

**THE  
First National Bank**

GASTONIA, N. C.

Capital, . . . \$100,000.00  
Surplus and Profits, 75,000.00

**We Pay 5 per cent. on Time  
Certificates of Deposit**

Your Business Solicited.

**WE PAY**

**4 Per Cent on Savings Accounts and  
Certificates of Deposit. Accounts  
Subject to Check Invited**

**Merchants and Far-  
mers National Bank**

CHARLOTTE, N. C.

United States, State, County and City Depository

Capital - - \$200,000.00  
Surplus - \$200,000.00

GEO. E. WILSON, W. C. WILKINSON,  
President. Cashier.

**The  
First National Bank**

STATESVILLE, N. C.

Capital - - - - - \$100,000.00  
Surplus & Profits - 33,000.00  
Resources - - - - - 750,000.00

Farmers are specially invited to open  
an account with us.

JOS. C. IRVIN, Pres. E. S. PEGRAM, Cashier.

**THE  
CITIZENS NATIONAL  
BANK**

GASTONIA, N. C.

Capital & Surplus - \$ 92,249.26  
Deposits - - - - - 392,300.45  
Resources - - - - - 603,927.71

**5 Per Cent Paid on Time  
Certificates of Deposit**

**The  
Union National Bank**

CHARLOTTE, N. C.

Capital - - - - \$100,000

T. W. WADE F. B. McDOWELL  
President Vice-President  
H. M. VICTOR  
Cashier

We cordially invite business and offer  
every courtesy and accommodation con-  
sistent with safe banking. We particularly  
invite the accounts of farmers.

H. M. VICTOR, Cashier

**Every Idle Dollar**

of your money should be put to hard  
work.

When your money is invested it  
works for you day and night-interest  
accumulates with astonishing rap-  
idity.

Also the knowledge that your  
money is safe from thieves or fire  
helps you sleep nights.

Why not start a *Savings Ac-  
count* here and let your money earn  
future money?

**WE PAY 4 PER CENT ON CERTIFICATES OF  
DEPOSITS AND ALL SAVING FUNDS.**

**Southern Loan and Savings Bank**  
CHARLOTTE, N. C.

JNO. M. SCOTT, W. S. ALEXANDER, W. L. JENKINS  
President. Vice. President. Cashier

**Educational Aids to the Market-  
ing of Farm Products**

Address of Sidney E. Mezes, President University of Texas, to the First  
National Conference on Marketing and Farm Credits, at Chicago,  
April 8, 1913.

Whether willing or unwilling, the universities of this country must assume their share of responsibility for vocational efficiency by extending our educational system so that it will include training for all the important vocations. Until recent times schools and colleges were concerned primarily with literature, arts and science, and training in these fields was intended to develop the reasoning faculties and to broaden the intelligence. Training for the particular duties of a vocational life had not been supposed to have a cultural value. Various forces have brought about a change in the attitude of readers of thought toward vocational education. The industrial revolution, the rise of machine industries, big business in its various manifestations, have greatly disturbed our old educational ideals. Now we are brought face to face with the growing belief that educational institutions, particularly those that derive their opportunity from a tax on all the people, must fit men and women for specific vocations and must also render back to the people direct and immediate service. The practical problems growing out of our complex civilization demand the best thought of the best minds that our colleges can produce; and we are coming more and more to believe, without attaching less importance to purely cultural studies, that vocational education has a rightful place in any well balanced system of public instruction. Moreover, whatever affects intimately the lives of the majority of the people must be of vital interest to every reflective citizen; and the study and solution of the problems connected with the production of wealth must be recognized as an important means of culture.

In Texas, which occupies so large a place on the map of the big Southwest and which leads all other States in agricultural production, eighty per cent of the population live in the rural districts. The substance of these people comes directly from the farm or the ranch. We feel, and feel strongly, at the University of Texas, that it is our business to be concerned with whatever affects the lives of this eighty per cent of the population. We have looked with interest at the efforts to teach the farmer seed selection and crop rotation; the fertilization of the soil, its proper cultivation and conservation. Through organization we now hope to aid him in getting better prices for his products, as well as to secure cheap money to carry on the work of production.

Thus far the education of farmers in Texas, with some aid from the Texas Agricultural and Mechanical College has been carried on principally by the Texas Agricultural and Mechanical College and by the Department of Agriculture in Washington, assisted by the Farmers' Union, the State Department of Agriculture, and by a very efficient organization known as the Industrial Congress for Texas. Some excellent farm papers have likewise furnished valuable instruction to many thousands of readers. Much agricultural enlightenment has no doubt resulted, but I think no one will dispute the statement that there is yet a great work to do. Our people are conservative and the old order changes slowly.

