

**Plant Wood's
Seed Potatoes
In June and July
For Fall Crop.**

Potatoes planted now mature in the cool weather of the Fall when they can be harvested to best advantage for use or sale during the winter.

Wood's Seed Potatoes are choice selected seed, put in cold storage early in the season, so as to keep in first-class, vigorous condition for late planting.

Write for "Wood's Crop Special," giving prices and information about Potatoes for late planting, Cow Peas, Soja Beans, Millet, Crimson Clover, etc.

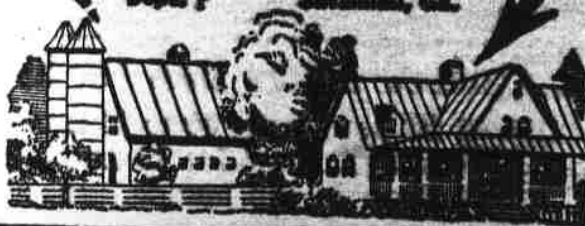
**T.W. WOOD & SONS,
SEEDSMEN, - Richmond, Va.**

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Now is the time to buy Special Steel Roofing, before the price goes up. Send today for big free samples to test. You save 50 to 75 cents a square by writing now—**TODAY**—for Special 30 Day bargain offer number P. Address
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ROCK PHOSPHATE**

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**FEDERAL CHEMICAL CO.
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OR FEEDING INSECTS?**

**STOP FEEDING INSECTS!
RAISE FRUIT!!!
SPRAY YOUR TREES!
WITH
Van Antwerp's
IMPROVED
SCHNARR'S
INSECTICIDE**

ONE GALLON CANS \$1.00
BY THE BARREL 50¢

WRITE FOR COMPLETE PRICE LIST, DIRECTIONS, TESTIMONIALS
**VAN ANTWERP'S SEED STORE
INSECTICIDE DEPARTMENT
VAN ANTWERP BUILDING, MOBILE ALA.
WE WILL TELL YOU THE NEAREST DEALER HANDLING SCHNARR'S**

EGGS-POULTRY

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**WOODSON-CRAIG CO.,
Commission Merchants, RICHMOND, VA.**

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loaned to time merchants, who deposit crop-lien mortgages as collateral, and these time merchants then "loan" goods to farmers at from 30 to 80 per cent interest. In several towns this year I ascertained the "time prices" on several items. For instance, the cash price of cottonseed meal was \$35 per ton. The time price was \$40 per ton, and farmers whose credit ratings were as good as any in the county were paying \$40 a ton payable in the fall—about six months from the time the account was started.

I want to emphasize the fact that I know some of these farmers personally and there was no question about their credit rating. It was simply "gilt-edge," so much so that no note was required, the claims being carried as book accounts by the merchant. Inasmuch as the accounts were to run for only six months, the five dollars premium on the cash price of the cotton seed meal represents an interest charge to the farmer of 28 per cent! The important question is: Why didn't the farmer borrow the money at the local bank, instead of the merchant, and get the service for 7 or 8 per cent instead of the 28 per cent?

Now, I am not saying that this injustice can be eliminated by the unorganized farmers, as individuals, but the organized farmers have the power, if properly directed, to get what they ask for from country banks, and save 20 per cent on transactions of this kind. And let me say in this connection that no rural credits bill that will be passed by Congress will correct the discrimination and injustice that I have referred to. It must come through intelligent organized activity among farmers themselves.

As commercial banks are now organized, however, it will require a strong fight to get much recognition, and, at best, it cannot prove to be a permanent and satisfactory solution. A better solution will be to organize our own rural credit unions, under the law which the Farmers' Union had enacted by the last Legislature. Already several of these local credit unions have been organized in different sections of the state. Under this system agricultural capital is used for agriculture instead of turning it over to commercial banks to be used by speculators and time merchants as it is now so largely used. It is a well-known fact that a large per cent of farmers who acquire a little surplus money do not know what to do with it, so they turn it over to the commercial interests at 4 per cent interest when it should be used by other farmers at 6 per cent. Organizing credit unions is a step toward agricultural independence. Farmers will never be able to take complete control of their business until they learn how to use their own surplus capital for the benefit of agriculture. There are enough deposits from farmers in commercial banks to largely meet the needs of agriculture if it can be used in the business of agriculture. And under credit unions farmers who have a surplus will get more interest while those who are borrowers will get it for a lower rate of interest, whereas they now pay from 8 per cent up, and then have to take the pittance which commercial banks let them have after time merchants, manufacturers, and speculators have been supplied.

