

THE PROGRESSIVE FARMER.

THE INDUSTRIAL AND EDUCATIONAL INTERESTS OF OUR PEOPLE PARAMOUNT TO ALL OTHER CONSIDERATIONS OF STATE POLICY.

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AGRICULTURE

HARRY FARMER'S TALKS.

CVIII.

Editor of The Progressive Farmer:

Are these facts? If so, what is the remedy?

Here is a farmer with a one-horse or two-horse farm. He has corn and other feed to supply his needs till harvest. He has meat enough to last perhaps till September, but has no money. He has only two sources from which he can get any money or goods to buy needed clothing, pay his church and society fees, buy school books and newspapers and necessary medicines—eggs and his own labor or the labor of his children. The first source is not sufficient and to use the latter means a failure on the part of his own farm. He has been running a store account for several years, bought his fertilizer on time, and most of the time was able to settle up in full at the end of the year. But once every two or three years he would lack a little of paying up.

Now this condition extends over the entire cotton belt and perhaps beyond. If you will consult the merchants over the country they will tell you these facts are true.

Now what is the remedy? For our farmers to become prosperous we must change this system. And the only plan we can think of is to borrow money in the place of running a store account, securing it by a crop lien. A man who has money to invest will use one of three plans: (1) Place it in a bank or hide it out where it does not draw any interest but is apparently safe, or he will invest it in bonds that pay a small interest but are not taxed but little, or else (3) he will invest it in something that will yield him a good per cent, but he runs considerable risks and the larger the profit the more risks he will take.

If the rate of interest were changed so that bankers and others could loan their money at 10 per cent for less time than six months, and 8 per cent for twelve months in sums less than \$500, you would see small banks spring up all over the country and farmers could borrow what money they need and in a few years many of them would be lending money. The law should regulate the fees for "fixing" the necessary paper and place the penalty for violating the law at forfeiture of both interest

and principal. This would in a few years bring the farmers on a cash basis. There will never come a time when every one will be so that he will pay cash for what he buys. Now a man that can borrow \$300 and furnish security does not need any change in the law regulating the rate of interest. Those farmers who have money to loan would be benefited.

In a former article we showed the difference in cash and time prices. Now suppose a farmer needs money to the amount of \$200 at 8 per cent for nine months, which would only be \$12. To buy that amount of goods for the same length of time he would have to pay from \$35 to \$80 more. This is the cause of so many farmers losing their homes. If they lack a little every year, in a short time it amounts to so much that it discourages them and the way looks so dark that many give up and let the little home go. We saw a long time ago that we could not succeed this way, so we went to borrowing money instead of running a store account. If Messrs. Brown and Satterwhite can offer a better plan or show us that we are wrong we will gladly surrender, but it must be something practical and not theory.

Many of the readers perhaps remember that we wrote on this same subject several months ago. The farmers of South Carolina and Georgia borrow money instead of following our system. In the former State the crop lien law was changed some years ago. The farmers just endorse for each other, and give no other security.

We worked and voted for the reduction of the rate of interest at the time it was done. We thought it best then, and still think so for the conditions existing at that time. But as every thing else has advanced we think it would be best to let the rate of interest be changed so that more money would come into the country. Large enterprises can get all they need but the farmer and small borrowers cannot. The present law acts somewhat like the tariff on imports. Now, do not think we are in the banking business, for we often borrow more than we lend.

HARRY FARMER.

Columbus Co., N. C.

Treasury figures for 1902 show that exports of manufactures increased \$15,500,000 and of agricultural products decreased \$120,000,000, compared to 1901.

STOCK RAISING IN THE SOUTH.

We Have the Cheapest Feed—Let Us Learn to Use it Wisely, and Select the Best Animals.

Editor of The Progressive Farmer:

That there is a great awakening among the farmers of the South to the importance of livestock as a factor in the upbuilding of Southern agriculture, no well-informed man will question for a moment.

The whole agricultural press points toward education along this line. The stock interests at the leading agricultural fairs are receiving their full share of attention from the better class of Southern farmers. Stock breeders with really good stock are having no difficulty in disposing of their surplus at fair prices. All this I believe points to a better time coming for the live stock business of the South.

Are we as a class ready to meet this advance half way, fitted to receive these fine flocks and herds, prepared to give them the intelligent care necessary not only to maintain but to improve upon their good qualities, and have we that greater knowledge required to eliminate those qualities which are bad? It is the general opinion among business men who are acquainted with matters pertaining to live stock farming that it requires the very highest degree of intelligence to successfully handle a first class stock farm. No half way measures will do; one must simply know his business to succeed in the fullest sense of the term.

The feeding and care of farm animals is in itself a life study and with this knowledge must go a love for stock, an understanding of type in the different breeds—without which a breeder is as much lost as a ship at sea without a rudder. It may mean all the difference between profit and loss. He must know that the long leg, long nose, extremely long back, large bone, coarse hair and mean disposition never go to make up the profitable meat animal; on the other hand the sluggish animal, like the lazy man, has no place on the twentieth century stock farm. The bright eye, broad head, mellow hide, low broad compact form, straight under and upper line, deep quarters, and a splendid appetite, are the qualities we must look for in the meat producing animal of to-day and to-morrow. And then something to satisfy that appetite. Right here is where

the mistake will be made if it is made. The great meat producing breeds were brought to their present state of excellence by the most judicious care in selection and then an abundance of good nutritious food: these points neglected, deterioration begins almost immediately.

A very small proportion of our farmers know what a really finished steer is. A trip to some of the great stock yards Christmas week would be an eye-opener to many feeders. We must produce cheap feed in abundance, and no where in America can the best stock foods be produced as cheaply as right here in the South. We have the greatest variety if we will only grow them. King Corn, Queen Cowpea, Prince Cottonseedmeal, and a host of lesser lights, such as sojo beans, Kaffir sorghum, alfalfa, clover, and all the grasses, will produce well if given half a chance.

Of course every intelligent stockman knows that the corn plant well ripened, cut and elevated into a good tub silo makes the cheapest and one of the best stock foods that can be produced. Having a liberal supply of this, cottonseed meal to mix with it, and what peavine hay we need for dry feed, the stock feeder can feel that he has as good feed as the world affords.

The selection of the sire should be given the most careful attention of the stock breeder. With well bred females to cross him on, the sire is one-half the herd, and when he is expected to be mated with those of inferior blood, he is a great deal more than half. So be content with nothing short of the best in the matter of sires.

Summing it up, let us learn how to select our animals for profitable production; grow feed in abundance to supply their every want; mix large quantities of natural and acquired knowledge with the feed; market the product with care, and the future of meat production in the South will take care of itself.

A. L. FRENCH.

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It is said the administration will be satisfied if Congress provides for publicity, assists in prosecuting pending suits and prohibits the granting and acceptance of rebates as anti-trust measures.—Baltimore Sun.