

teresting and encouraging I have heard. It was shown how the business enterprises had been started on a small scale and worked up; that our members are learning to live and grow through team work. It was easy to see from the reports of Arkansas success, where our early troubles lay. We had tried to begin at the top, to start big, and we naturally sometimes lost out. Now we are starting at the bottom, our growth is gradual but sure, and we are there to stay.
C. S. BARRETT.

WHAT OUR LOCAL IS DOING

Midway Members Help One Another in Sickness, Buy Machinery Together and Pool Cottonseed and Tobacco Sales

I AM a member of Midway Local No. 2648. This local is in a community of one-horse, small home-owning farmers; and The Progressive Farmer goes to every one of our members. We have jointly bought a cane mill, with stalk cutter and other things we used. If one needs an extra mule to put with his to do double team work, just "toot" the bugle, and he can get him before breakfast.

We buy our fertilizers at wholesale factory prices, and for the benefit of those who care to pay the cash, we give a joint note and those fellows don't even know they are buying on time there is such a saving in it.

We meet on Saturday nights and make out the order for such things as we will have to buy soon and one member will go to the wholesale house for the load and pay cash for it. The next time another member goes, and so on.

We are using an improved male hog—the very best we could get for community. This means a whole lot for the future of the hog industry.

We, all of us, sell our tobacco at the same warehouse. The Farmers' Union bought stock in the warehouse and we are paying for same with our patronage. We made 25 per cent last season.

We had just a small pool of cottonseed last fall, but received 2,200 pounds of cottonseed meal to the ton for them.

One other thing now. Midway Local is a brotherhood. If a member gets in distress he gets help. This summer my wife was sick and my cotton looked like it had about surrendered. I couldn't touch it or hire it done, but right soon one morning I saw more horses in my cotton patch than I had ever seen before and the job just lasted till 9 o'clock that morning, when it was all done.

The poor and little fellow is the one who needs help, and by buying jointly as we do the one who wants just one bag of fertilizer or one pound of sugar buys it just as cheaply as the independent fellow who buys in carload lots, and by the wholesale. There is work in this way of doing business, but we get a big pay for it.
J. C. TAYLOR.

Nashville, N. C., Rt. 1.

Editorial Comment:—This letter is awarded second prize—five dollars—in our contest for the best letters on "How Our Local Has Helped Its Members and the Community." The first prize was awarded for one big single important idea—coöperative cotton ginning—reported from an Arkansas Local Union. This prize to Brother Taylor on the other hand, is awarded for a variety of ideas—is awarded because the membership of his Local seems to be doing thoroughgoing, general, all-round work. They are buying coöperatively. They are selling coöperatively, notably their tobacco and cotton seed. They are buying improved implements and machinery coöperatively. They are joining together in the use of their teams. They are buying improved livestock on the coöperative plan. They are getting stock in a tobacco warehouse by coöperative selling. And finally they are helping one

another in case of sickness or distress. How many of these things is your Local doing?

Three Important Advances in the Rural Credits Act

CONGRATULATIONS to Raleigh; its enterprising public spirit in going after one of the Federal Land Banks is to be commended. In my opinion it will prove a more helpful institution than the Federal Reserve Bank. Whatever section most fully appreciates and appropriates its advantages will be developed in a way quite beyond our present range of vision or belief. The trimming of Wall Street, even the least bit, by the Federal Reserve system, was a very desirable matter and will help small business everywhere in a general way, though no marked results will be seen. On the other hand, when any considerable number of these farm loan associations are organized under the Land Bank Act and the whole country fully and advantageously financed, we shall see a new face on the farm.

While the law is not all we had hoped for, it concedes several points which are notable advances:

- (1) The mere matter of legislation on a land bank establishes the right of farm land to consideration hitherto religiously ignored.
- (2) It will put long-time amortization tables into circulation and forever condemn the false theory obtaining among local lenders that pay-

ment calling for one-third down and balance in one and two years. Also the one to five year renewals are henceforth tabooed.

