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## Determine Now That You Will Save Some Money This Fall

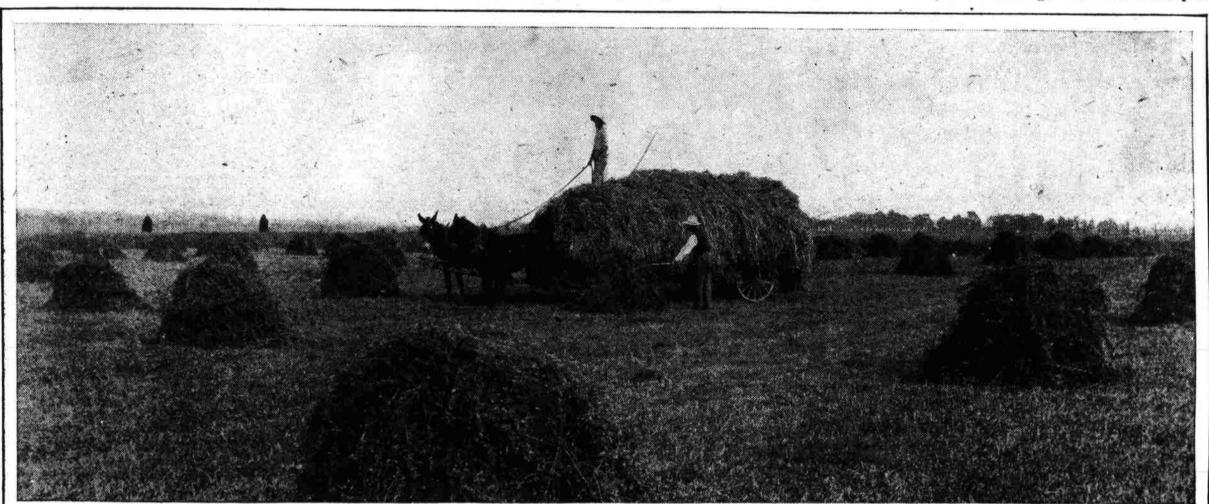
"THE wealth-producing power of the rural South," says Prof. E. C. Branson, "is enormous, but its wealth-holding power is feeble. Our great problem is not only to produce wealth but to retain it." Seriously as our farmers should consider this statement at any cropmarketing season, it now deserves tenfold greater emphasis than

ence. Don't let any slick-tongued traveling agent, any wily clerk, any over-persuading merchant, inveigle you into spending this money. Fool it away on something you might get along without and you will lament too late that you have swapped your birthright for a mess of pottage. Don't do it. Put the money in a savings bank and keep it

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HAYING TIME SCENE ON FARM OF JAS. BELLWOOD, BELLWOOD, VIRGINĮA

usual. During the next few weeks hundreds and hundreds of millions of dollars will be paid out to the Southern farmer for "the garnered largess of the fruitful year." The question is how many hundred millions he will keep for himself and his family. The question is whether he is going to save or will again exemplify Dr. Seaman A.

Knapp's saying that the Southern man "seems to have a weakness for letting money slip through his fingers."

We have made this appeal once before on this page, but the opportunity this year is so remarkable, so unusual, so unprecedented, that we cannot refrain from making it again. Right now at the virtual beginning of the crop-selling season we want every Southern farmer to register a vow before Heaven that he is going to save some money—that he is going to make at least a start toward thrift and independence.

First of all let us say a word to the man who has been a slave of the crop lien and "time prices." For you, at least, the year of jubilee has come. For you, at last, there is an emancipation proclamation. Resolve now that you are going to put aside enough money so that you can pay cash for your supplies next year. Don't neglect this nest-egg of independ-

there or else, put it in a horse or implements that will both enable you to make a bigger crop next year and will constitute security on which you can borrow at 6 to 8 per cent interest instead of paying 40 to 80 per cent a year in the form of "time prices." This year at least, with high prices for all we sell and a live-at-home policy demanded by

every circumstance, we ought to bury the "crop lien and time-prices system" so deep that even Gabriel's trumpet will not revive it.

Then there is the farmer who has been running himself but owns no land. This is his chance to become a home owner. Let him either buy land now or put enough aside to make sure that he will at least soon sit under his own vine and fig tree.

And then the more well-to-do farm owner: there is the call for pure-bred livestock; for better farm machinery and equipment; for a better residence and better barns perhaps; and at least for "paint, lights and waterworks"—a subject on which we shall have more to say next month.

Let's save for all these things and so make 1917 memorable as "the year that brought freedom" to tens of thousands of farmers from the Potomac to the Rio Grande.

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