet when ready to serve. Chicken Omelet: Before folding omelet, cover with a thick layer of diced cooked chicken in a rich cream sauce. This is splendid for a party breakfast or "brunch" so satisfactory for summer entertaining. Cooked sweetbreads can be substituted for the chicken or you can use fish—tuna crabmeat, lobster or salmon. Cheese Omelet: Sprinkle a thick layer of grated cheese over the top before folding and serve surrounded by a border of sauted tomato slices. This is inviting for dinner when the day has been hot. If you start varying omelets you will go on almost indefinitely as all the vegetables can be used, mushrooms are delicious and the meats are savory and numerous.

STEWED CHICKEN And here is a disguise for the old stewed hen, and one which is really good any way you fix it. Bone a stewed chicken and cut it into small pieces. Add one and one-half cups of cooked tomatoes, four or five sliced onions, one tablespoon of sugar, salt and pepper to your liking, and the broth from the chicken. Put it on the stove and let it simmer until the onions are tender. You may add one or two sliced carrots and a green pepper if you like. This stew is delicious.

RECIPES PLAIN OMELET Allow one egg for each person to be served and an extra egg for the pan. For each egg use one tablespoon hot water. Separate yolks and whites of eggs. Season yolks with salt and pepper and beat well, gradually beating in the water. Beat whites stiff and fold the yolks into whites. Pour into a hot well buttered omelet pan or a heavy frying pan and cook slowly until the underside is slightly browned. Then put the pan in a slow oven, 350 degrees F., and bake until the omelet is firm to the touch. To fold make a cut with a spatula at right angles to the handle of the pan and about two-thirds down from the handle. Be sure not to cut more than half way through the mixture. Tip the pan and slide spatula under the omelet and fold it over as you slide it onto the hot platter.

J. M. GAUME, M. D. Salina, Kansas Specialist in Proctology (Diseases of the Rectum) PILES treated without the knife Rupture and Varicose Veins treated with medicine, no confinement. Write for Booklet or Come to Office 134 N. 8th Phone 3565 Office for Examination

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FARMERS UNION LIVE STOCK COMMISSION CO. Stock Yards G. W. Hobbs, Mgr. Kansas City, Mo. (Read list of Sales in This Issue)

The Risk is Too Great for you to carry it yourself on your property. You can be careful, and cut down the probability of loss, but you don't know when disaster will come your way. However You Can Insure Against Loss Insure Mutually with us at a saving of 20 per cent, or more—Join our 18,000 or more satisfied policy holders. Why not have the best.

THE FARMERS UNION MUTUAL INSURANCE COMPANIES of Kansas SALINA, KANSAS Insurance protection against Fire, Lightning, Windstorm, Tornado. Full Protection with Automobile and Mercantile Insurance

Farmers Union Live Stock Sales

Table listing live stock sales including items like 'S T Kelley-Furnas Co', 'Lawrence Davis-Osage Co', etc.

Table listing live stock sales including items like 'J A Liggett-Douglas Co', 'Light Butchers 170 to 230 Lbs', etc.

Table listing sheep and hogs sales including items like 'J A Headley-Cedar Co', 'C J Husted-Douglas Co', etc.

Table listing pig sales including items like 'J F Kenton-Johnson Co', 'Samuelson and Jones', etc.

NEIGHBORHOOD NOTES

STAFFORD COUNTY FARMERS UNION

The Stafford County Union meeting was held at Lamoroux school house south of Stafford, Tuesday night, February 5. A good crowd attended in spite of the weather.

MEETING AT MAPLE HILL

Our local, which is near Maple Hill, Kansas, held its regular meeting Tuesday night and a good crowd attended.

FAIRVIEW SOCIAL MEETING

Fairview Local No. 1897 is holding an open social meeting with program on Tuesday evening, February 19th, at Fairview school south of Chapman.

GOOD EUREKA LOCAL MEETING

The Farmers Union Eureka Local No. 2190 in Stafford county met for their regular business meeting, Friday, February 8. During the meeting Harold Minks reported on the doings of the Legislature.

YOUR OPPORTUNITY TO HELP WITH FRAZIER-LEMKE LAW

The following resolution was passed unanimously at the National Farmers Union Convention at Sioux Falls November 21: "Whereas, the constitutionality of the Frazier-Lemke Amendment to the National Bankruptcy Act will be decided by the Supreme Court in the near future;

HELPING IN THE FIGHT

Herewith is the contribution from: (Individual) (Local) (County) (Firm) Amount. Please send this with your contribution to Floyd H. Lynn, Secretary-Treasurer, Kansas Farmers Union, Salina, Kansas. It will be forwarded immediately.

