

ONE NATIONAL FARM LOAN ASSOCIATION FOR EVERY COUNTY

That Is Average at End of First Year of Operation—Have Lent Money to 50,000 Farmers at Lower Rates Than Would Otherwise Have Been Obtained

HERE are now as many national farm loan associations as there are counties in the United States. This means that 3,003 associations have been chartered by the Federal Farm Loan Board during the first year of actual operation of the twelve Federal land banks. It does not, of course, mean that there is an association in every county, for not all counties are agricultural.

These farm loan associations have a membership of about 50,000 farmers, and to these men nearly \$100,000,000 has been loaned by the Federal land banks. That means, among other things, that in this time of food scarcity the national Government has been the means of putting into the hands of the farmers who produce the food \$1 for every inhabitant of the nation. There is no place where the investor's dollar could do him more good just now.

The distribution of these farm loan associations over the map of the country is irregular, showing that the credit offered by the federal land banks flows where it is needed, acting as a regulator of interest rates, and supplementing other banking facilities where they are inadequate. In such states as Ohio, Iowa, Illinois and Southern Wisconsin, where land values are high and well standardized, and where the wealth of great cities is near at hand, the farm loan associations are few. Nevertheless, the farm loan system has not been without influence even in these regions of prosperity, for there has been a decrease in the interest rates charged by the established mortgaging concerns.

A farm loan may be as small as \$100 and cannot exceed \$10,000. The average size the first year is \$2,270. There is now a vigorous agitation to have the limit raised to \$25,000, as a \$10,000 loan is too small for the purposes of many farmers, and the limit has checked the spread of the farm loan system in a few of the best farming regions in the country.

The average number of members in a farm loan association is 17. The minimum allowed by law is 10. Some of the associations have from 40 to 80 members, these large associations usually being the result of the consolidation of smaller ones. During the year that the Farm Loan system has been in operation there have been thirty-three cancellations of charters, and nearly all of these are due to such consolidations to form stronger organizations.

The future growth of the farm loan system is an interesting subject for speculation. Although in one year the board has formed as many associations as there are counties, and has loaned practically a hundred millions, it is still extending its activities at a rapid rate, and has a great field before it. There are something over 1,000,000 farms in the United States, and of these 40 per cent are mortgaged, which means that approximately two and a half million farmers are borrowers of money. Even if the farm loan system should continue to supply fifty thousand farmers every year, it will be many years before it has reached the limit of its possible extension. Of course, many of these farmers are in regions where other credit facilities are as good as the federal farm loan system has to offer. On the other hand, in the West and South men are daily buying and taking up unimproved lands, and these are the farmers to whom the federal loans are especially valuable. Many of them could not obtain long-time credit from any other source. And

these pioneers, who are putting new lands under the plow, are especially deserving of federal aid, for an adequate food supply in the future will depend to some extent upon them.

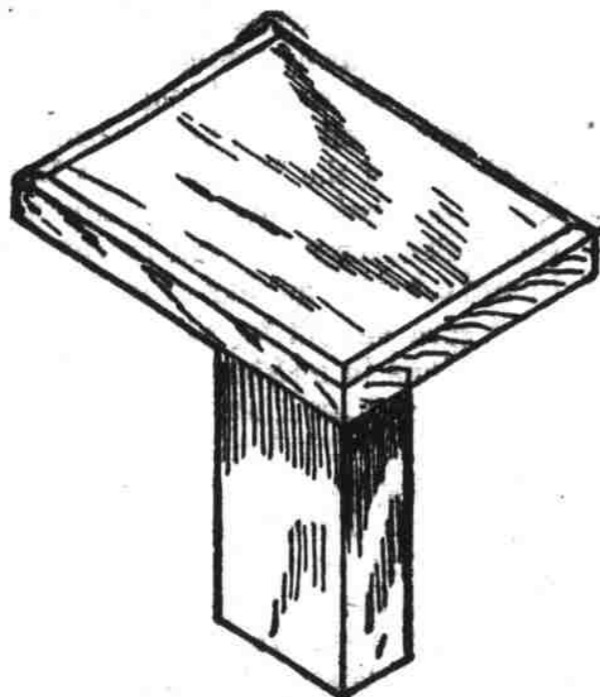
There is no slowing down, as yet, in the rate at which new associations are being formed, for the Board has issued 60 new charters during the past month. The volume of business is also growing by the addition of new members to the associations, and by the growth of the borrowing capacity of charter members. For example, the first man who borrowed money from Uncle Sam under the Farm Loan Act of the Wichita bank one year ago, used his first loan so well that he has subsequently had his land reappraised with the result that he was able to obtain an increased loan thereon. The officials of the Farm Loan Board confidently expect that many of their customers, like this one, will "come back for more."

