

## Our Farmers' Union Page

Devoted to Education, Organization, Cooperation and Marketing

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### A LETTER TO THE PARENTS

Mr. Wright Presents Some Questions All School Patrons Should Ask Themselves

OUT in the state of Ohio stands a little church not unlike hundreds of other churches in that commonwealth save in one particular. Just over the door chiseled in a marble slab is this inscription:

"What kind of a church would our church be, If every member were just like me?"

How often have I thought of this unique couplet. "Just like me." No better, no worse, but just like me. Would the cause of missions prosper as the Master would like, would the pastor's larder be full when the north winds blow, would the destitute and afflicted be cared for as they should be, and a thousand and one other things be done if every member were just like me?



MR. WRIGHT

I have often thought it would be well to have this couplet placed over the doors of all our schoolhouses throughout the land:

"What kind of a school would our school be, "If every patron were just like me?"

If all the other patrons took just the same interest in the teacher and her work that I do, if they took no more interest in keeping their children in school regularly than I do, if they manifested no more local pride in the educational activities of the community than I do, would our school be better or worse than it is today? Let each reader ask himself these questions: During the school year now closing, did I do my duty in every way as I should? Did I give my teacher that hearty and loyal support that it was my duty to give? Did I endeavor to get all of the children in the district in school, and to keep them there? Did I criticize the teacher when she failed to do as I thought she should, or did I go to her in a kindly way and talk the matter over with her? Did I visit the school as often as I had the opportunity and see the work the teacher was doing, or did I get all of my knowledge second-hand from a neighbor whose child had been punished—without cause of course—by the teacher?

We employ the best teacher obtainable, we send her over to the little schoolhouse on the hill, we place our children in her care, and nine times out of ten that is all we ever do voluntarily at least. We actually think more of our cattle, our horses and our hogs—judging by our actions—than we do our own offspring. We do go to the pasture once a week to see how they are getting along, and to look after their health and comfort, but never a time do we visit the schoolhouse to see how our own children are getting along or to look after their health and comfort.

How many schoolhouses all over the country are unsanitary, unventilated, and in almost every way unwholesome, endangering the health and often the very lives of our boys and girls! Yet we give the matter scarcely a passing thought. We place the children there with a common dipper or drinking cup, never thinking of the possible consequences until some epidemic spreads from that little schoolhouse.

How often when the writer was a child in school did he wish for a visit from his parents or friends, the patrons of the school, and how often was he granted that pleasure? Then

when he grew up and taught in that same little schoolhouse, did he all the more yearn for the visits from the fathers and the mothers of his little flock!

"If every patron were just like me." Let us think over these words, and if we have been just a little remiss in our duties to the teacher let us endeavor to make ample amends in the future.

C. C. W.

### THE FARMER'S CREDIT PROBLEM

Farmers Who Deposit in City Banks Should Demand that Farmers Get a Fair Share of the Loans—Farm Borrowers Should Cooperate

IF FARMERS, who have good credit, can get the same advantage at the banks that merchants and manufacturers get, there ought to be but little grounds for complaint. Or, I might say, if we can get a fair proportion of the loans which banking institutions make, we cannot reasonably ask for more.

But as rule, banks are owned partly by the mercantile and manufacturing interests, and the controlling officers are from these interests. It therefore naturally follows that these interests will use most of the money available for loans, especially if nobody seriously objects. In the larger city banks the special interests will always remain in control, but this ought not to be true of the banks in the smaller towns, the stock of which is owned in part by farmers and the deposits being made up largely from farmers. If we permit time merchants to take our own money and use it, we have nobody to blame except ourselves. By well-directed efforts organized farmers can bring organized influence to bear so strongly upon any country bank in North Carolina that they can get a fair proportion of the loans which the banks make and when two or more responsible members sign a joint note it makes the note a bankable note.

I have often referred to the simplicity of cooperation in making notes to the banks. For instance, when two or more members want to borrow equal amounts of money let them sign a joint note and get the money. The banks require "personal" security, or a two-name note, and this plan complies with these requirements, and it is much better to "pool" your credits in this way than to ask some disinterested person to "stand your security," by signing a note with you when he gets no part of the loan.

At the next state Union meeting when the committee on "Order of Business for Local Unions" makes out the 1917 cooperative program it will be well to introduce a new item, to read something like this: "Are any two or more members in the market for money from local banks?" This will be especially appropriate for the early spring meetings. It is all right to ask Congress for help, but we will get help from legislative bodies quicker if we will first organize our forces strongly, and get a square deal from the agencies that already exist. If we do not exercise intelligence and manhood enough to do this, we cannot hope to put up anything but a feeble and fruitless effort to secure radical legislation in our favor.

It is a monstrous and appalling fact that in nearly all the small towns in which there are local banks the bulk of the capital stock and deposits are



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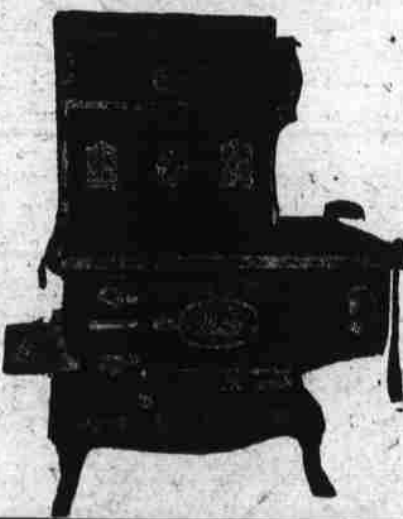
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