

Co-operation Gives the Farmers Three Profits Instead of One.

THIS IS WHY HANS HANSEN MAKES A GOOD LIVING ON THIRTEEN ACRES, AND WHY DENMARK IS INDEED "A LITTLE LAND FULL OF HAPPY PEOPLE."—MY VISIT TO HANSEN AND HIS NEIGHBORS.

By CLARENCE POE

THE first test of co-operation is its effect upon the people who co-operate, and judged by this test Danish co-operation scores brilliantly. Denmark is about the most cheerful-looking country I have ever seen. "A little land full of happy people," I heard one Dane proudly call it; and he was right. Knowing that it is a country of such exceedingly small farms, I should not have been surprised to find that the people were hard put to it to live, but on the contrary, an air of universal thrift and prosperity seems to cover the whole kingdom like the sunshine. The neat little farm houses are nearly all painted or whitewashed, the outbuildings; the people are clean, industrious, healthy, alert; I saw hardly anybody ragged and but few expensively dressed; and I didn't find in all the kingdom a single farm animal showing its ribs. Altho there are numerous exceptions, I shall always think of Denmark as a place where the people hold their heads up, the cattle are sleek and glossy, the horses, even in the fields quickstep as if swift movements were a joy, and where every pig curls its tail in well-fed satisfaction. The per capita wealth is greater than in any other European country except England, I understand, with this important difference: that whereas in England, there is a class of enormously rich, and a multitude of miserably poor, Denmark is almost equally free from millionaires and paupers. "Many of our poorhouses are absolutely empty," one Dane said to me. In short, Denmark seems to approach more nearly than any other country I have ever seen to my ideal of a nation—a place where nobody is rich enough to be idle, and nobody poor enough to beg.

Hans Hansen and His Thirteen-Acre Farm.

One of the first Danish small farmers I visited was Hans Hansen, of Ditlevshoj near Ringsted. Hans lived in America awhile—out in Minnesota, I believe, where the thrifty Danish population has given the Northwest some of its best citizenship—and he talks English fluently. After showing me over part of his farm, we went inside his neat cottage home—made more home-like to me by the sight of an American newspaper on his center-table—and he smoked his funny-looking, short Dutch pipe while we talked. While out in our American Northwest, he told me, he had a "quarter section," that is to say, a 160-acre farm, but he came back to Denmark about five years ago and took up the thirteen-acre Danish "small holding" he is now on.

"And do you think thirteen acres enough?" I asked.

"Yah," he promptly replied. "I get along about as well with thirteen acres now as I did with a hundred and sixty then. The truth is, I'm thinking I could get along with a little less than thirteen. I wouldn't have to work so hard."

They Never Miss a Chance to Co-operate.

Now, the reason Hans and his neighbors can make a living on twelve or thirteen acres apiece, my readers have already guessed. It is co-operation. They send their milk to a co-operative creamery; they sell their pigs to a co-operative bacon factory; their eggs are collected by the co-operative egg-packing association; they have water in their houses, pumped by a co-operative plant; they have improved their stock thru a co-operative breeding club; their grain is threshed by a co-operative thrasher; their best seed are planted with a co-operative sower; and tho I forgot to inquire further, I have no doubt but that they, like a host of other Danish farmers, buy their seeds and fertilizers thru a co-operative purchase society, and insure their stock in a co-operative insurance company. In fact, the very fact that they are on the land at all is due to co-operation. They joined together to buy the soil they live on—it was a large estate until a few years ago, when it was divided up into these small holdings—and the Government plan whereby money was lent for long periods at low rates may itself be styled a form of co-operation.

As nearly as I can gather (and I have made careful efforts to verify the statement), the way these Ditlevshoj small holders bought their farms was as follows:

- (1) Each man had on his own account one-fifth of the purchase price.
- (2) Three-fifths of the price he borrowed from a co-operative credit society on these terms: He pays interest the first five years at 4 per cent; after that he pays 4 1/2 per cent a year, 4 per cent of this amount counting as interest and the remaining three-fourths of one per cent as sinking fund, or amortization, to pay off the principal.

(3) The remaining one-fifth each purchaser borrowed from the State (on second mortgage), paying interest at the rate of 3 per cent.

Government Helps Worthy Men Buy Small Farms.

This system, it will be seen, is somewhat akin to the Irish Land Purchase Act of 1903, I have already described, whereby the British Government advanced to Irish farmers (under suitable restrictions, of course,) the full purchase price of the land they bought, repayment to be made in 68 1/2 instalments of 3 1/4 per cent, 2 1/2 per cent being interest, and 1/2 per cent sinking fund. But the Government, of course, lost money by this plan; it could not borrow at 2 1/2 per cent; and I suspect that the Danish Government is also making some sacrifices in advancing money to land-buyers at 3 per cent. At any rate, Mr. Christensen, the obliging editor of the local paper who went out with us to Ditlevshoj, told me that 5 to 5 1/2 per cent is the normal rate of interest in Denmark. "The Danish Treasury," he told me, "lends 200,000 kroner (about \$54,000) a year to associations wishing to buy great estates for division among small holders, no association being allowed to get more than 50,000 kroner (\$13,500)."

