

# THE PROGRESSIVE FARMER

## AND SOUTHERN FARM GAZETTE

A Farm and Home Weekly for  
The Carolinas, Virginia, Georgia, and Florida.  
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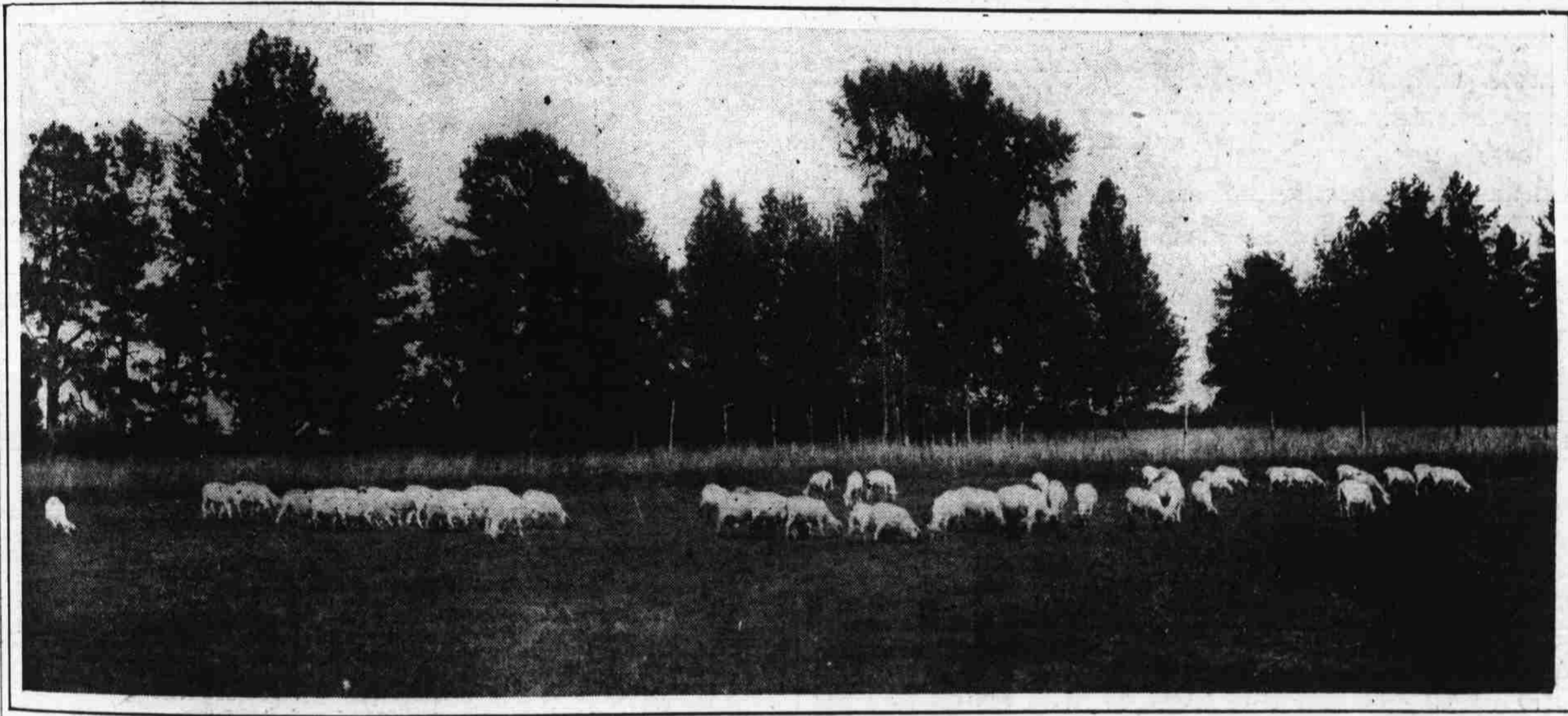
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### START A BANK ACCOUNT THIS FALL

**A** LONG with its campaign for bigger crops per acre and better selling methods, The Progressive Farmer expects to hammer unceasingly the overwhelming need for *saving as well as making*. We believe that every farmer in the South should have a bank account, however small, and there will never be a better time than

in it elements of strength and power that will make it great. One of the finest things you can hope for for your boy is that he be thrifty and strong in self-denial, and you yourself can do few better things than set him an example.

4. *It is insurance against a destitute old age.* There is no



SHEEP ON HIGHLAND FARM, AIKEN, S. C.

right now to begin. How will it help *you* to put *your* money in the bank? Here are some of the ways:

1. *A bank is the safest place to keep money*, and it is actually dangerous to keep any considerable sum of money about the home. Doing so is simply an invitation to burglars and murderers. Of course it is important that you put your money in a sound bank, manned by officials in whom you have confidence; but there is now hardly a section of the South without such banks, and 90 per cent of all our banks are far, far safer than the practice of keeping money at home.

2. *It is good business.* Farming is a business; why not conduct it as such? Other business men have their banks in which they regularly deposit their surplus funds, with which they establish their credit and obtain loans at fair interest rates. Is there any particular reason why we should not run our business in the same way? On the other hand there are dozens and dozens of reasons why we should,—why, as a matter of fact, it is the only sensible way in which it can be conducted.

3. *It encourages thrift*, that splendid attribute that we usually associate with strength and character. We all admire the man who, with temptations to spend wastefully all about him, can resolutely say *no* to them all; we know that any nation blessed with men of such a breed has

more pathetic thing in the world than an old couple, broken by toil and poverty, their children gone, little to hope and live for, condemned to fight on year after year for their very bread. Let us in the summer of life and strength so work and save that when the winds of life's winter blow upon us, we can face them without fear.

5. *It promotes buying on a cash basis.* So long as we are dragged down by the credit system millstone that curses the cotton

country, we must not expect any great progress, individual or collective. There is just one way to get away from this evil, and that is to put your business on a cash basis and keep it there. This is going to mean self-denial and possibly some actual hardships, but it is better for a year to do without many actual necessities than to go on forever paying tribute to a system that grinds men and women and children down into the dust of hopeless poverty. Put some money in the bank, and when you buy, buy for cash, *at cash prices*. Then, if you haven't enough money to buy all you need, *do without it*, we say, rather than go into bondage again.

Get in touch with the banker in your town, and do it now; very often he's a mighty good man to know.

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