BUTTER AND EGG MARKET LETTER

The Farmers Union Cooperative Association of Centralia, Kansas, held their annual dinner and program, Thursday the 7th at the Electric Theatre in Centralia. Owing to the inclement weather many families who usually are in attendance at these dinners were unable to come.

TRIPLE "A" FACTS

By H. Umberger, Director Kansas State College Extension Service. Q: What is the outlook for corn yields during the coming year? A: Judging from past experience, the acre yield of corn for the entire nation will probably be normal, or better, in 1935.

Anderson County Farmers Union is planning a series of meetings to be held at points within the county, in an endeavor to build up the membership. The meetings take place Wednesday, Thursday and Friday, February 20, 21, and 22.

Notes from Zephyr Local 1622. The Ladies' Auxiliary to Zephyr Local in Sumner county met Monday afternoon, February 4, with Mrs. Ben Rice, with thirteen present.

Notes from Zephyr Local 1622. The next meeting night will be Friday, Feb. 22, Washington's Birthday. J. C. Rosacker, Cor. Secy.

Notes from Zephyr Local 1622. The next closed meeting will be an all day meeting, February 28 at the Lee McClellan home. The men will hunt rabbits or pitch horse shoes, and the women will furnish the eats and gossip.

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tion assures him of the privilege of voting during his community reorganization meeting, but he is in no way bound to sign a contract. Q: When will the community reorganization meeting be held? A: The time will vary in the different communities, but each community will hold such a meeting as soon as the majority of applications in that community have been signed.

DIABETICS Seattle Man Finds Complete Relief in severe case with simple natural method after specialists failed. No needless starvation. Write today. All letters answered.

DRESS GOODS Bargain of Dress Goods this month. Gingham, Percales, etc. Fast color, new 15 to 20 yards for ONLY 99c.

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CERTIFIED Frost-proof Cabbage and Bermuda Onion Plants. Open field grown, well rooted, strong. Cabbage each bunch fifty, mossed, labeled with variety name. Early Jersey Wakefield, Charleston Wakefield, Succession, Copenhagen. Early Dutch Late Dutch. Postpaid: 200, 65c; 300, 75c; 500, \$1.10; 1,000 \$1.75.

The Cloak Room

Alaska is forty times the size of Sweden, in the same latitude, has only a few thousand people, while Sweden has 15 million. Young Man, go to Alaska. J. W. Studebaker, the new Commissioner of Education, came from the superintendent of the Des Moines schools. He worked his way through college as a full-fledged bricklayer, having served years as an apprentice.

HORSES

FAIRMOUNT STOCK FARM is offering for sale or exchange Percheron Stallions of all ages—as good as good. The best of breeding. Blacks and Grays. One Red Sorrell with white main and tail, 4 years old, 2100 pounds. Some proven sires. All guaranteed. 15 head to select from. \$150 and up. Also a few good Jacks, Mares and Fillies of all ages. Some in foal. Fine work and brood mares. Write for particulars, or come and see them.

DIRECT SHIPPER

IT COSTS MONEY TO RUN A FARM—GET THE MOST FOR YOUR PRODUCT—With feed crops short this year and production cut, it is very necessary that you get the most for your buttermilk. WE WANT MORE SHIPPERS. GIVE US THE OPPORTUNITY TO SERVE YOU. We give prompt service on return of checks and empty cans. REMEMBER—WE PAY TRANSPORTATION

Farmers Union Cooperative Creamery Association

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These feeds not only GET RESULTS but COST YOU LESS. These FARMERS UNION BRANDS are carefully milled and only the best of ingredients are used. ASK YOUR DEALER FOR K F U AND UNION STANDARD EGG MASH, K F U CHICK STARTER, UNION STANDARD ALL MASH (starter and grower), K F U MASH CONCENTRATE, K F U AND UNION STANDARD SCRATCH FEED, UNION STANDARD DAIRY RATION, K F U OYSTER SHELL, K F U PURE BRAN, K F U GREY SHORTS, K F U SALT, UNION GOLD, UNION PRIDE and UNION STANDARD FLOUR. Remember—you save money when you buy a GOOD feed or flour.

The Farmers Union Jobbing Association

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