

The Caucasian

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ARE YOU ONE OF THE 900?

Nearly a fourth of our subscribers have gotten behind with their subscriptions. The expense of furnishing the paper to this number of readers who had not paid up took from us more than the profit on the paper. We don't believe in borrowing money and running in debt in the way that the Democratic party is running our State government—we believe in paying as you go. So we reduced the size of the paper to four pages so we could pay as we go, and appealed to those behind to at once send in the amount due. Some have responded, but over nine hundred are still behind. Are you one of that number? If so, please send at once the amount you are due so we can go back to eight pages.

This paper costs you only two cents a week. Can you afford to miss it? The Washington letter alone in this issue is certainly worth twice as much as two cents.

CHEAP MONEY AND A CASH BASIS FOR FARMERS.

The farmers of this country are forced to do business by paying from ten to thirty per cent interest. This rate would bankrupt any other business. They should be able to borrow money at a low rate on their land and farm products. Nearly every country in Europe has farm loan banks from which the farmers can borrow money at from three to six per cent. France has one of the best systems of this kind, and hence her farmers are the most prosperous in the world.

The Charlotte Observer has just published a comprehensive article on this subject, written by former Senator Marion Butler, which we publish in this issue.

STATE POLITICIANS WORRIED.

None of the important Federal offices in this State have yet been filled by Democrats, and the Democratic Senators and Congressmen, to say nothing of thousands of office-seekers, are getting very anxious over the situation. Simmons and Overman have been to see the President, but it is the impression that they did not get the promises they desired. If the President decides to ignore the reactionaries in North Carolina in the matter of appointments, as he has done in some other States, then Simmons et al will have very few juicy plums to hand to their supporters. Congressman Godwin and Senator Simmons have recommended a party for postmaster for Wilmington, but it is understood that Mr. Wilson is seriously considering the appointment of a Progressive Democrat for that office. In fact all the fat offices in this State are still hanging fire, and the politicians are spending sleepless nights wondering what will become of them when they come up for re-election.

MILL MEN DISTURBED.

Members of the American Cotton Manufacturers' Association in Washington last week with one accord decried the cotton schedule in the new tariff bill, claiming that it would seriously cripple the textile industry in the South, as well as the cotton farmers. Nearly all these manufacturers had voted the Democratic ticket, but nearly all of them are now of the opinion that they will not do so any more if the new cotton schedule is incorporated in the tariff bill when it finally passes Congress.

The Democratic platform declared for these reductions, but the mill men evidently had reason to believe the platform was only a myth, as it had always been in the past.

Senator Overman wants the civil service system investigated. He thinks that by this means many Republicans can be turned out in the cold and that many Democrats can be given food and shelter. It is growing more in evidence every day that the civil service is not as popular with the Democratic politicians as it was when the Republicans controlled the reigns of the government.

NO FREE SUGAR.

A few years ago many Democratic politicians were claiming that above all things sugar should be placed on the free list as it was a commodity that everybody used. On last Saturday the House Democratic caucus, by a big vote rejected the free sugar schedule.

It is understood that the sugar trust was a large contributor to the Democratic campaign fund, but of course this fact may not have had anything to do with the new position of the Democrats against free sugar.

ANOTHER CHILL FOR THE OFFICESEKERS.

A delegation of Democrats have tried to persuade President Wilson to turn out the Republican postmasters and other Federal officeholders so that the faithful may be provided for at once, but the President has refused to accede to their demands and told his Democratic friends that the Republicans would be allowed to serve out their terms unless some of the present officeholders were shown to be inefficient. It begins to appear that thousands of Democratic office-seekers who have been in Washington since the inauguration could save the expense of hotel bills by returning home.

GOVERNOR FOSS OUT OF HARMONY.

Governor Foss, of Massachusetts, is about to break with the Democratic party. A few days ago he sent to the Legislature a message urging the sending of a memorial to Congress favoring the adoption of reciprocity rather than the tariff bill, which is now being considered by Congress. Some of the regulation brand of Democrats are very angry with their Governor and will fight his policy. Governor Foss is not at all in harmony with the new tariff bill before Congress, and it is believed by many that he will break with his party, and that the next time he runs for office it will be as a Progressive or as an independent. Massachusetts, and, in fact, all the New England States, believe more or less in a protective tariff, and from the present outlook the Democrats will lose their ground in those States before the next election. In fact, it is doubtful if a free trade Democrat can be elected to Congress from this State any more.

