

Credit System Bad for Both Farmer and Merchant.

The Prosperity of the Merchant Depends on That of the Farmer, and There is More Money in Selling Buggies and Millinery Than in Selling Scooters and Bacon.

HAVE been watching country life in the South for many years and have come to the conclusion that the "advance system" is just as great a mistake on the part of the merchant as it is on the part of the farmer, for the following reasons:

First, the merchant takes great risks, which, of course, he tries to cover by increased charges. But even though these charges are increased, the staples of life are not such articles as a high percentage of profit will adhere to, and the merchant is practically trading gold for a promise to pay. If the crop fails, he is obliged to carry and carry and carry, and may ultimately, as in thousands of cases, be obliged to take a farm, for which he has no use.

Under a cash system there will be a great reduction in the sales of some staple foods, such as bacon, potatoes, beans, lard, vegetables, canned goods, hay, corn, etc., all articles that carry low profits. The farmer, however, will buy with his surplus more dry goods, clothing, shoes, furniture, etc., for his family, better teams, farm implements, wagons, buggies, etc., on which there is a much greater profit for the merchant than on staple articles of food. The merchant can turn his money in thirty days, instead of a year. Ten per cent clear profit turned monthly is better than 120 per cent gain received annually.

AGAIN, THERE IS SOMETHING ABOUT RAISING COTTON, TOBACCO OR ANY OTHER CROP, TO PAY A DEBT, THAT SAPS THE VITALITY OF THE FARMER AND AFFECTS THE QUALITY OF HIS TILLAGE. IT REALLY LOWERS THE GRADE OF FARMING.

If the merchants will join with us in urging farmers to raise all their food supplies and try to produce by better tillage double the crop per acre they now produce, the result as it affects the merchant will be that all business will soon be on a cash

basis and the volume will be three or four times as large from the farmers alone. The advent of more money will bring diversified industries among the farmers, and eventually will attract manufactures to the market towns.

If there are idle farms in the country, instead of calling meetings for the purpose of raising funds to secure immigration, call meetings to encourage the farmers who know the country and are loyal to it, to universally adopt the following plan: First, provide their own food supplies from the farm. Second, double the average product on every acre under cultivation and let each worker on the farm by the use of better teams and tools, till three times as many acres as at present, not in the one crop but in a variety of diversified and profitable crops. This would cause an immediate demand for more land and would provide the money to pay for it. This makes every man on the farm more than six times the industrial power he now is and gives him a love of the farm. This is better than to leave him in discouragement and secure immigrants to come and buy him out.

It appears to me, therefore, that the farmer will immeasurably gain when he produces what he has hitherto bought in the way of living. He is not compelled to sell his crop immediately upon the harvest. When he does sell he trades for cash. The greater amount of money he has is very helpful to the family, but the stimulus to his self respect is perhaps the most important item to be considered. The merchant will be equally benefitted by the greater volume of business and by the quick return of his money.

These points should be urged upon all the people. S. A. KNAPP,
Special Agent in Charge Farmers' Co-operative Demonstration Work.

The Only Remedy for Low-Priced Cotton.

We Must Go to Raising Our Own Stock and the Feed for Them, and Get Out of Debt.

Messrs. Editors: There is one remedy and only one remedy for low-priced cotton. We must quit the one-crop system, and resort to diversified farming and stock raising. We must live at home, board at the same place, wear our old clothes, use our old buggies, and live in our old houses until we get out of debt. We will then be free American citizens and in position to secure an equitable price for our cotton.

There is no sane man who does not know that we will get more money for ten million bales than we will for fifteen million bales. The history of the past twenty years is proof positive of this statement. We all know that a large crop of cotton means a low price, and that a low price for cotton means poverty and wretchedness all over the South. This being true, why will Southern farmers and their wives and children work in large cotton fields in the heat and cold for about three hundred days in the year to grow a large crop of cheap cotton to pay for high-priced corn, bacon, lard, mules, and other farm products, with the profits of several middlemen, railroads, and supply merchants added? There is no sensible reason.

The too exclusive culture of cotton has forced the price of cotton far be-

low an equitable one, and has established the credit system. As long as Southern farmers raised their supplies at home, there was no overproduction of cotton and no necessity for the credit system. What hope is there for better prices for cotton as long as the husband, wife, and children cultivate by far the larger part of the farm in cotton to pay for farm products bought at princely profits with credit profits added? There is no hope.

The growing of every farm product necessary for home use will curtail the production of cotton, raise the price to at least 15 cents per pound; and in addition, will enable us to use the money obtained for cotton to build magnificent homes, churches, good roads, educate our children, and fill our banks to overflowing. The holding of a part of our cotton from market will be of only temporary benefit, while the growing of feed, food, and live stock will decrease the yield of cotton, almost do away with the necessity for the credit system, and enable us to hold our cotton until we obtain equitable prices.

G. H. ALFORD.

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