

78¢ PER ROLL RUBBER ROOFING

Strictly first quality—no second or mill ends. The same roofing sold through jobbers, drummers and retailers under well known factory brand at one-third more. We sell direct to user. You pay but one small profit over factory cost. **SPOTLESS RUBBER ROOFING**, 108 sq. feet to roll, with Nails and Cement. Guaranteed Satisfactory.

1-Ply, Weight 35 Pounds, Roll..... 78c.
2-Ply, Weight 45 Pounds, Roll..... \$1.08
3-Ply, Weight 55 Pounds, Roll..... \$1.34

Shipped quick from Richmond; little freight. Free Samples and New Catalog quoting money-saving prices on 5000 Articles for Home, Field and Shop. Every Southern Farmer needs this book.

THE SPOTLESS COMPANY
"The South's Mail Order House"



175 Sheeko Lane,
Richmond, Va.

BEFORE YOU BUY ROOFING!

BEFORE YOU SPEND A DOLLAR for roofing send for our big free samples "Everwear" Steel Roofing, wholesale factory prices and special 30 day bargain offer. Get better roofing for half usual price.

METAL SHINGLES
\$2.98 PER SQUARE. FREIGHT PAID

New process. Lower prices than ever before. Better than wooden shingles. "Everwear" Metal Shingles won't warp, curl or split. Fire can't burn them. Easy to put on—we furnish tools free, pay freight and guarantee roofing. **DON'T DELAY.** Write for free roofing Book P.

Savannah Fence & Roofing Co.,
Dept. P, Savannah, Ga.

DAVIS 100% PURE PAINT

LOOKS BETTER. LASTS LONGER.
COSTS LESS PER JOB THAN THE OTHER KINDS.

WHY NOT BUY IT!

Ask your dealer or write

The H. B. DAVIS CO., Baltimore, Md.,
for information.

ROYAL HAY PRESSES



ONE HORSE TWO HORSE OR POWER

THE ROYAL DOES THE WORK

You can make one of our presses pay for itself quick. Baled hay saves barn space—finds a ready market and gets a better price. We build a press that will suit you—our prices are right. Catalog describing each style and telling about capacities, weights, etc., sent free on request. **CHATTANOOGA IMPLEMENT & MFG. CO.**
No. 1 Boyce Station - CHATTANOOGA, TENN.

DO YOU WANT MORE MONEY?

Send us your Scrap Iron, Metal, Rubber, Bones, Rags, Bags, Burlap. Check up—see if you have any, let the children hunt for it. It's extra cash. Write for quotations. We mail check day shipment received.

JAMES C. SMITH & COMPANY.
1601 East Cary St., Richmond, Va.
References any Mercantile Agency. Oldest Dealers in South. Established 1855.

FENCE DIRECT FROM FACTORY

BE YOUR OWN MERCHANT. Keep in your own pocket the profit the dealer would get. "Everwear" DOUBLE GALV ANNEED Wire Fencing will save you money. Looks better. Lasts twice as long. Send now for Fence Book. If you want wholesale direct from factory prices. WRITE TO-DAY. **SOUTHERN WIRE FENCE CO.,**
Dept. 1P Savannah, Ga. **WE PAY FREIGHT**

Our Farmers' Union Page

Devoted to Organization, Cooperation and Marketing

Contributing Editors: J. Z. GREEN, Organizer-Lecturer North Carolina Farmers' Union
E. W. DAVIS, President South Carolina Farmers' Union
C. C. WRIGHT, Executive Commissioner National Farmers' Union

SUGGESTED TOPICS FOR DISCUSSION AT LOCAL UNIONS

JUNE

What Sort of Rural Credits System Do We Need and How May We Secure It?
How May We Better Regulate Hours of Labor on the Farm?

JULY

Plans for a Neighborhood or Union Picnic This Summer.
How May We Best Cooperate in Marketing This Year's Crops?