The busiest man in President Wilson's Cabinet is "blow-your-horn-Josephus"—that at blowing his own horn.

When will the Simmons mortgage of the State to the trusts and monopolies ever be paid. The "Old Reliable Pokeberry Juice" seems to have sold out to Simmons and the trusts.

Don't fail to read "Zeke Bilkins'" letter in The Caucasian this week. The Major is in Washington viewing the political situation and the possibilities. If you don't enjoy reading his letter, then you need treatment for what ails you.

The United States Senate Judiciary Committee has agreed to report favorably a bill creating an additional circuit judgeship in the Fourth Circuit, which includes this State. This will be another fat job for one of the faithful. It appears that the Democrats have forgotten their economy program.

WITH THE EDITORS.

If people would live according to their income the outcome would be more happy.—Union Republican.

It seems to be safer in some towns to kill a man than to sell liquor and Greensboro may be one of them.—Durham Herald.

Several Democratic Senators have made it known that they will oppose free sugar, free wool or free lumber. To be logical they must admit that they are protectionists and are in the wrong political pew.—Union Republican.

Guaymas Sonora, Mexico, April 11.—Two sailors of the cruiser California were killed and three wounded today in a street fight at Mazatlan. Several Mexican policemen were wounded in attempting to arrest the American sailors.

Cheap Land and Farm Credits

The Greatest Need for the Uplift of Country Life.

(By Marion Butler, in Charlotte Observer.)

I read and filed the report published in your paper of the recent farmer's co-operative improvement and demonstration meeting, held at Charlotte. The various papers read and talks made on scientific farming, including the best methods of improving farm lands by judicious use of the proper fertilizers for different soils and different crops, and also, the kinds of farm machines most useful and economical, etc., was very interesting and valuable. But I was disappointed to see that there was so little attention given to one of the most important questions today facing rural and farm life in this country, that is a system of means by which long time farm loans can be provided for the farmers, using their land as a basis of credit, and also short time loans to small tenant farmers, at a low rate of interest and on easy terms.

This most vital question to the farmers of the United States was not covered by a single speech or paper and was only incidentally referred to in the closing remarks made by Prof. Bradford Knapp of the United States Department of Agriculture.

There has been a wonderful awakening and progress in agricultural methods made in this country within the last few years. Our farmers are learning fast, how to improve their soils and how to produce increased crops on less land and with less labor, but the farmer is still terribly handicapped by our financial system which denies him the equal opportunity to borrow money on favorable terms while it is a patent and undeniable fact that the landowner has the best security in the world to offer for needed loans.

Our farmers are fast learning which are the most valuable fertilizers for different soils and different crops and which are the most effective farm implements to be used, yet they are not able to secure the capital necessary for such successful farm operations except at ruinous rates of interest.

As an illustration, I know of many intelligent and industrious farmers around my farm at Elliott, N. C., who are today buying fertilizer on time and paying as much as \$23.80 a ton, for a certain grade which I am able to buy for cash at \$21.66 a ton. This is at a rate of about 10 per cent interest, even if the account should stand for a whole year, but the farmer who buys his fertilizer the first of April and contracts to pay for it on the first of November, that is within seven months, is paying at the rate of about 17 per cent. This rate is absolutely ruinous to any other business.

I know of a tenant farmer who has, this spring, bought a horse on time, for which he was required to pay \$175. He was offered the same horse at \$150 for cash. He gave his note for \$175 to be paid within seven months, which makes the rate of interest which he is required to pay about 16 1-2 per cent. If the money was to be paid within a year, but as it is to be paid within seven months, it makes the rate of interest about 29 per cent. Here are two sample illustrations which show the conditions under which our farmers, our great wealth-producers, are forced to operate. These rates of interest are above the average, but they are actual cases.

But our State and National Departments of Agriculture have done wonderful things for the farmers in teaching them how to do things, and while there has been wonderful progress made by the farmers in utilizing this information, yet there has been nothing done to enable them to get cheaper and easier money so as to use this information most effectively.

