

affiliated with regional banks to which the government advances certain sums of money without interest. The regional banks, which are co-operative in character, lend this free money to the local banks at a low rate and they in turn loan to the farmer. These banks are not operated for the purpose of earning dividends, are in many cases safeguarded by the unlimited liability of their members, and furnish the best European illustration of state aided agricultural credit.

Credit Agricole 3 1-2 Per Cent Rate.

Attention has been called in America to the Credit Agricole 3 1-2 per cent interest rate, and it is an actual fact that these banks really loan money to farmers at 3 1-2 per cent, but this is due to a government subsidy and would be looked upon as abnormal from the standpoint of Americans. The government has compelled The Bank of France to furnish it a large sum of money without interest, to be used for the advancement of agriculture, and as outlined in the above brief explanation of the Credit Agricole, the government loans this money to the branches or regional banks free of interest. These regional banks loan to local banks at 3 per cent and in some parts of France the local banks loans to the farmer at 3 1-2 per cent. This system is deplored by many leading bankers in France as tending to develop a false idea of the value of credit and liable to discontinuation some time in the future. Furthermore, some of the individual banks of the Credit Agricole system occasionally exhaust all of the money that has been allotted to them by the government and in order to continue the extension of credit they are compelled to rediscount farmers' notes with The Bank of France, and as they are loaning to the farmer at 3 1-2 per cent and sometimes rediscounting with The Bank of France at a higher rate. it follows that the more business they do under such conditions the larger amount of money they lose, and this is an unreasonable and unsatisfactory foundation for any system of banking.

This, in condensed form, is the story of farm finance in Europe, and our people here in America cannot do a greater national service than to study carefully and push forward this great question of farm finance, which concerns so directly the financing of the "back to the soil" movement, which in its turn is fundamental and concerns vitally the future prosperity of our nation.

SPRING CREEK (TENN.), No. 22.

Dear Editor:—Thought I would let you know how this local is getting on. I succeeded in getting several subscribers for your paper and I like it fine. About four months ago I thought our local was dead, but three or four of us kept working and talking and got the interest started up and now the brethren are stronger than ever before and we are on rising ground. We have thirty-four male and twenty-one lady members. A few went back and traded with "skimmers" and they took the hide and a little of the meat and they came back home, like the prodigal son, willing to be a hired servant of the Union, rather than remain with the "skimmers." We now have a co-operative store house and will have goods in same in a few days. We are going to operate a business of our own and try to live like farmers ought to live, and instead of giving our money to those who do not need it we will keep it at home. We have been organized a little over a year and have saved a good deal on such stuff as the farmers use.

J. J. LITTLE, Sec.
Roleta, Tenn.

LOCAL No. 1671.

Dear Editor: If you will allow me space in your valuable paper, the Union Farmer, I will tell you what our Local is doing. We organized about three years ago with six members, and at present we have about sixty, but we have a few weak-kneed ones.

We started a store nearly two years ago and now we are doing fine business. We have about seven hundred dollars in the store, and do most of our business through the Business Agent. The store is doing more business than any other store in Grantsboro.

N. F. Dixon is our General Manager and he is well fitted for the business.

I take the Carolina Union Farmer and I certainly do enjoy reading it. It is the best paper printed. I wish more of the farmers would subscribe for the Union Farmer.

Hoping to hear from some one else that knows more how to write than I. Grantsboro, N. C. A MEMBER.

The first purpose to which food is devoted is to supply wasting tissues and support of the body. All over that amount goes to the manufacture of eggs, providing the food is not of such a nature as to cause fat.

IN MEMORIAM.

Whereas, it was the will of our heavenly Father to remove from our midst our Brother, J. J. Draper; therefore, be it resolved by the members of the Draper Local:

(1) That while we bow in humble submission to the will of our heavenly Father, we cannot but feel the removal of our beloved brother has left a void which the healing influence of time alone can fill.

(2) That we will cherish with melancholy remembrance the virtues of our deceased brother, and that we deeply deplore and sincerely lament the afflictions thus sent to the members of his beloved family.

(3) That a copy of these resolutions be spread on the minutes, a copy be sent to the bereaved family and a copy furnished the Carolina Union Farmer for publication.

W. P. THROWER,
E. G. LEE,
A. E. HULL,
Committee.

Seasonable Seeds.

Mammoth Yellow Soy Beans per bus	..... \$1.75
Clay Peas, per bus	..... 1.80
Mixed Peas, per bus	..... 1.75
So. Queen Sweet Potatoes, seed or eating stock, per crate	..... 2.00
Chufas, per bus	..... 2.75
Velvet Beans, per bus. (f. o. b. Reddick, Fla.) 2.10
One million Sweet Potato Plants, leading varieties, per thousand 1.50

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Ask the Secretary of your Local to show you our line of woolen samples. If he hasn't it, write to us at once. We will send it to you FREE. Fit and satisfaction absolutely guaranteed. No risk to you. Practically every Division of the F. E. & C. U. of A. has made contract with us, and we refer to the officials, or to the Corn Exchange National Bank, Chicago, Capital and Surplus, Seven Million Dollars.