AVOID WASTE BY COOPERATION

Few Farmers Have Enough Work to Keep Expensive Implements Busy the Maximum Possible Time, and Hence They Should Be Owned Cooperatively

LACK of capital hinders and weakens the productive efforts of farmers perhaps more than any other class. Certainly very few farmers have any capital to waste. And yet there are big leaks and wastes on nearly every farm that may be prevented.

When one farmer pays \$25 for a stalk cutter that will render service for five farmers in the neighborhood he is wasting \$20 in idle machinery, which is just as much an economic loss as if he should invest \$20 in idle labor. When a farmer decides to own a \$125 reaper and binder, "all by himself," when that same reaper and binder is capable of harvesting the wheat and oat crop of a half dozen other farmers in the vicinity, it represents an inexcusable waste of capital.

From the standpoint of the average small farmer, we might go through the whole catalog of expensive farm machinery and find that this tremendous waste goes right along, except in the few localities where the cooperative spirit is eliminating it. This waste of capital, tied up in expensive farm machinery that stands idle three-fourths of the season during which it is capable of rendering service, benefits nobody except the manufacturers of farm machinery.

* * *

Comparatively few individual farmers are able to purchase, on their own account, as much labor-saving farm implements and machinery as needed. As a result we find that in nearly every neighborhood one farmer may own a manure spreader, another a reaper and binder, another a stump puller, another a shredder, and so on. Perhaps in the community there may be enough individually owned farm machinery to supply all the needs. Where such is the case, the application of the right kind of cooperative spirit in the exchange of the use of this labor-saving machinery will go a long way toward a correct economic solution. By cooperation in the ownership, or in the exchange of the privilege of the use of expensive farm machinery depreciation and waste may be avoided, and farmers may have the benefits of labor-saving machinery where it would otherwise be impossible, simply because the average farmer is not able to invest \$1,000 or more in the needed implements and farm machinery, even if it were economical for him to own all of them individually.

* * *

Again, it is practical to avoid the waste that we are suffering from idle farm machinery by selling interests in the reaper and binder, or the hay press, or other individually owned machinery already purchased to one or more of our neighbors. In this way we can make our investments render full service, and thus remedy an economic mistake already made, and as represented in our idle machinery that is rusting out under the sheds.

J. Z. G.

THE NEED FOR COTTON WAREHOUSES

Ask the Department of Agriculture For New Free Bulletin and Get Your Local and County Unions Interested

THE cotton warehouses already in existence are ample in aggregate storage capacity, according to a recent survey made by the United States Department of Agriculture, to store as much of the crop as there is any need for, but they are poorly distributed. The best are not available to the farmer and the charges of the others are higher than he is disposed to pay. These facts complicate the financing of the crop, and are largely responsible for keeping so many cotton farmers under the blight of the credit system. A better system of warehouses would do much to help the situation.

Cotton, according to the Government specialists, is considered the very best collateral, and bankers and business men in general are willing to lend money on it at lower interest than on real estate. An essential condition is, however, that the cotton be properly stored and insured. At the present, however, this is very rarely done. The farmers are accustomed to dispose of their crop at the earliest possible moment and in the nearest town. Much of the crop, if not all of it, is frequently pledged in advance, in order to obtain supplies for the farmer. Even when the price drops as low as it did in the fall of 1914, the need for immediate cash induces the farmer to depress the market still further by throwing all of his cotton upon it. If this is not done much of the crop is left insufficiently protected and suffers what is known to the trade as "country damage."

On the other hand, it is pointed out in a new publication of the United States Department of Agriculture, Bulletin 216, "Cotton Warehouses," that an adequate warehouse system would enable the farmers to store their cotton at prices lower than those charged for the same service now, because the insurance rates on cotton stored in a standard warehouse would be much lower than at the present time. Since cotton is regarded as such a safe collateral, the merchant would be willing to extend time to the farmer if warehouse receipts were deposited with him as collateral. The local bank would take these receipts from the merchant as further accommodation, and the larger bank, from which the local bank has in all probability obtained the loan, would also extend time. In this way the crop could be marketed gradually and prices stabilized in consequence.