Every country in Europe has long since considered and solved to a greater or less degree, the problem of easy and cheap rural credits; but our farmers who have had a rich and virgin country in which to operate have been denied the means of getting money on their farm capital, and left in the mesh of the money sharks; and so the farmers of France, England, Germany, Austria and of all the Continent, have been able to measure arms with our farmers, and this is because they have been able to get cheaper money, whether land owners or tenants. The time is rapidly approaching, if not already here, when our farmers can not keep up the contest unless they too, can get money on reasonable terms and on the only security which they have.

The number of farmers who are leaving the farms and going to the towns and cities is constantly increasing. In 1840 over 80 per cent of our people were living on the farm and producing wealth. Today, only about half of the people of the country are on the farms. This condition calls for the earnest attention of the highest statesmanship. If our solid substantial farmers continue to desert the farms and go to the cities, the decadence of our civilization is inevitable. It is well known that a very large per cent of the high-class men in every profession and industry in this country have been born and raised on farms. But when men and women of even this high class country

stock go to the cities, there is a marked degeneration noticed on the next succeeding generations. In short, it has been admitted to be true that "the cities would rot if it were not for the fresh blood constantly pouring in from the country." This continuous flow of new fresh country blood, of high class sturdy boys, cannot keep up unless a goodly percentage of this high-class stock stay in the country and there continue to raise such sturdy boys.

When I offered, in the Senate of the United States, the measure to establish rural free delivery, I pointed to the statistics, given in our census reports, to show the alarming extent and increasing tendency of the high-class stock to desert the farms and go to the cities. I showed that the cause of this was, that the farmer felt that he was not making, on his farm, as much as his labor and investment should produce and that he was not able to give to his children the educational advantages which he felt that he owed to them, and that the life of the housewife on the farm, devoid of so many conveniences, became a distasteful drudge, and that generally the isolation, loneliness, unprofitableness and discomfort of farm life was such as to cause this increasing exodus.

I pointed out that rural free delivery was one of the many remedies that would help to check this condition. I also pointed to the fact that postal savings banks, parcel post, good roads, and, better and more economical farm methods were absolutely essential remedies.

The rural free delivery proposition was a new one, and but little understood at that time, even by the oldest and most intelligent members of Congress, but these arguments and facts were so convincing and unanswerable that I finally succeeded, after two years' fight, in getting the system permanently established. The only active assistance which I had in this effort was from Senator Chandler, of New Hampshire.

Great progress has been made since that time towards supplying many of these remedies, but one of the most important has not been given adequate attention, and that is, cheap and easier cash for the farmer and wealth producer.

Today there are something over six million farms in the United States and over a third of these are occupied by tenant farmers, and less than half of the farm land is improved in any material way. It is absolutely necessary, if high class men, who own their farms, are to be kept on the farm, that we should enable the landowners to improve their farms in every possible way, and besides that we should, as rapidly as possible, enable the tenant farmers to buy the farms that they are now working as tenants.

The experience of foreign countries has shown that this evil condition is most effectively corrected by cheaper farm credits. As far back as 1850, there was established in Austria, co-operative agricultural credit institutions, known as the Raiffeisen banks. This system of rural banks comprising, really, two systems; one, under which land is used as the basis for loans, and another, under which small, short loans are made to tenants, his spread over Germany and Austria and a number of other continental countries, until today, practically every farmer or "cropper," who is worthy and industrious, is able to secure a reasonable loan at from three to four per cent interest per annum.

A consular report from Austria, which I have before me, shows that in the year 1900, there were \$25,500,000 loaned through these banks, and that last year the loans amounted to nearly \$90,000,000. The rate of interest was at from 3.85 to 4.1 per cent.

The most successful of the cheap farm-loan systems established in the world, however, is in France, and in this connection it should be noted that nowhere in the world are the farmers more prosperous than in that country. The French system is called the "Credit Foncier." The farmers are large stockholders in this banking system, but besides, the government of France loans a very large sum of the national funds so as to meet all of the demands for cheap farm credits. France requires the national banks of that country, to pay a license tax for doing business and the money received from this source, by the government, is all deposited in the "Credit Foncier," for the benefit of farm tenants. The license tax is more than 2,000,000 francs annually, and besides, the banks are required to keep deposited with the government, without interest, 40,000,000 francs, which sums, are in turn, deposited with these farm credit banks. Over \$500,000,000 is now loaned the French farmers in this manner.

