

Our Farmers' Union Page

Devoted to Education, Organization, Cooperation and Marketing

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SUBJECTS FOR DISCUSSION IN LOCAL UNIONS

AUGUST

Plans for Sowing Clover, etc., Fall Grain Crops, etc., Coöperative Purchase of Seed. Are Our Country Public School Work, Public Road Work, and Public Health Work Properly Managed? If Not, What Reforms are Needed?

ORDER FIELD AND GARDEN SEED PROMPTLY

Farmers Everywhere Should Supply Themselves Immediately Through Coöperative Purchase—Use Printing Ink and Buy Direct From Farmers

"Let's feed ourselves" has been the slogan of the campaign for the food and feed products during the first part of the year, and it has resulted in more gardens and better cultivated gardens than ever before in the cotton and tobacco growing sections.

But if we let our enthusiasm for better gardens die during the months of July and August and fail to plant for fall gardens will be a costly mistake. These are the months when special efforts should be made to have just as big a variety of vegetables during the fall months as we had during the spring months. Heretofore comparatively few farmers in the cotton-producing sections have made attempts to have fall-grown garden products except turnips.

Now here is where members of your Local Union may come in and place collective orders for seeds. Very few stores have a variety of garden seeds on hand simply because there has heretofore been but little demand for them in mid-summer, and it will be necessary to refer to seed catalogues and place your orders through wholesale seed houses.

In this connection it is the right time to emphasize the necessity of buying seed rye, oats, wheat, etc., as soon after it comes from the threshing machines as it is placed on the market. There is no necessity for organized farmers to wait until seeds reach the producer and get into the session of seed dealers and then pay the higher prices for seeds.

If you do not see what you want advertised in the agricultural papers, place a "want" advertisement in the same papers and pay for it out of the funds that belong to your Local Union. By this method your Local Union agent can quickly get in communication with producers of seeds and buy them at the same price the dealer pays for them.

The two important things are: (1) buy at the right time, and (2) buy direct from the farmer who produces the seed.

We don't do enough coöperative advertising, and depend too much on accident in our farm business affairs.

The Local trade agent should place "for sale" and "for sale" advertisements as a means of bringing buyer and seller in communication with each other, and thereby bring things to pass instead of waiting for something to happen. While we are waiting, the speculators are on the job buying up the products from farmers and sell back to farmers at higher prices.

It is not only necessary to buy early if we get the products first-hand from producers, but it makes sure of getting what we want. It will be remembered that last year, late in the season, it was impossible to get Abruzzi seed rye at any price and thousands of bushels of ordinary rye were sold as Abruzzi rye. Perhaps the seed dealers who sold it were not to blame, since somebody sold it to them for Abruzzi rye. It is safer to buy direct from the farmer, since there is less probability of misrepresentation in the first-hand dealing.

Perhaps the main reason why farmers delay making purchases for field seeds until the speculators get control of the supply is for lack of money to make the purchases, before they begin to sell their money crops. But this should not be a handicap to organized farmers. There is not a Local Union in the state that cannot get the required cash to pay for seed rye, oats, etc., in July and August, for sixty or ninety days time, if two or more responsible members will sign the joint note.

In the early period of the Farmers' Union there was a time when giving joint notes promiscuously would not have been safe, but the class of men who have been loyal to the organization for seven or eight years, with few exceptions, will do to rely on when it comes to matters of credit, for after all, credit is based more upon character than upon tangible assets.

There are times when groups of organized farmers can make it pay to borrow money for short periods just as all business men borrow money, and the prestige and influence of any active Local Union is sufficient to make it easy to secure a loan at any local bank upon application as organized farmers. I have never yet heard of demands of this kind being refused by any country bank. On the other hand I do know of several Local Unions that borrow a "trading fund" of \$50 to \$100 for use of the local trade agent at not exceeding 4 per cent interest, and keep this fund in the bank subject to check of the agent.

Credit Union Doing Good Work

MR. W. H. Pharr, Secretary-Treasurer of the Carmel Credit Union, reports making a saving of \$1,172.31 for members through the cash, coöperative purchases of fertilizer, feed and food, labor, tools, seed, horses, mules and cows; and Mr. Roy Thomas, the new Secretary of the Lowe's Grove Credit Union, reports a saving of \$650.84 in the cash, coöperative purchase of fertilizer and cottonseed meal. Each of the thirty-one borrowers of the Carmel Credit Union borrowed \$158.55 on an average, and saved \$37.82, the amount less which each borrower would have had to pay had he bought on time.

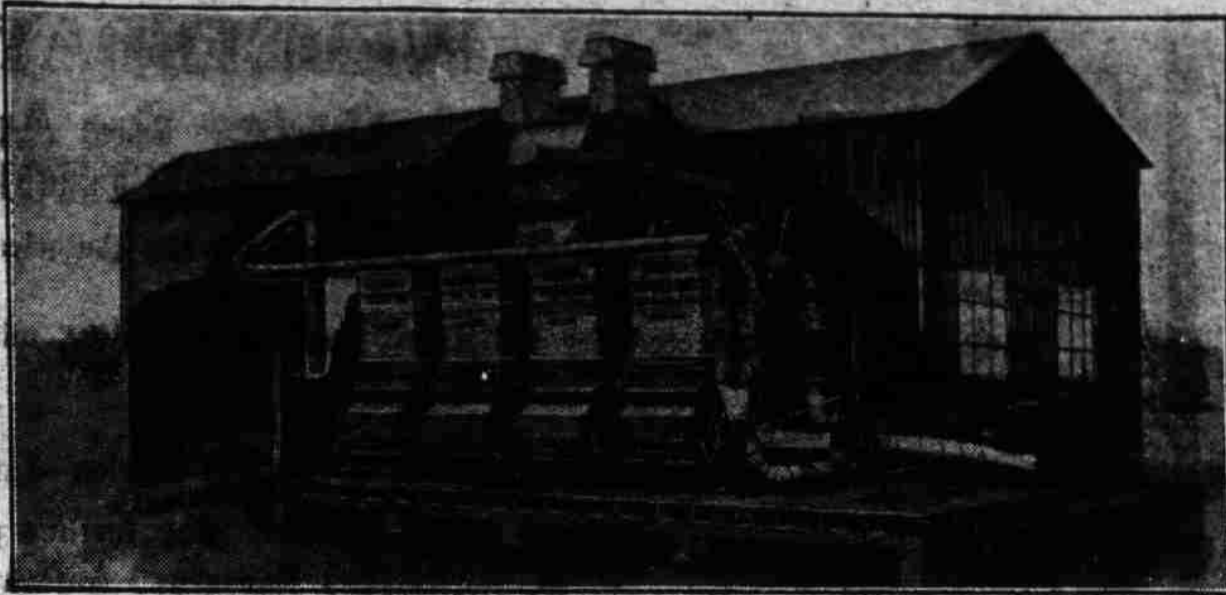
Now is the time to make a thorough canvass for deposits. No member should let any spare money lie idle. If all spare money is put in the credit union it will work for you and your community.

As a result of the efforts of Mr. Livingston, the new assistant in credit, Junior Savings Clubs have been started with membership reported to date as follows: Carmel sixteen members, Lowe's Grove fifteen, Bahama eight, Indian Trail eight, and Eastover six. The Treasurer of the Carmel Credit Union expects to increase the membership of his savings club to forty or fifty members.—W. R. Camp, Superintendent of Credit Unions, West Raleigh.

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