Moreover, such a system would tend to free the farmers, especially those of the tenant class, from the endless chain of debt. It would not, of course, end at once or completely the credit system by which the supply merchant sometimes obtains interest of from 25 to 35 cents on a dollar's worth of supplies. If, however, such cotton as was not absolutely necessary to settle accounts was stored and economy in living practiced, many of the more determined growers should in the course of two or three years be able to place themselves on a cash basis.

At the present time the best warehouses have been put up by factories and mills for their own uses, and are of no service to the farmer.

The owners of small warehouses in which the farmer can store his cotton are usually losing money on the investment, largely because of poor construction and correspondingly high rates of insurance. The Government investigators present a number

of interesting statistics to show that in many cases it is actually more expensive to put up and operate an inferior warehouse than one of standard design. For example, in Georgia and North Carolina the insurance rate is reduced about 80 per cent by the use of sprinklers. Unquestionably, says the report, a great saving could be affected by the erection and proper equipment of modern warehouses. Assuming the annual crop to be 16,000,000 bales, a sufficient number of such warehouses could be constructed and equipped with automatic sprinklers for \$64,000,000 or less. If all of this crop were to be stored for six months the saving in insurance alone would be approximately \$7,000,000. As a matter of fact many of the existing warehouses could be remodeled satisfactorily.

Mutual Fire Insurance at 24 Cents Per \$100 Worth

THE state insurance report for 1912 shows the number of mutual fire insurance companies in Kansas to be 20, with a total membership of 94,496. Risks in force amount to \$164,421,368; resources, \$1,961,768; average cost per \$100 insurance, 24 cents.

The Farmers' Alliance Insurance Company, of which I am secretary, has been doing business as a state institution since 1890, and the state insurance report for December 31, 1912, shows a membership of 42,000; amount of risks in force, \$70,905,000; receipts, \$251,232.90; losses and expenses, 198,881.81; cash reserve, \$311,802; average cost per \$100 in the farm department per annum, 24 cents. The company passed through the panicky times of 1893-'94-'95, when business went to smash from one end of the United States to the other and banks and railroads were hid behind court receivership for protection. During these fitful, gloomy and chaotic times it never borrowed a dollar, but met its losses promptly and satisfactorily, demonstrating that confidence, faith and justice, (the principles of cooperation,) succeed while the cold, metallic dollar frequently fails.

Mutual insurance has come to stay forever with the farmers, and we may look forward to the day, not far distant, when the great bulk of farm insurance will be transferred from the old-line companies to the farm mutuals, where it belongs.—C. F. Mingenbock, Secretary Farmers' Alliance Insurance Company, McPherson, Kan.

Start a "Meat Ring"

THE "meat ring," as an exchange reminds us, is a good form of neighborhood cooperation for hot weather. "In communities where the distance to the meat market is great, many farmers are almost compelled to do without fresh meat during the summer months for the reason that it is too far to town and there are no farm facilities for keeping a carcass. The way out of the difficulty is to form a neighborhood meat ring whereby a group of farmers combine for the summer killing of a beef or other animal at stated intervals, the carcass being divided among the members of the ring. This is a case of the farmers being producers, middlemen and consumers all in one."

There are some essentials to the success of a cooperative venture, and people are beginning to recognize them. There must be sufficient cash capital, a territory that will maintain the business, good management, "cash" must be adhered to (absolutely no credit); cutting prices must not be resorted to, for a "war" of prices is destructive to all. The saving must be in rebates at the end of a year or half-year. There must be care not to exceed the buying power of the capital and get the business into a tight place, and a "cooperative spirit" must be in the community. Not every locality can maintain a cooperative store, and good managers are rather scarce.—Alfred Docking, Kansas State Grange.