

EDUCATION, COÖPERATION, LEGISLATION

(1) Education to Develop Power, (2) Coöperation to Multiply It, and (3) Legislation and Good Government to Promote Equal Rights and Human Progress—Plain Talk About Men, Measures and Movements Involved

By CLARENCE POB

The Legislature of South Carolina

THE Legislatures of North and South Carolina have now adjourned, and our readers in these states may look over the record of their public servants.

In South Carolina the session is admitted to have been of but little moment. Meeting every year, as the Legislature does, there seems to be a tendency to take matters less seriously and to postpone things from one session to another. At the beginning of the session we called attention to six things recommended by Governor Manning as follows:

1. Instead of allowing school districts to vote themselves under the compulsory attendance act, make the law state-wide with provision permitting districts to petition for exemption.
2. Make better provision for teaching agriculture in the schools.
3. Appropriate \$30,000 a year for tick extermination work, with the hope of making the state tick-free in two years.
4. Establish a State Highway Commission.
5. Develop and safeguard the state warehouse system.
6. Pass an inheritance tax law. Only South Carolina, Florida and New Mexico are now without such laws.

Of these items Nos. 2, 3 and 4 succeeded but nothing was done as to the first and sixth. We hope our South Carolina friends will get ready to demand both when the Legislature meets next winter. As State Superintendent Swearingen said in his report to the Legislature:

"At least one-half the districts of the state are ready and able to enforce compulsory attendance. The people have built their school-houses, voted their local tax, and employed competent teachers. In such communities, at least 90 per cent, and frequently 100 per cent, of the patrons are eager to put their children in school. Such people ought not to be compelled either to petition or to vote on this question. It would be far better that districts unprepared for compulsory attendance, or unwilling to accept it, should be required to ask exemption."

We are glad to say, however, that in the matter of financial support of schools, the Legislature did show itself genuinely progressive. As our Columbia correspondent writes us:

"There was the best possible disposition towards the department of rural schools under the appropriation act, practically one half million dollars was voted to what are known as 'needy schools' in various forms. There was included this year for the first time \$187,000 as a kind of subsidy to consolidate schools in rural districts. The \$444,000 included in the general appropriation bill to respond to the various forms of encouragement for rural schools is in addition to the three mill constitutional tax and other forms of local taxation which amount to over four million dollars."

We also understand that \$50,000 was added to the appropriation for bringing up the term of weak schools. Ten thousand dollars was also appropriated for teaching agriculture in the public schools.

The bill to reduce the interest rate to 6 per cent failed, as did the bill to modernize the Torrens system, we are informed. And after all the discussion of rural credits this year and last the net result is—

"A committee was appointed from the membership of the House and Senate to inquire into the advisability of establishing some form of rural credits. The committee will report at the next session of the General Assembly."

Of course, the problem of land credit has been largely solved by the national rural credits law. And on personal credit the North Carolina law for preventing crop-lien usury ought to be considered by our Palmetto State readers.

North Carolina Reforms the Crop Lien

FIRST and foremost among the good things done by the North Carolina Legislature was the passage of the bill to reform the crop lien system as described on this page week before last. It was a desperate fight, and if the farmers of North Carolina had not been strongly organized and desperately in earnest, and if they had not

been backed at the same time by a Governor willing to make the fight of his life in their behalf, the bill would have failed.

If the Farmers' Union in North Carolina had never done anything else, its work in this one bill would have been worth to the farmers every cent of dues they have ever paid. The jute bagging victory won by the Farmers' Alliance is insignificant in comparison with this crop lien victory of the Farmers' Union.

This new law is so important that we expect to print it in full next week and urge farmers in every Southern state to demand similar legislation. It does not become effective until next year, however.

Taxation Reform Our Next Great Need

GOVERNOR Bickett announced in his inaugural address that "the first and dearest work of this administration will be a supreme effort to translate the tenants of the state into landlords." In his efforts to reform the crop lien evil he has made a mighty stride forward. The proposed constitutional amendment exempting from taxation all money lent to buy small homes and farms will also help by making money for such purposes more plentiful and by reducing rates of interest. It is provided that the rate on such tax-free loans shall in no case exceed 5½ per cent, and competition may make it less.

Stopping crop lien usury will make it easier for tenants to get ahead financially and cheaper interest rates will help them buy homes, but Governor Bickett has yet another dragon to meet. That dragon is unjust taxation—an evil this Legislature seemingly had no stomach to fight. It must now be clear to everybody that the next great battle in North Carolina will be over this question. As to the changes to be made, we cannot do better than to repeat what we have previously said on this subject:

"In nearly every state the poor man is assessed at more nearly the full value of his holdings than the rich man. 'You don't find a \$150 mule assessed at \$30, but you will find a \$15,000 house assessed at \$3,000,' as has been said. And we must repeat again Mr. R. F. Beasley's illustration—that horses were assessed in his county at \$200, cows at \$50, and corn and wheat at \$1 per bushel—full value—while land was assessed at probably one-third of its value. Large holdings also are usually taxed at a lower rate per acre than small holdings, whereas the reverse should be true. Provision should be made for publishing the rate per acre at which farmlands in each school district are assessed, and the rate per front foot at which land on each street is assessed. This will destroy favoritism and inequality of assessment. And this still more fundamental matter must be constantly emphasized—that more and more of the tax burden must be put on incomes and inheritances, especially inheritances, and less and less on productive labors.

