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EDITORIAL COMMENT

IF YOU have any members in your local Union who have not yet freed themselves from the galling yoke of the credit system encourage them to begin to plan now to stay out of debt next year. The credit system of buying supplies on time is the greatest curse of this age. While the credit system has been abandoned by most of the white farmers in some sections of the State, it still exists in appallingly large proportions in some counties and it is reducing to serfdom those who have permitted themselves to be fettered with its chains. The writer was in a town in the eastern part of the State the other day which had been built in five years. The principal owner of the town was then in Europe taking a vacation. The "credit" farmers of that community were cotton farmers who grew cotton as the principal crop because the time merchants wouldn't extend them credit unless they planted a "money crop." These time merchants were then selling their credit customers corn at \$1.35 which cost 85 cents per bushel. If \$1.00 per bushel was a fair cash price the credit price carried a 35 per cent rate of interest. The note or account being due in about six months, 35 per cent for six months is equivalent to 70 per cent interest, if calculated upon the annual basis. Every progressive citizen wants to see Southern towns built up, but who wants to see town building at such cost as this? A credit system of that kind sinks men down into poverty and wretchedness deeper and deeper every year and it makes a man a coward and a slave, and such a condition necessarily stifles the ambition of his wife and children and it thereby makes this part of the human race weaker with each succeeding generation.

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IN ANOTHER town the few cash buyers among the farmers are forced to pay high prices for their cash purchases, simply because the time merchants prefer the credit business and they use that method of discouraging the cash business. Just to what extent this condition of things prevails in different localities of the State is a matter upon which we do not possess accurate information, but we hope these are isolated cases. The Farmers' Union can do nothing better than to institute a vigorous campaign against the credit system of buying supplies on "crop time"—to be paid for when crops are harvested. The system not only ruins the man who practices it, but it congests the tobacco and cotton markets in such manner as to depress prices and it hurts the busi-

ness of the successful farmer who produces tobacco or cotton only as a surplus crop. The crop-lien system is a disgrace to civilization and ought to be abolished by law. For the protection of the moral weakling who can't resist the temptation to buy everything he can get on credit at extortionate prices, the temptation ought to be removed, and for the benefit of the honest far-sighted white farmer who lives by actually tilling the soil, a crop-lien system that puts him in competition with millions of negro cotton farmers who are furnished mules and supplies under promise of planting big cotton crops ought to be put upon the scrap heap. There is no need why intelligent and progressive white men should be forced into a ruinous competitive system of production that benefits only a few time merchants and absentee landlords in this country. If the iniquitous crop-lien system should be abolished in the Southern States it would, no doubt, have the effect of decreasing cotton production at least twenty per cent, and with this decrease in cotton production there would be a corresponding increase in the price of cotton.

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THE UNDERLYING purpose of the Farmers' Union is to price the products of Union farmers by gradual and systematic marketing, but put it down good and strong that you can't make a decent and creditable fight for prices behind a pile of debts. You can't wait for better market conditions if there are debts behind your products. In that case they belong to the other fellows and you must let the owners take possession regardless of market conditions. Also let it soak deep down into your thinking works that you can't make a creditable fight for better prices, if you are forced to sell your "money crop" to buy any part of your living which you can raise at home. That is an economic error that is farther-reaching in effect than it appears upon the surface. If you make the mistake of raising cotton or tobacco with intention of selling it to buy food products it has the double effect of making the food products you buy *higher in price* and the cotton or tobacco which you sell lower in price and it also places you in the weak position of the fellow who has to turn loose his "money crop" to buy a living whether market conditions are favorable or not. In its broad sense, then, the Live-at-Home plan is the correct one. It is not only the correct policy for the organized farmers as a whole but it embodies the basic principle of success for the individual farmer, for the fundamental idea of farming should be to make a living at home. We Southern farmers should not only produce enough food products for home consumption (and incidentally dodge high freight charges and numerous other toll gates) but we should produce to supply the inhabitants of Southern towns and cities who must buy their living. The Farmers Union is, first of all, an educational organization and the economic errors that we refer to should be subjects for discussion in your Local Unions.

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THIS IS a big week at Salisbury. The best representative crowd of farmers that ever assembly in this State are gathering there to attend the midsummer meeting of the North Carolina division of the Farmers' Union. In that body of men

are the leaders of thought and action among the farmers of their respective counties. The organized farmers are the "salt of the earth" in the rural districts—the men who realize that as civilization progresses interdependence becomes more and more necessary and that *co-operation* is essential to success. The city of Salisbury has never had an assembly in which the sturdy manhood and progressive spirit of the rural sections of North Carolina were better represented than may be found in the character of the delegate body now in attendance at the meeting of the State Union in that city.

Picnic at Why Not.

Mr Editor:—Please allow me space in your valuable paper to give to your readers a sketch of the rally and picnic at this place the 14th inst.

Notwithstanding the morning showers and the threatening aspect of the weather, before 11 o'clock there were 1000 or 1200 people on the grounds. The exercises were opened by an address of welcome by Prof. G. F. Garner, principal of the school at this place, after which Mr. J. M. Allen, of Asheboro, introduced the speaker of the hour, Mr. J. Z. Green of Marshville. He discussed at some length the workings of the Union, the many obstacles it has already surmounted and the possibilities it may accomplish if wisely manipulated. Everybody seemed to enjoy the speech and if there was a man there who did not enjoy a laugh during his talk I would advise him to go to some good mineral spring a few weeks for his health.

Yes, his speech was a success and I think will do much good. At the close of Mr. Green's speech, everybody was given a cordial welcome to dinner in the grove. A table 110 feet long just loaded with good things to eat. Everybody seemed to enjoy the dinner too. They eat and talked and talked and eat, and when all were through I guess there were something like 12 baskets full to be taken up. In the afternoon we had a very interesting and practical speech by Prof. T. C. Amick, of Elon College, on the subject of education. He was followed by Mr. George Ross, a young graduate of the A. & M. College, who gave us some very interesting facts and figures relative to the agricultural interest of this country.

Now About Our Local.

We organized in June, 1910, with 7 members, we now have 31, all in good standing, and they are more interested in the organization, more enthusiastic today than they have ever been in the past.

I will close right now with best wishes to The Carolina Union Farmer and its many readers.

C. McMEILL, Sec'y.

Gaston County Union to Erect Telephone System.

The Gaston County Farmer's Union in executive session at Costner's Local two weeks ago decided to erect a rural 'phone system in this county. Several of the members were instructed to apply for a charter at once. The name of the new enterprise will be The Gaston Rural Telephone Company. It is hoped that every farmer, whether he be a union man or not, will take a deep interest in the enterprise. It will mean much to the rural districts. We shall have more to say about the matter later.