While some progress has been made in teaching the farmer how to grow more crops, little has yet been done to aid him in securing fair

prices for his produce. To illustrate the gross injustice of our present marketing system, I may point out the fact that at Laredo, Tex., in our onion growing district, one day a short time ago, onions were sold for two cents a pound; the next morning Laredo onions were sold in the open market at Austin, Tex., at fifteen cents a pound. In this transaction, as you will see, the commission man, the public carrier, and the retail dealer divided among themselves six hundred and fifty per cent of the price paid to the grower. Again, tomatoes were sold one day at two-third cents each in Palestine, Tex., and the next morning they were sold in the markets of Austin at five cents each. IN each of the instances cited the producer received only thirteen per cent of the final selling price, while eighty-seven per cent of the selling price was divided among the railroads and the sellers of the produce. The glaring injustice of such system is made more apparent by a comparison with the results of co-operation in markets of Austin at five cents each. In that country, for example, the co-operation society handles, sorts according to size and packs eggs for three and one-half per cent; the shipping and selling cost four per cent, leaving the farmer ninety-two and one-half per cent of the final purchase price paid by the consumer. In Texas, without co-operation, the farmer receives thirteen per cent of the final selling price of his produce; in Denmark, through co-operation the farmer receives ninety-two and one-half per cent.

The need of co-operation in securing cheap money for the farmers in the southwest is as great as the need of aid obtaining larger returns for his produce. In many places in Texas and Oklahoma the farmer is yet obliged to pay rates of interest that range from ten to twenty-five per cent, and even these rates are better than buying on time from the country merchant. In some sections without banking facilities, credit from the country merchant is the only resource. Side by side with the farmer is the cattle man, who is able to secure money at interest rates of from six to eight per cent, and the railroads which have little trouble in finding capital at much lower rates. The cattle men and the railroad men have flexible and efficient organizations; they work together. The farmers, on the other hand, with loose organizations or no organization at all, though possessing in the aggregate much greater wealth, continue to pay ruinous rates of interest.

Such a condition of affairs is arousing the interest of leading editors, bankers, philanthropists, farmers' union officials, and students, throughout the entire Southwest. At the University of Texas one man is at present employed who is to give his entire time to the study of problems of marketing. The result of these studies will be distributed in bulletins, and so far as possible, lectures will be delivered to farm organizations suggesting plans for meeting the situation. A course on agricultural economics is given in the school of economics where the problems of modern agriculture are studied. The University of Texas has the distinction of supplying a constitution and by-laws for the first credit union to be organized in the Southwest; in fact, the first credit union, so far as is known, that has been organized in the United States,

except those in Massachusetts. Responding to the interest aroused by the publication of this constitution and by comments in the leading newspapers and farm journals in the State, the Texas Legislature has just passed a bill authorizing the organization of credit unions similar to those in Massachusetts. Another bill has been considered authorizing the organization of a central credit union similar to the central union for Land-shaften in Germany. Still another bill has been considered in Texas providing expenses for a commission which is to be sent to Europe to study the credit system of Europe and Germany.

It must be confessed, however, that little has yet been accomplished in the solution of the two pressing problems of agricultural credits and marketing. One man in a State so big as Texas can make but little headway in aiding farmers to secure better prices for his produce; rather there should be twenty studying this one subject. The State and National Governments working, through the University of Texas, need at least that number of Darwins to go out into the fields, patiently secure the facts and carefully correlate them. The great universities, free and untrammelled from political pressure, should assume the

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Mexican Big Boll Cotton Seed, 75c bushel.  
Seed Peanuts, 3/4c lb.  
Virginia Bunch Peanuts, 4c lb.  
Guernsey Bulls, (Registered) \$25, \$35, \$40.  
Guernsey Heifer, \$25.  
Brood Sows, \$25.  
Minorca Cockerels, \$1 each.  
Satisfaction Guaranteed.

**Evergreen Stock Farm,**

S. W. WOODLEY, Prop'r.

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**NEW EMBLEM BADGE**

ENAMELED IN BLUE, with the design in gold plate, screw back style. The prettiest and neatest Farmers Union Badge we have yet seen. Price 25 cents each, or \$2.40 per dozen, by mail.

UNION SUPPLY CO., Marshville, N. C.

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Leading Varieties, 15,000,000

Price \$1.50 per thousand. Plants of first quality. Count and safe arrival guaranteed.

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Cheapest**

When it comes to S. C. White Orpingtons and White Indian Runner Ducks I have the best. Eggs from either, \$2.50 per sitting. I prepay express on two sittings.

Thos. W. Hunter, Norwood, N. C.

**I AM Selling Cheap to Farmers  
Union Members.**

I can save you money on watches, clocks, watch chains, lockets, bracelets, rings, emblem pins and every kind of jewelry. I will mail, post paid, a Union Emblem Pin for 6 cents. Be sure and write for catalogue and save money.

WILL C. WALKER, Butler, Tenn.

**ANNUAL CONFEDERATE VETERANS'  
REUNION.**

Chattanooga, Tennessee, May 27 to 29, 1913  
—Low Round Trip Fares Via Southern  
Railway.

Tickets will be on sale on May 24th, 25th, 26th, 27th, 28th, and for trains scheduled to reach Chattanooga before noon on May 29, 1913.

Tickets will be limited returning to reach original starting point not later than midnight of June 5th, or if you desire to remain longer, by depositing your ticket with special agent at Chattanooga and paying a fee of fifty cents final limit will be extended until June 25, 1913.

Tickets for this occasion will be on basis of one cent per mile.

For complete and detailed information as to round trip fares, schedules, special service, etc., ask your agent or address

J. O. JONES,  
Traveling Passenger Agent,  
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