(3) While the Government is going to do precious little, still it commits itself to some measure of responsibility for farm finance, which will doubtless be more fully appreciated and assumed as new needs arise.
W. B. DOAK.
Clifton Station, Va.

Hold Cotton, Says David R. Coker

MR. DAVID R. Coker, the famous South Carolina cotton planter and breeder, writes Mr. E. W. Dabbs as follows concerning the cotton situation:

"Every mill is making good profits based on 15 cents cotton. There is no excuse for the recent decline except that cotton is offered faster than there are buyers for it. This decline may go further—possibly one or two cents—if the farmers do not hold back some. I should not be surprised to see cotton considerably over 15 cents next spring, but that will be too late to benefit the cropper and small farmer unless he arranges to hold his crop. With the present organizations—state or other bonded warehouses, banks which will readily loan at reasonable rates on cotton, the Federal Reserve Banks standing ready to discount cotton paper at 3½ per cent for banks—there is no excuse for the market to be demoralized by over receipts. I do not believe in advising farmers all the

time to hold cotton. I think they have been injured often by advice to hold when the logic of the situation did not call for higher prices, but when the mills are making money and when the crop is known to be smaller than the consumption of the year, there is no excuse for a decline."

Plant Food in Twenty Bushels of Cowpeas

A READER asks: "How much fertility will 20 bushels of cornfield peas plowed under add to an acre of land?"

According to Henry, in 100 pounds of cowpeas there are 38 pounds of nitrogen, 1 pound of phosphoric acid, and 1.5 pounds of potash, and in 20 bushels or 1,200 pounds there will be 45.6 pounds of nitrogen, 12 pounds of phosphoric acid, and 18 pounds of potash, or the fertilizing equivalent of about 700 pounds of cottonseed meal, 100 pounds of acid phosphate and 150 pounds of kainit.

However, the price of cowpeas for seed is usually too high to justify their use as a fertilizer, and until they get a great deal cheaper we would not recommend them.

"Hey!" yelled the stevedore as they were loading explosives for the allies, "handle that stuff more carefully."
"What's wrong wid it?" asked Cassidy, who had hold of it with Casey.
"Don't you know," replied the stevedore, "that some of that same powder exploded last month an' blowed up ten men?"
"Sure that couldn't happen now," replied Cassidy, "for there's only two av us here."—Boston Transcript.

IS THERE ANYTHING THE MATTER WITH YOUR SUBSCRIPTION?

A new subscription year is starting, a new subscription manager is taking hold of The Progressive Farmer, and we want to start the new season and the new manager with an absolutely clean sheet. If there is anything in our subscription work that isn't right, we want to make it right—right now. If we have made any mistake in dealing with you or your neighbor in any respect, therefore, we want to know it, and to this end we are printing the following blank, which PLEASE USE:

- (1) If we have your name or postoffice wrong on our mailing list, please indicate it in the following blank:

The Progressive Farmer has my name and address as follows:

Name Address

It should be:

Name Address

(Be sure to give R. F. D. address, if any.)

- (2) If you think we have not given you proper credit on your label, please fill out the following:

My label date is.....19..... I think it should be 19...

I sent \$..... about....., 191.....

Name Address

- (3) If you have paid for any book, paper or premium you have not received, please write it here:

Name of book, paper or premium.....

Date when ordered (about)....., 191.....

Name Address

- (4) If you are receiving two copies of The Progressive Farmer and do not want to pay for but one, please look at the labels and tell us exactly to what initials, name and postoffice each goes, as follows:

No. 1 comes to:

Name Address

No. 2 comes to:

Name Address

Shall we stop No. 1 or No. 2?.....

- (5) If you know any neighbors or friends who you think have had any trouble about any subscription or other business matter with The Progressive Farmer, please give us their names and addresses in the space below, so we can write them and straighten the matter out.

Name Address

Name Address