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Our Farmers' Union Page

Devoted to Organization, Cooperation and Marketing

Contributing Editors: J. Z. GREEN, Organizer-Lecturer North Carolina Farmers' Union
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KEEP LETTERS AND PETITIONS GOING UNTIL MARCH 4

THERE has never been a time when there was more need for activity on the part of farmers and farmers' organizations than right now. Especially during the next two weeks—say from now until March 4—Union farmers and all others in North Carolina, South Carolina and Virginia should bombard their Legislators with letters and petitions in behalf of needed legislation.

- Write, petition, or wire especially for—
1. A Constitutional Amendment or statute permitting Land Segregation Between the Races where the people want it—so that white neighborhoods that wish to do so may limit future lands sales to white people.
 2. Repeal of merchants' crop lien one year after date.
 3. Better rural credits legislation.
 4. Giving the people a chance to vote on the Initiative and Referendum.
 5. The Torrens System of Registering Land Titles (already a law in North Carolina).
 6. Such local legislation as your county or community needs.
- Keep petitions and letters going until March 4.

The Rural Credits Problem

WEST European farmers are able to borrow funds for 2 to 5 per cent, while the American farmers, with no organization for credit, pay from 5 to 24 per cent for bank credit and much more for store credit. The American farmers are paying about \$210,000,000 a year more than they would if they were organized like the European farmers.

While the American farmer pays on an average 8 per cent for his credit the North Carolina farmer averages about 20 per cent for supply store credit. The supply stores are advancing about 50 per cent on an average on the growing cotton crop. This would mean an advance of \$25,129,950 on the 1913 crop. On the basis of the 20 per cent charge for supply store credit the farmers of this state paid \$5,025,990 for the credit which they needed to have to grow the 1913 crop of cotton. This credit at 6 per cent would have cost \$1,507,797, which would have been a saving of \$3,518,193 over supply store credit in the financing of one year's cotton crop.

There is no more important problem before American farmers than securing proper credit legislation, both state and National. There should be no difficulty in obtaining this legislation if a bill is framed and supported in a conciliatory spirit. In this state such bankers as John Sprunt Hill, W. S. Ramsey, and E. B. Crow, and such landowners as Lieutenant Governor Daughtridge and C. W. Mitchell may be relied upon to have an intelligent interest in furthering such a movement for rural credit.

A bill for short time credit should include the following principles:

1. Temperate habits, industry and financial responsibility in meeting obligations, should be prerequisites to membership in a rural credit union.
2. The usual rate of interest should be paid to members upon time deposits.
3. Existing banks should be utilized for depositing the savings of members.
4. The usual rate of interest should be charged upon loans to members.
5. After taking out necessary expenses and an allowance for a reserve fund and for a 6 per cent dividend from stock, surplus profits should be prorated to the members in proportion to the amount borrowed.
6. Loans should be made only to members for productive purposes, including necessary supplies.
7. Loans should only be granted upon good tangible security, or in the absence of that, only upon a safe presumption of an income during the

current year sufficient to justify the loan.

8. As soon as more than one credit union is formed the loans should provide for the cooperation of all unions so that there may be a perfect mobility of funds from the sections that have a surplus to those that are in need of more credit. W. R. CAMP, North Carolina Experiment Station, West Raleigh, N. C.

Coöperation in Making and Using a Clover Seed Stripper

THE Department of Agriculture at Washington is sending out folders and blue prints showing how a crimson clover seed stripper may be made by any farmer, at small cost. With it clover seed heads may be stripped, leaving the matured clover to be turned under.

This simple invention comes at an opportune time. The probability is

SUGGESTED TOPICS FOR DISCUSSION AT LOCAL UNIONS

MARCH

- (1) What Can We Do in Coöperative Purchase of Supplies and Fertilizer This Year?
- (2) Should We Not Arrange Now For District and County School Commencements?

