

such a traction plow—it would pay groups of farmers here and there to get one of these plows and operate it.

"I know that on a great farm adjoining the small farm on which I grew up over in Chatham County one of these traction plows is now at work, and I know that agricultural corporations and wealthy men from the cities are beginning to invest in large farms in North Carolina and to purchase these great, labor-saving machines; and all this, in my opinion, is a mighty significant sign of the North Carolina Union, that we have come to the day when there is going to be a great development in agriculture, either in the direction of corporation farming or co-operative farming. In other words, great corporations buying these machines are going to make competition harder still for the little one-horse and two-horse farmers unless they begin organizing co-operative societies and themselves get the benefit of these labor-saving and profit-making inventions.

Co-operative Insurance.

"Another form of co-operation that I found in successful operation in Europe was farmers' co-operative insurance societies. These provide not only insurance against fire and against hail and insurance against loss of live stock, but insurance against accidents to farm machinery and insurance against old age. These forms of co-operative insurance have been found not only to be very helpful in themselves, but they are also notable aids to co-operation in other respects. Take the matter of agricultural credit, for example. If a small farmer has one horse and wishes to increase to two, or if he has two horses and wishes to increase to three, he ought to be able to borrow the money from his local co-operative credit society, provided he is a man of industry and character; but in some cases there might be some risk about doing this unless the animal was insured. In France, I learned while in Europe this summer the Farmers' Mutual Insurance Societies have not only reduced the cost of insurance to farmers from 30 to 40 per cent. but they have induced great numbers to insure who would not otherwise have insured at all."

For a Six Months' School Term and More White Settlers.

Mr. Poe then declared that in order to succeed thoroughly with co-operative enterprises, a relatively dense, homogeneous population is essential.

"It is our duty to look ahead, to look to the future, and to seek to encourage the policies and principles which will make the farming sections of North Carolina the great democracy of thrifty, home-owning, educated, organized farmers that we dream of. For this reason I beg to remind you that one of the greatest needs of co-operation in North Carolina is a greater body of home-owning, small white farmers, and the way to get them is to go after thrifty Northern and Western settlers. Our proportion of white people in many sections is too small," Mr. Poe asserted, "to furnish an adequate white society for residents, and white farmers are going to town as a result."

He also made an enthusiastic appeal for a six months' school term for all our country boys and girls.

"If North Carolina had had a six months school term for all its farm boys and girls these last twenty years, we should be almost a lifetime nearer the realization of our perfect dream of agricultural co-operation and the rich rural civilization that is to be built upon it. But while we cannot undo the past, we can make the future, and we must

see to it that what we have missed, and what our fathers missed, the present-day country boys and girls of North Carolina must have. So long as the country boy of North Carolina has a poorer chance in life than the country boy in any other State in the American Union with the single exception of New Mexico, just so long shall he be backward in a thousand ways. I trust and believe that this body will not adjourn until it has put itself on record in words that will burn and throb with feeling in favor of a six months' school term for all the country boys and girls of North Carolina, no matter if it does mean an increase of 20 cents to 25 cents in our school taxes.'

A Prophecy for the Future of North Carolina.

Mr. Poe then concluded his speech with a prophecy as to the future of North Carolina, and the part that rural co-operation might play in this future:

"I repeat that you may well be makers of the new North Carolina; for ours is an agricultural State and any force that profoundly influences the life of our rural people may indeed change the character of our Commonwealth. No vision has inspired the builders of other civilizations is too noble or too splendid for us to cherish. Our people are the purest Anglo-Saxon stock. Our natural advantages are superb. Our moral atmosphere is singularly free from some of the evils that ruin manhood and blight character in other sections. I was glad to find this vision among the leaders in the movement for agricultural co-operation in Ireland when I was over there this summer—this prophecy that with education and co-operation they might, if they but would set out to do it, develop a civilization as splendid as any that Greece or Italy ever knew in ancient days. The same dream is not too great for us in North Carolina to cherish. As Mr. Russell, the editor of the Irish Homestead, said: 'We have all that any race ever had to inspire them, the heaven over head, the generous earth beneath, and the breath of life in our nostrils.' Through business co-operation, we shall, of course, aim, first of all, to better the financial conditions of our agricultural population. But we shall seek to better their financial condition in order that on this material basis we shall build more beautiful homes girt about with fair groves and gardens, approached by roads equal to any of which Rome ever boasted, and set in communities possessing the best schools and churches and libraries and lecture halls and all the conveniences of modern twentieth century life, so that ignorance may be banished from among us and a beautiful social life built up as fair as the plantation life of antebellum days and on a more robust, virile and democratic basis; and that through the spirit of brotherhood developed by working in co-operation in matters of every-day business we may produce powerful and fraternal democracy which will be the best monument to all of us who are working and striving to bring that day to pass."

BURKE COUNTY.

Please say in the columns of The Farmer that our next County Union will meet in the court-house in Morganton on the 11th day of January, 1913, at 10 o'clock a. m. On this date our annual election will take place, hence we desire a full attendance of officers and delegates as well as a large crowd of good Union men who have the good of our Order at heart.

Yours sincerely,  
JAS. R. HOWARD,  
Secretary-Treasurer.

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