

# THE PROGRESSIVE FARMER

AND SOUTHERN FARM GAZETTE

A Farm and Home Weekly for  
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## All Together Now For Rural Credits Legislation!

**N**OW that we have failed to get special relief for cotton farmers in a time of great emergency, let us all join together to get permanent relief for all farmers in the shape of rural credits legislation.

This is our next great task. It has been clearly shown that our great banking institutions as now organized, are so controlled by the town that they cannot properly care for the country, are so absorbed in protecting commercial interests that they cannot properly protect agricultural interests. The system itself is such that our most patriotic and public-spirited citizens in the banking business find themselves unable to do justice to agriculture.

Before Congress adjourns next March it must work out a thorough-going system of rural credits, and such a system must provide (1) long term credit for the man who wishes to buy a farm or build a home or drain his land or put up a silo, etc.; and (2) the amortization feature, "amortization," as Judge R. W. Winston says, being a big word our wise men have discovered but which means simply "a plan to pay back money in broken doses;" (3) short term credit for the man who wishes to pay cash and avoid time prices on fertilizers and supplies, or who wishes to hold his crop a few weeks or months for higher prices, etc.

The new currency law or "commercial credits" system is undoubtedly an admirable plan by which the city man's stocks, bonds, his character, and his "commercial paper" generally may be mobilized and utilized for getting credit. It is said that this system will prevent "commercial panics."

Now what we need is a rural credits system by which the farmer's land, his stock, his character, and "agricultural paper" generally may be similarly mobilized and utilized to get credit for the farmers. And with such a system we believe "agricultural panics" also will be almost impossible.

Moreover, each State should provide for land banks and for coöperative credit societies (coöperative credit



EIGHT-YEAR-OLD PECANS, ORCHARD OF CHAS. E. PABST, OCEAN SPRINGS, MISS.  
The Progressive Farmer does not urge that every farmer should try commercial orcharding, but no one should neglect to have fruit in abundance for home use. Be sure to read the page of "Orchard Ideas" in this issue

societies designed to encourage both thrift and coöperation by pooling savings in each neighborhood and then lending these on safe terms to encourage progress in that neighborhood), and for the Torrens system of registering land titles, or some similar system. For we must have modern land registration laws before farmers will ever be able to utilize their capital as advantageously as the city man utilizes his.

And certainly if the Government is to make provision for lending non-landowners everywhere easy money on long terms to pay for land—say \$75 a year for 23 years to pay for a \$1000 farm—the principle of Land Segregation Between the Races as advocated by The Progressive Farmer must be enforced. We must allow white neighborhoods that wish to stay white to limit future land sales to white people, leaving Negroes to buy in Negro communities.

### DON'T FAIL TO READ—

	Page
A List of Good Books . . . . .	8
A Rural Credits Platform . . . . .	10
A Woman's Message to Girls . . . . .	9
Azoturia, a Cold-weather Disease of Horses . . . . .	12
Be Careful With New Crops . . . . .	3
Coöperation in Dairying . . . . .	7
Examples of Community Coöperation . . . . .	7
Fertilizing the Orchard . . . . .	5
Great Meeting State Farmers' Union . . . . .	17
Last Call for Community Service Week . . . . .	10
Orchard Ideas for Southern Farmers . . . . .	5
Pecans For the Southern Farmer . . . . .	5
Profitable Marketing of Milk . . . . .	12
The Best Books I Have Read and Why I Like Them . . . . .	8
The Winter Garden . . . . .	4
We Must Study Market Requirements . . . . .	3