APRIL

- (1) How Can We Develop Better Plans for Marketing Poultry, Vegetables and Fruit This Year? How Will Parcel Post Help?
- (2) Cannot We Join Together More as Neighbors With Teams, Hands, and Machinery in Doing This Year's Farm Work?

that imported clover seed will not be available in this country for sowing the crop next fall. The saving of crimson clover seed will be a necessity, if we get the seed. Under this necessity we are going to learn that it is much cheaper and better to get our seeds from our own farms than to depend upon importations from foreign countries. It will result also in putting more seed on the land than we have been in the habit of sowing and we will thereby get the better results that come from larger applications of seed per acre.

Here is an opportunity for two or more members of a Local Union to do a little profitable coöperating by getting together before "plow time" with tools and build one of these "Government" clover seed strippers. One stripper will do the work of several members. A blue print showing the construction of this clover seed harvester may be seen at the office of your county farm demonstrator, if you have one. If you have no farm demonstrator in your county you ought to keep on being ashamed of not having one until you get the fires built so hot behind your board of

county commissioners that they will feel like making the necessary appropriation. J. Z. G.

You Pay for the Man Who Doesn't Pay—But You Don't See It

THE Progressive Farmer is not the only paper whose advertisements are well worth reading. We have just picked up a copy of the De Funiak Springs (Florida) "Breeze," and one of the conspicuous advertisements in this issue has a moral that we cannot refrain from putting before our readers. Mr. W. J. Jennings, a wide-awake merchant of De Funiak Springs, who does business on a cash basis makes the following clear statement on "Cash versus Credit":—

"If every one who bought goods on time paid for them, there would be little excuse for a difference in the prices by the cash and credit stores."
 "But they don't."
 "The losses of a credit business must be paid by some one or the credit store would soon go out of business."
 "That is logic so sound that every one will admit it."
 "Who pays it?"
 "The customers."
 "The credit store does not say to them: 'I want you to help pay for the goods that credit customers buy and do not pay for.' If he did you would go elsewhere right now to do your trading, wouldn't you? This little story illustrates the point."
 "A drummer was hired at \$100 per month and expenses. The first month his expense account included a \$30 suit of clothes. 'Here,' said the Big Boss, that is not the kind of expenses we pay. We pay hotel bills, railroad fare, etc.'"
 "A year after the drummer brought in a nice fat order book and turned in his expense account. The Big Boss thinking to have some fun said: 'There is no suit of clothes in this account I see.' 'Yes there is,' said the drummer, 'but you don't see it.'"

Why Not Have a Band?

THE following from a Minnesota exchange suggests a good idea for Local Unions:
 "The Farmers' Club of Sterling Township, Blue Earth County, has a brass band of seventeen pieces. It was organized last spring, with Carl Johnson as leader, and has made such progress that it has given concerts at the Club's meetings and provided music at public gatherings."
 "The band is made up of young men whose interest was so great that each provided his own uniform and instrument. The Club, however, has shown its appreciation of the effort by giving the boys free use of the club hall, with heat and light."

Caswell Union Is Progressive

THE Farmers' Union of this county never did a more commendable thing than when as a body it went before the county commissioners and presented a petition praying the board to continue the farm demonstration work. The issue was one of vital concern to their business, and had they failed to rally to it, the outside world would have lost a big part of its respect for the organization. It is in such instances as this that the united farmers can exercise their power for the good and beneficial—Yanceyville Sentinel.

Your advice on seed-selection, emphasizes the work that a Durham County farmer is doing in the way of producing tobacco seed. He finds that tobacco grown from seed selected from seed plants cultivated without commercial fertilizers will double the yield of tobacco in weight—a fact deduced after nine years' experiment. This farmer had a patch of three acres that will weigh on an average of 2,000 pounds to the acre—an unprecedented feat in that community. He sold one acre last year on the Durham market for over \$500, the acre weighing 1,740. He attributes his success to the fact that he has cultivated seed-plants for nine years without use of fertilizers, and each year these seeds have been cleaned by the State Department of Agriculture.—S. R. Winters.

Hogs that receive a balanced ration are not so likely to become a prey to disease as hogs stuffed on corn alone.