"Then we should also have either some form of graduated land tax or else provision should be made for taxing a resident's first \$1,000 of real estate at only half the rate at which holdings beyond \$1,000 are taxed. This will tend to discourage large holdings and encourage small holdings."

If we had had a proper system of taxation in the past, even with the \$500 exemption we are urging, it would not now be necessary to issue three millions in bonds for permanent improvements. Nor can we ever hope to pay off these bonds without adopting some such changes as we have suggested.

A Good Record on the Whole

ALL in all, this Legislature made a good record. For one thing it did not attempt to repeal the State-wide primary law, as some predicted it would try to do. On the contrary, the primary plan was extended to cover county contests in new territory; and the Australian ballot system got recognition in spots. Compulsory secret ballot is now the sorest need of our primary law. Men will not buy votes when they cannot see them delivered.

It is also to the credit of the Legislature that it passed the Turner bill for prison reform. Our treatment of prisoners has been barbarous; the new law will make it humane.

The most lamentable failure of the Legislature was with regard to the public school term. Scores

and hundreds of petitions from farmers went up asking that the so-called "six months school term law" of 1913 be made a reality, but no program to this end was ever actively pushed. Farmers must pledge their members in advance next time. We ought to say, however, that appropriations were made for a state-wide moonlight school campaign, for medical inspection of school children, and for making the schools social centers, while the appropriation for public high schools was increased and that for traveling libraries doubled. The teachers' certification law will also insure higher

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A SUCCESS TALK FOR FARM BOYS

Why Not Be the Raiffeisen of Your County or State?

Dear Boys:

WEEK before last after discussing the career of Dr. Seaman A. Knapp as an inspiration for farm boys, I added, "But it may be that you are the sort of boy to whom the work of a Raiffeisen, Plunkett or Gruntvig will appeal more strongly, so I next purpose telling you more about them."



RAIFFEISEN

Frederick W. H. Raiffeisen is a name with which every farm boy ought to be familiar. It's a hard-looking word to us but the pronunciation is easy—Ri-fy-sen, with the accent on the "fy." And Raiffeisen did a great work for farmers. Other men had discovered plans to help increase crops and profits for men who owned sufficient land, but he worked out a plan to help tenant farmers and small land-owners on the way to independence.

Born in Germany, March 30, 1818, and dying there March 2, 1888, Raiffeisen lived a long and useful life. And he is an illustration of what a man may accomplish in spite of poverty, ill health, and lack of special gifts—and, in Raiffeisen's case, in spite of a drunkard father. Says Hon. Myron T. Herrick, our former Ambassador to France:

"Raiffeisen was not a brilliant boy, and because of the poverty of his parents he had only a little schooling. His sight was so poor that he could neither read nor write after he reached middle age; moreover, he was always sick and physically weak. Yet in spite of those handicaps, he evolved a grand idea, and by dint of unremitting hard work he developed into a great force that revolutionized agriculture in Germany. . . . 'Inasmuch as ye have done it unto one of the least of these my brethren, ye have done it unto me,' was his life's motto, and he denied himself ordinary comforts, traveled third-class and stopped at cheap hotels that he might save money to carry out his mission. As he went up and down the country and visited his credit societies, the members called him 'good Father Raiffeisen.'"

Raiffeisen found the poor people of his part of Germany oppressed by extortionate time prices. The system was much like our unregulated crop-lien and "time prices" system in the South, whereby a man buying on time pays 23½ per cent more than the cash prices. And as the average item on a time price account runs only about four months, you can see that paying 23½ per cent more than the cash price in order to get four months' credit is equivalent to borrowing money and paying interest at the ruinous rate of 70 per cent a year. I hope our Progressive Farmer boys will resolve right now never to let themselves become victims of such extortion.

Well, the German peasants of Raiffeisen's time were kept poor by some such system. He got them to come together, sign joint notes, and borrow money from banks at fair rates of interest. In this way they were able to save some money, get ahead and become independent. And since that time the fame of Raiffeisen and "Raiffeisen Credit Societies" has gone around the world. I ought to add that Raiffeisen got many well-to-do men to join the credit societies with the poor, the strong thus helping the weak.

Let's see what are some of the characteristics of these credit societies or coöperative banks, and how they have managed to make business men and home-owners out of hitherto discouraged tenants.

1. There is no staff of regularly employed officers and no town office. A farmer secretary keeps the books at his own farm home, and a committee of farmers, meeting monthly or oftener, passes on all loans.

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