Our government could easily raise an enormous fund in the same way, and use it most beneficially for this purpose, but instead we have been very large per cent of the high-class men in every profession and industry in this country have been born and raised on farms. But when men and women of even this high class country

credit system, because their business and profits would be greatly increased, by the paying of such a license tax, to be used for such a purpose. It would be in the nature of a profitable investment, in the long run, for our banks, as it has proven to be for the national commercial banks of France. However, we have, already, an enormous fund of the people's money deposited in postal savings banks of this country, upon which the government pays only two per cent interest to the depositor, and which could be deposited in farm credit banks, under government supervision, and be loaned to the farmer at a rate as low as three per cent, and thus leave one per cent as a sinking fund and as security to cover any possible loss.

We believe that the amount of money deposited in postal savings banks would be doubled if the law provided that this money should be loaned to farmers at the rate of three per cent.

When I was a member of the North Carolina State Legislature, in 1909, I, with others, led a desperate fight to get the legal rate of interest reduced to six per cent. That was a great step forward, but there are many ways in which the farmer is robbed of the benefit of that rate of six per cent, and, as we have seen, are forced to pay a much higher rate. The average rate of interest which farmers are forced to pay, either directly or indirectly, is probably over 10 per cent.

If the railroads, factories and other industrial enterprises were forced to pay the same rate of interest for money which all of them need and must have, from time to time, for the improvement and development of their business, as the farmers are now required to pay, they would all soon be bankrupted. Why should the farmer be forced to pay more than any other citizen, wealth producer or business man of any kind? Farm land is indeed better security than a factory or a railroad.

If every deserving farmer landowner, and tenant farmer in this country could today be put on a cash basis, and was only required to pay three or four per cent interest and was able to secure all of the capital that he needed for scientific and economical farming, the resultant benefits would be incalculable. Our farmers would become prosperous, as they deserve to become, and thus effectively check the migration from the farms to the cities, and a new era of prosperity, undreamed of in this country, would begin. It would be a prosperity in which every railroad, bank, and industrial enterprise would share with the farmer.

Respectfully,

MARION BUTLER.

Washington, April 4.

Have you appointed an agent to get subscribers for the Council Daily in your Auxiliary? Time is short—let us act quickly.

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The quickest and surest cure for burns, bruises, boils, sores, inflammation and all skin diseases is Bucklen's Arnica Salve. In four days it cured L. H. Haffin, of Fredrick, Texas, of a sore on his ankle which pained him so he could hardly walk. Should be in every house. Only 25 cents. Recommended by all druggists.

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Mrs. Lula Walden, of Gramlin, S. C., followed this advice. Read her letter: "I was so weak, when I first began to take Cardui, that it tired me to walk just a little. Now, I can do all the general housework, for a family of 9." Try Cardui for your troubles. It may be the very remedy you need.

PUBLICATION OF SUMMONS.

North Carolina—Wake County.
In the Superior Court,
Before Millard Mial, Clerk.

J. P. Glover and Rosa Glover, His Wife,

vs.

D. W. Glover and Others.
To Martha Pope and E. L. Pope, her Husband.

You are notified that a special proceeding has been brought in this court against yourself as herein entitled, as heirs-at-law of J. G. Glover, for the partition of land of said J. G. Glover, and the summons issued for yourself has been returned by the sheriff of Wake County with this endorsement thereon: After exercising due diligence, Martha Pope and E. L. Pope, her husband, are not to be found in this county." You both are therefore, notified to appear before the Clerk of Wake Superior Court at his office in the city of Raleigh on Saturday, the 12th day of April, 1913, at 12 o'clock, M., and then and there answer, demur or plead to the partition of the plaintiffs which is now on file in my office, otherwise, the plaintiffs will have judgment according to their partition and as they may be advised.

This March 12th, 1913
MILLARD MIAL,
Clerk of the Superior Court.
J. C. L. HARRIS,
Attorney of the Plaintiffs.

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