In taking charge of our own capital we are going that far towards taking charge of our own business, and the quicker we organize our credit unions the better it will be for our business.

J. Z. G.

AND HE SAILED RIGHT ON

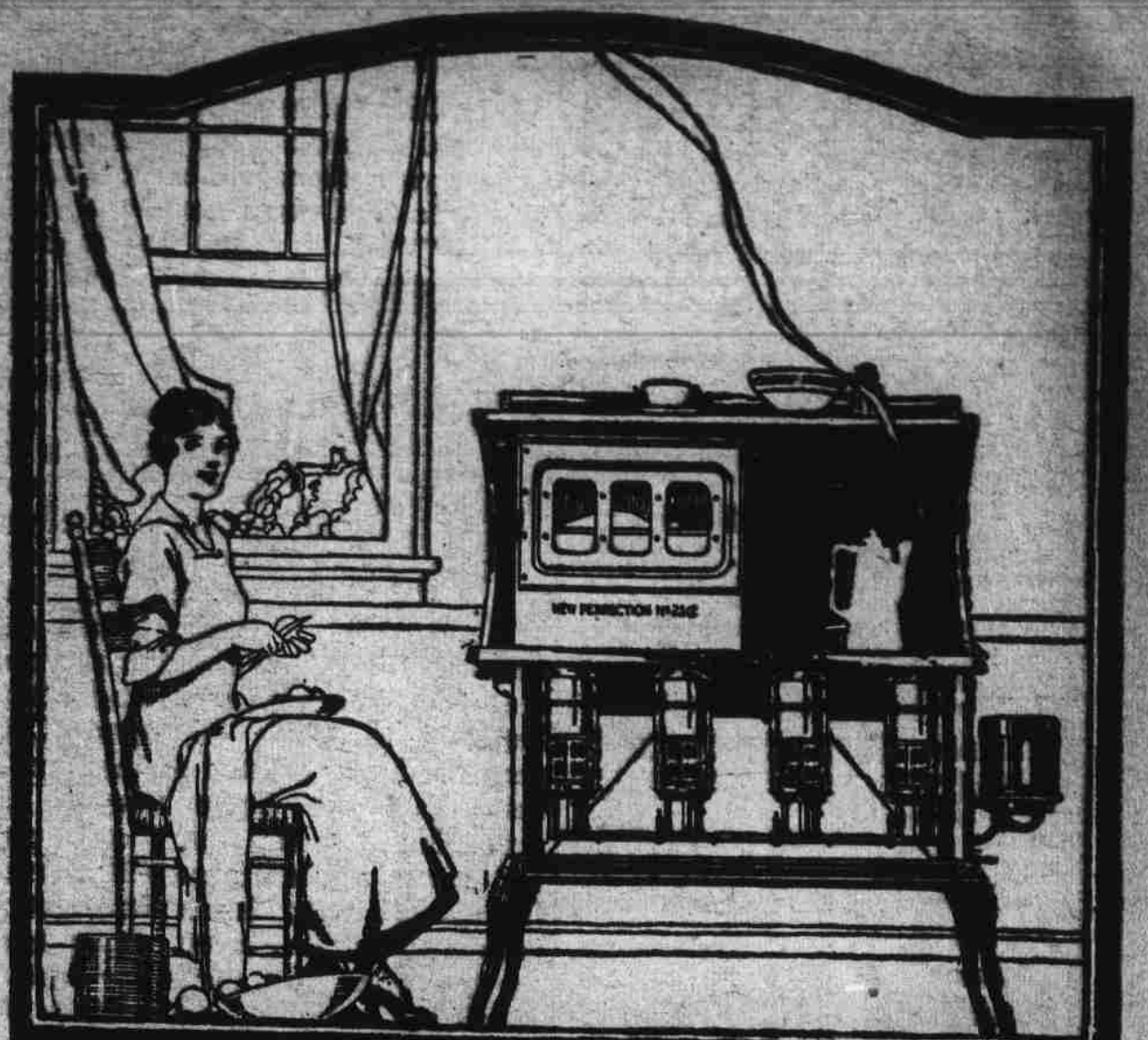
"Would ye do something for a poor old sailor?" inquired the seedy wanderer at the gate.

"Poor old sailor?" said the lady at work over the washtub.

"Yes-sum; I followed the water for 16 years."

"Well," said the worker as she resumed her labors, "you certainly don't look as if you ever caught up with it."—The Furrow.

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