This law, of course, is independent of and supplementary to the general law for advancing money to individual small holders, under which the State lends over \$1,000,000 or more, annually, directly to men of character wishing to buy land. A brief summary of this law may be given in the exact words of Dr. Maurice F. Eagan, the United States Minister to Denmark, whose lectures on Danish agriculture excited so much interest in the South last spring:

"An agricultural laborer in Denmark, who has worked on a farm for five years, who is poor, and who has a character so good that two reputable members of his community will certify to it, may obtain from one of these banks a loan of about \$1,582 in our money. He obtains this solely on his character and ability, and not by any material security he can offer. With this money he may purchase a farm of from three and a half to twelve acres. This farm means live and dead stock on the land and the necessary implements for the working of it. The amount loaned by the bank covers probably nine-tenths of the value of the farm."

It should be added that the rate charged by the Government is only 3 per cent with 1 per cent additional for sinking fund. "During the first five years no instalment has to be paid upon the loan; thereafter interest and repayment of two-fifths of the loan must be paid at the rate of 4 per cent per annum; when this part of the loan has been paid back, the remainder has likewise to be paid off at the rate of 4 per cent per annum."

Getting Three Profits Where the American Farmer Gets One.

So much for the way co-operation and the Government help Danish small farmers like Hans Hansen buy their land. Let us now inquire a little further as to how he and his neighbors live, and how he can make a living on thirteen acres, "and could get along with a little less." Perhaps our farmers in the South who would want ten times as much land may learn a few lessons from Hans. The secret of his prosperity is that he is not content merely to make one profit on his work—that of growing the crops. On the contrary, we may say he makes three profits:

One profit from growing the crop.

A second profit from converting his crops into milk, butter, pork, and eggs.

A third profit from marketing these to the consumer.

In other words, Hans get agricultural, manufacturing and commercial profits: (1) profits as a farmer for growing his crops; (2) profits as a manufacturer (in a sense) thru his dairying and stock-raising activities, and (3) profits as a merchant, by reason of sharing the co-operative association dividends obtained in marketing his products. No people ever got rich merely by selling raw material—a fact we Southern folk are prone to forget. The trouble about Alabama's iron and coal is that other sections are making the big profits to be found only by converting them into finished products, and I heard the other day about a man in Salisbury, Md., who had made a million dollars converting North Carolina lumber into

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"What's The News?"

The War in Europe.

AS WE go to press, the Bulgarian army is so near Constantinople that the thunder of the cannon can be heard in that city. The fate of the Turkish capital will likely have been decided before these lines are read. The war has been one series of victories for the Balkan allies, and has revealed how hopelessly weak the once mighty Ottoman Empire had become from the long years of oppression, stagnation and corruption. The Turkish soldiers still fight as bravely as in the days when they were dreaded by all Europe, but they are poorly equipped, poorly fed, and badly led. The whole structure of government was evidently almost ready to collapse, and there was nothing except the courage of the individual soldiers to put against the fierce onslaught of the Bulgars and their allies.

Just now, the great question in Europe is as to what shall be done with the conquered territory. The Balkan States insist that they will divide it, and the fact that the great Powers are divided into two groups—Germany, Austria and Italy in one, and England, France and Russia in the other—may enable them to do so. Nearly all the Powers have had designs of their own on Turkish territory, but it is not likely that their jealousy of each other or their longing for special advantage will be strong enough to prevent a peaceable solution of the various problems involved.

To the thousands of killed and wounded in battle, are now being added other thousands dying of cholera and starvation, and none of the Powers would likely be willing to take a stand that would delay the making of peace.

Other Items of Interest.

THE election of a President is of so much interest that other results of the recent election are likely to be overlooked. Yet some of these results deserve special mention. For example, four States, Arizona, Kansas, Michigan and Oregon, voted in favor of woman suffrage. Arizona voted the recall of judges into the State Constitution. West Virginia adopted State-wide prohibition. Nebraska endorsed the initiative and referendum. Alabama made a start toward getting rid of the fee system, by the adoption of a constitutional amendment, permitting Jefferson County to pay its officers salaries instead of fees.

It is not an exciting item of news the World's Work gives us about Story County, Iowa, schools, but it is interesting, and it seems to us important. They have attacked the problem of rural school consolidation from a new angle in that county. The plan is to have the schoolhouses grouped in blocks of three, in one of which the primary grades are taught, in another the intermediate, in the third the advanced. The children walk to their nearest schoolhouse, as before, and a wagon takes those who belong at one of the others on to their place, and returns them in the evening. The multiplicity of classes in each school is thus avoided, and the expenses of "consolidation" reduced to a minimum. A good idea for some of our own counties or districts to try.

The fight against the Home Rule bill by the British Conservatives seems to have degenerated into a willingness to resort to anything to delay the passage of the bill. Leaders of the party were leaders in a recent riot in the House of Commons which, from newspaper reports, was literally disgraceful.

Both France and England, it is reported, will establish world-circling systems of wireless telegraph stations, thus putting their widely scattered possessions into closer touch with the mother countries.

The Prime Minister of Spain, Senor Jose Canalejas, was shot and killed by an anarchist last week. Senor Canalejas was regarded as an unusually able and progressive statesman.

Cuba seems to be making progress. The last election passed off almost as quietly as an election in this country. General Menocal was elected President.

President-elect Wilson announces that he will call an extra session of Congress for April 15, to revise the tariff.

Ex-Gov. Jos. M. Terrell, of Georgia, is dead.