

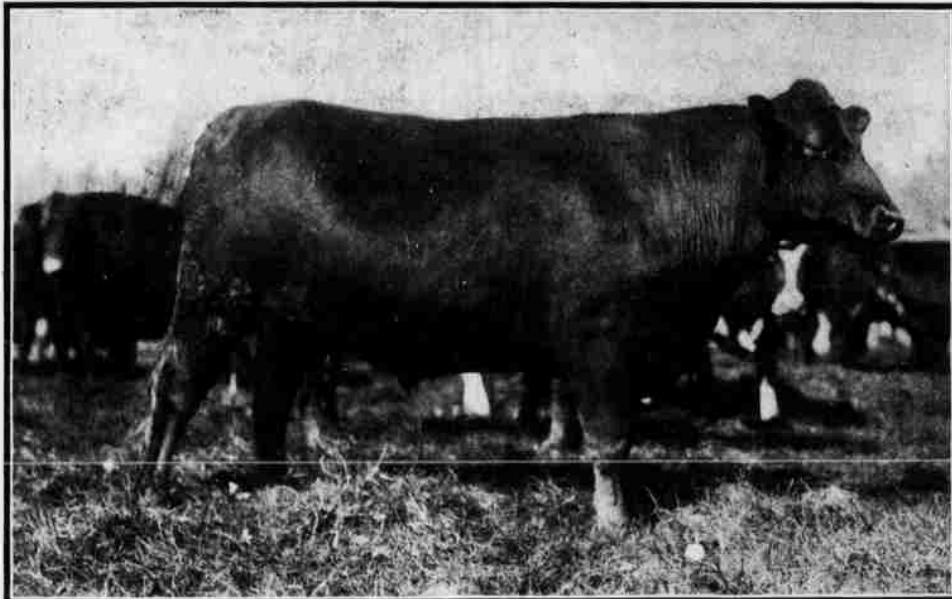
when the banks do that it is an assured fact that better farming will be the result, for when the farmer finds that he cannot secure money unless he follows what has been determined by those *who know* to be the best methods, he is pretty likely to follow the best methods. Contrast this with the situation which exists today in the South where the farmer is hopelessly chained to cotton culture because cotton is considered by the bankers and the merchants the only safe security to make loans against.

Closer co-operation between the bankers and these county demonstration agents and the Government and State experts, is one of the things this Association is advocating as a means of breaking the vicious circle that is tying the bankers and the merchants and the farmers to the culture of cotton. ¶ But the solving of the rural credit problem is not the only necessary step to better rural conditions in this State. The educational problem is quite as important, for unless the farmer knows how to farm properly and how to make money from his operations, he is not going to find the banks very willing to loan him money to

face a future full of disaster unless you do so, and I, therefore, commend the following for your very grave attention: ¶ FIRST, that as bankers, you should aid the farmers to diversify their crops, assisting them particularly to enter into animal husbandry under the tutelage of the county demonstration agents, or State or Government experts. ¶ SECONDLY, that as bankers and citizens of the United States, you should aid in the upbuilding of country life, particularly in the matter of good roads and better social conditions and education, bearing in mind that to teach the country boy to produce more and more economically, and the country girl to live more and to live better, you are giving them the kind of education that will make them the most independent and vitally useful citizens your country can possess; producers of strong, fresh blood for the Nation, and an anchor which will hold the Ship of State safely in times of great crises.

“A SELF-SUPPORTING AGRICULTURE”

Dr. Knapp's remarks were straight from the shoulder, true to the mark. ¶ In any big problem which affects the masses,



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operate with. ¶ Dr. Joyner has repeatedly and rightly said that agricultural success depends on mixing brains with matter. Every county in the State should have a county demonstration agent to spread the knowledge of more practical farming and these men should work in closer touch with the State and Government experts. ¶ Every county should have a farm life school, for if rural education trains country boys for city life, which for the most part it does in this State, it fails of its purpose. ¶ Therefore it is a matter of grave concern to you, gentlemen, that rural education should fit country boys for country life, and teach them how to produce larger crops and produce them more economically. Of infinitely more importance is this to you than to bring more non-producers into your towns, swell their population, and diminish, thereby, the opportunities in those towns.

The country is devitalized. It needs your help to get back on its feet; in matters of social life, in matters of education, in the matter of a better system of rural credit. It is to your interest to help it get back on its feet. In fact, you

he said, every man has his opinion or attitude of mind; either a sympathizer with a real desire to help, indifferent, or who cares only as it offers opportunity for gain. It is, therefore, a healthy sign to note the growing tendency of bankers and merchants as sympathizers and a desire to be of assistance. ¶ And this brings us to the problem of 'diversification,' and right here I want to say that we would probably be better off if we abandoned the word and said, instead—a *self-supporting agriculture*—for that is what diversification means. Going out of cotton into tobacco is not diversification, but going into the surest and most certain agriculture is. The reason why the Iowa farmer can borrow at 5 per cent is simply because his returns are the most certain; the reason why the Southern farmer pays the highest rate is because his returns are the most precarious. ¶ Continuing, Dr. Knapp dwelt upon the one crop peril, admitting that the farmer was between the devil and the deep sea, and insisting that there was no way out except self supporting agriculture. ¶ A perfected system of agriculture, he argued, means

(Continued on page eight)



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