SOMETHING TO MAKE

A Milk Stool

EVERY farm needs one or more milk stools. Yet it often seems hard to get one that is substantial.

The stool shown herewith is very strong and if properly made should last a long time. The top is made of a piece of plank 1 1/2 inches thick, 8 inches wide and 10 inches long. Plane this smooth, rounding the edges and corners. The leg is made of a piece 2x4, 10 inches long.



The top may be fastened to the leg by nailing directly through the top. A better way, however, is to bore holes in the top and then screw it to the leg with long wood screws; and the stool will be still more substantial if four pieces of old buggy tire or strap iron are bent at a right angle, holes drilled in each end of these, and one end of each fastened on a side of the stool leg and each in turn screwed to the stool top.

The Poultry Yard This Week and Next

AN AVERAGE weight of two pounds for eight-weeks-old Barred Rock cockerels was obtained by a local poultryman. These cockerels received a dry mash containing equal parts by volume of cornmeal, ground oats, wheat shorts, and beef scraps. Also cracked corn twice daily, and some sour skim milk.

We set two hens June 5 on some special eggs, and will continue setting special eggs until fall. Good feed and shade will grow these late chickens as fast as the early broods.

Any exhibition matings that you do not intend to use longer should be broken up, the females being placed in a comfortable pen, and the males elsewhere. Go over these birds every few days and pluck out all broken and faded feathers.

By plucking the broken and faded feathers now, the new feathers will be mature before the show season. If the specimen does not molt completely before the show, it will still be in a presentable condition. We make it a point to keep removing the bad feathers through the summer.

If you want to have good show birds next fall, place these partially plucked specimens in the shade and keep them there. The bright sun fades and ruins the new feathers.

If you question the value of removing the males from the pens of laying hens when their eggs are only used for table purposes, break in a saucer an infertile egg that has been incubated a week. It is difficult to tell this egg from a fresh egg.

The embryos in fertile eggs develop in warm weather, whether the eggs are under a hen or not. Three days' incubation renders the fertile egg unfit for food. Save this loss by removing the roosters.

We are constantly repeating the statement, "Hens will lay as well without a rooster running with them as if the male is present." To prove it, look at the world's laying record of 314 eggs held by Lady Eglantine. No rooster was with her during the entire year of the contest.

Hens and pullets usually commence laying before the cold weather, or after it moderates. Only the exceptional hen will commence laying when the thermometer is at the lowest. Therefore, hatch pullets early and get them started early, or continue the hatching and have the pullets come in late. If you are breeding exhibition poultry, you will find that the late birds are usually the best in quality. FRANK C. HARE.

Successful Shorthorn Sales at Asheville and Sylva

THE pure-bred Shorthorn bull, "Roan Prince," which was offered to the Asheville chapter of the Red Cross, and which was not accepted by the executive committee of the chapter was sold at auction May 28, for \$12,300, and this amount together with a collection amounting to \$302.79, will be sent to the Athens, Ala., Red Cross chapter, the proposition made by F. I. Derby, following its rejection by the Asheville chapter, being made to the Red Cross chapter which would bid the highest for the animal. The Canton Red Cross chapter participated largely in the bidding, staying in the contest until they had bid a total of \$12,100.

Following is a list of the animals sold, giving the name of the animal, name of the purchaser, address, and price paid:

BULLS

Roan Prince Dr. I. V. Legg, Elkmont, Ala.,	250
Commodore 2nd, Dr. I. V. Legg, Elkmont, Ala.,	250
Blossom's Marshall, Dr. I. V. Legg, Elkmont, Ala.,	190
Kelvin Lad, Dr. J. F. Parks, Halls, Tenn.,	325
Red Sovereign, presented to American Red Cross.	