Producers & Consumers Alliance (WHOLESALE TAILORS) Chicago

Where to Buy to Best Advantage

Readers of this paper want to buy their farm and home supplies, as far as possible from the reliable manufacturer or wholesaler, who will give them advantage of lowest possible prices and at the same time give them first-class goods. You want to save unnecessary writing to those who do not have what you want. These wants are reasonable and this department will help you

COUPON

I am interested in and intend to purchase within a reasonable time, the machines or articles checked below and will be glad to receive information concerning the same.

CHECK HERE

- Automobile
- Buggy and Carriage
- Cement
- Churn
- Corn Planter
- Cotton Planter
- Cream Separator
- Cultivator
- Clothing, Men and Boys
- Coat Suits & Dress Goods
- Flour
- Furniture
- Gasoline Engine
- Groceries
- Harness
- Harrow
- Harvester
- Hay Rakes
- Incubator
- Insurance
- Live Stock
- Manure Spreader

CHECK HERE

- Mower
- Nursery Stock
- Piano and Organ
- Plow
- Pump
- Roofing
- Sewing Machine
- Seeds
- Stoves Ranges & Heaters
- Telephone
- Threshing Machine
- Traction Engine
- Typewriter
- Wagon
- Washing Machine
- Watch or Jewelry
- Wire Fencing
- Paint
- Stump Puller
- Cotton Chopper
- Spray
- Fertilizer

NAME.....
P. O.
R. F. D. No.
Local No

information, we will be glad to furnish same upon request. This service is designed to save you money and its privileges are available to our readers.

Union Farmer Service Bureau,

Box 342, - RALEIGH, N. C.

Free of Charge

and will supply you with information in regard to the buying or selling of anything connected with the farm or farm home?

We give below a list of some of the articles for which we have a great many inquiries and if you will check those on which you desire information, we will be glad to give you the names of manufacturers and dealers, who will supply you, together with any other information we may have.

If there is anything not listed on which you want

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You can save money on groceries, seed and feed, by buying direct from us at wholesale. The old way of buying at retail meant that added to the cost of the goods was a high selling cost. Salesmen's salaries, and expenses, retailers profits, all had to be paid by you. The new way—buying direct at wholesale—means high quality at low prices.

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For FARMERS We are literally saving fortunes for Southern farmers. Since our first announcement thousands have grasped the opportunity to buy direct at wholesale. Our prices have astonished the trade!

Uncle Sam Flour--As Good as Its Name. We Eat It Ourselves. \$4.80 Per Bbl. Be Patriotic. Try a Barrel.

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SELECT, Good Patent Flour 4.70 bbl.
Diamond Half Patent Flour 4.45 bbl.
Full Cream Cheese 15 per lb.
Fresh Roasted Coffee, Special Bargain	..... 18 per lb.
Choice Greene Coffee	..... 17 per lb.
Delicious Lake White Fish, Equal to Mackerel	..... \$4 per 100 lbs.
Granulated Sugar	..... \$4.50 per hundred lbs.
Fine Table Salt	..... 45 per 100 lbs.
Prime Table Potatoes	..... 62 per bu.
Rice, Broken, 4 1-2c—Japan, 5 1-4c—Louisiana	..... 06 1-4 per lb.
Molasses, Black Strap, 15c—New Orleans 26c—Porto Rican	..... 28 per gal.
Mixed Feeding Oats	..... \$22.00 per ton
Bran, 22.00 per ton—Ship stuff	..... 28.00 per ton
Red Dog Hog feed	..... 25.00 per ton
Ground, Corn and Oat Feed	..... 25.00 per ton

HOW TO ORDER

List the goods you want and remit by Money order or registered Letter. Write plainly giving your full address. Goods shipped same day order received or the following day f. o. b. Richmond. Send in your order now so that you will have the goods when you need them, as it takes a day or so for goods to reach you.

TERMS

Free

Cash with order, but where satisfactory references are given goods will be shipped C. O. D. with privilege to examine before payment required. C. O. D. shipments can only be made where there is a railroad agent. Our free price-list shows how we have busted prices on groceries, seed and feed. Write for a copy. Every time you buy without getting our rock-bottom price, its just like throwing away money. Send for your copy now. Tell your friends how we are saving you money by our war on prices. **Get our prices on Peas.**

Guaranteed Quality

Our groceries are of the quality that delight the housekeeper's heart—tickle the family's appetite. Our seed and feed are guaranteed first-class. Twice the price wouldn't buy any better quality. It's just cutting out middlemen and buyer and seller getting together that effects this remarkable saving.

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We are winning our fight on high prices! This week we think we have touched the very rock bottom price on numbers of articles. Don't put off. **ACT NOW!** Make up a list of what you want. Order direct from this price list NOW while prices are hammered down.

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