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Information at 243 Fifth Ave., New York, and all of Mr. Foster's offices
BRETTON WOODS SADDLE HORSES AT ORMOND THIS WINTER

tural clubs—girls' poultry clubs, boys' pig and corn clubs, and the like—which are such forces in the development of the South, where livestock is a necessity to a perfectly balanced farming system, while few farmers can make a success of handling livestock unless they have begun as boys. Soil improvement is, of course, one prime object—and the secretary is really applying his ideas, which, I am sorry to say, is too often not in the case with theoretically excellent farm demonstration work. In farming the theoretical man can often help the practical man—but if he merely a theorist, even although a very well trained theorist, he is much more apt to be wrong than the practical man he starts in to educate. Yet there must be men of vision to lead. In the South the exclusively "practical" man has gone in for "all cotton" farming; and "all cotton" means a submerged civilization.

The secretary has also organized two credit unions which are working successfully, one at the Derby school and one at the Sandhill Farm Life School. Under the North Carolina Credit Union law the farmers can organize associations very similar to the Raffeissen Credit Unions of Germany. The treasurer of the one at the Derby school writes me as follows: "We have loaned out to the farmers this summer about \$400 of their own money. The whole community is tied together on each other's notes. Each man who owns stock or has deposits in the union takes a pretty vital interest in the kind of farming that the men who have borrowed money are doing. It is simply applying the Christian principle to actual life, 'Am I my brother's keeper?' You certainly are if you are a member of a credit union and have gone on his note for money to buy a hog with. It is your business to see that he buys a good hog and feeds it properly and doesn't waste the money on an organ or a graphophone, for if he doesn't succeed, then the community and you don't succeed."

"This fall all the loans of my credit union are being paid promptly and in full. I find that the farmers consider their obligations to the credit union of the first importance. For next year we are buying fertilizer co-operatively on money borrowed by the credit union. The farmers are only paying six per cent. for their loans. In buying from the fertilizer companies they were paying from ten per cent. to forty per cent. I never thought the credit unions would work in this individualistic society but I am now convinced that if people of education and with the desire to lead will take off their coats and get down and fight the battles of the people out with them, almost anything can be made to succeed."

The section stands well in roads, thanks to a leading citizen who combined vision with common sense. He built the first sand-clay road, of a type which is both cheap and serviceable. The first section was built for a quarter of a mile parallel to an old sand road. Then he gave a barbecue to the neighbors; loaded a wagon with more cotton than anybody present had ever seen pulled by a

team before, and sent it up the sand-clay road. The horses pulled it easily; but as soon as they reached the sand they came to a dead halt. This practical demonstration won the day, and the section is now covered by real roads, built by the people themselves.

What is being done in the Sandhill district along this line is being done on genuinely patriotic grounds. Those who have taken the lead frankly say that they are interested less from the mondial-humanitarian than from the national-American standpoint. As one of them has expressed it, 'I want to play on a strong team and I want my team—the United States—to win when it comes to a showdown.'

The Board of Trade has arranged with the State Board of Health for a complete medical examination of all the school children. It has built at the Farm Life School a hospital with two six-bed wards, an operating room, and equipment. It has employed a competent resident nurse—and she is assisted by the school girls, who thus learn the rudiments of nursing. It has aided the doctors of the Sandhills to organize a hospital staff; and a marked impetus has been given the medical and surgical work of the district. The hospital is not a charitable institution; it is run on the theory that it is to be self-supporting, and that every patient must pay something.

One of the most active organizers and promoters of this Sandhill work has recently summed it up as follows:

"Our organization, such as it is, has many defects and we have had many failures and many disappointments. We have not accomplished half of what we set out to accomplish. But we have done two things. We have inspired in the people of this section the spirit of real co-operation that is rare everywhere in our country, and perhaps especially rare in the South. We have succeeded in making them see the advantage of pulling together and occasionally sacrificing themselves and their interests for the welfare of the community. That only a few men have done the leading is only natural. Only a few will lead under any circumstances. It is the number that will follow that counts. We have also imposed on the community certain institutions that eventually will be of great benefit to it and which the people will eventually support in full. In my estimation we have gone quite far in making a democratic community discipline itself. We endeavor to make our people more prosperous, with fuller, happier lives; but above all we endeavor to make them less selfish and readier to sacrifice themselves for an ideal."

This is the spirit, both practical and lofty, deferential both to common sense and to idealism, considerate of one's own needs and of those of one's fellows, in which we should approach the problems of our farming population—and all our other problems also."

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