COWS

Adelaide, Dr. J. F. Parks, Halls, Tenn.	250
Mabel, Dr. J. F. Parks, Halls, Tenn.	250
Lucile 3rd, T. L. Gwyn, Canton, N. C.,	275
Alice Byron 2nd, R. W. Everett, Pisgah Forest,	255
Elizabeth, Filmore Robinson, Leicester, N. C.,	230
Daisy Gwynn, Ralph Hunter, Sylva, N. C.,	130
Red Rose 2nd, Dr. J. F. Parks, Halls, Tenn.,	245
White Rose, R. W. Everett, Pisgah, Forest, N. C.,	500
Mabel, Oliver Morgan, Leicester, N. C.	200
Brimna Star, Dr. T. L. Mastin, Huntsville, Ala.,	330
Sarepta Queen, Dr. J. F. Parks, Halls, Tenn.,	175
Lilla Bluebell 3rd, H. A. Moss, Marshall, N. C.,	180
Lady Clan, T. L. Gwyn, Canton, N. C.,	475
Roseleaf 2nd, Dr. I. V. Legg, Elkmont, Ala.,	460
Gentle Maid, R. W. Everett, Pisgah Forest, N. C.,	510
Roan Lilly, Dr. J. H. Teague, Whittier, N. C.,	155
Etta, Dr. J. H. Teague, Whittier, N. C.	155
Gloster Queen 3rd, Dr. J. F. Parks, Halls, Tenn.,	250
Leora Banff, R. W. Everett, Pisgah, Forest, N. C.,	280
Village Girl, Dr. J. H. Teague, Whittier, N. C.,	140
Queen Alice, Ralph Hunter, Sylva, N. C.,	335
Lora Nelson, Dr. J. F. Parks, Halls, Tenn.,	210
Proud Daisy, Dr. J. F. Parks, Halls, Tenn.,	190

The sale at Sylva which was arranged by the American Shorthorn Breeders' Association, was a very successful sale. Although the cattle did not bring quite as much money as anticipated, the average was slightly under \$260 per head. The cattle were all sold in a new territory, and considering this fact and that they all went into the hands of good stock men in Western North Carolina, the sale was very successful in every way.

THE HALL OF SHAME

"Not all Americans can win a niche in the Hall of Fame, but all can keep out of the Hall of Shame that bears the names of profiteers and hoarders, of wasters, and slackers, and sliokers, of both sexes and all ages.—Youth's Companion.

FISH FISH FISH

Drop us a card and we will put you on to something with which you can turn your neighbor "green with envy" by catching "dead loads" of them in streams where he has become disgusted trying to catch them the old fashioned way. It will tickle you to see it catch house and musk rats, and will soon clear your fishing place of terrapins and crawfish. It catches at all seasons, something no other tackle will do. EUREKA FISH TRAP CO., Griffin, Georgia.

Perfection Oil Stove

The genuine as advertised by Standard Oil Co. Coolest, cleanest, simplest, safest oil cook stove known. Burns cheap kerosene; no odor, danger, smoke nor ashes; uses wick; intense blue flame consumes all gases. Write for complete catalog of the "South's Mail Order House." THE SPOTLESS CO., Richmond, Va.

FOX ROOFING

Celebrated Fox Brand Rubber Roofing lasts longer; toughest weather resister known; low priced because sold direct. Strictly first grade, 1-piece rolls of 108 sq. ft. with cement and nails. Anybody can lay it. Prices: 1-Ply, \$1.30; 2-Ply, \$1.70; 3-Ply, \$2.00. Order now from this advertisement to get benefit of present low prices. Satisfaction Guaranteed. Circular and samples free. SMITH-COURTNEY CO., 821 East Cary St., RICHMOND, VA. Oldest and Largest Machy. and Supply House in South.

HOME CANNER

Many are making \$15.00 and up per day, canning Fruit and Vegetables for market, neighbors and home use with a "FAVORITE" HOME CANNER. Made better, last longer no waste, gives best results, uses less fuel, easy to operate. Prices, \$3.25 and up. We furnish cans and labels. Write for FREE BOOKLET.

We also manufacture Home and Community Steam Pressure Outfits. The Carolina Metal Products Co., Post Office Box 100 Wilmington, N. C.

THRESHING MACHINE

There's good money in threshing for market, neighbors and your own needs with a Golden Harvest Thresher. Threshes all kinds of small grain, wheat, cow peas, beans, peanuts, etc. With few simple attachments will do all your threshing. Sizes: 22, 26 and 30 inches. Capacity: 20 to 50 bushels wheat per hour. Special free Power Catalog gives rock-bottom prices, Cash or Easy Payment Terms. The Spotless Co., Richmond, Va. "The South's Mail Order House!"

NOTICE TO FARMERS

Buy your cans early. Help win this war by canning all your home products. Extremely high prices offered for all canned goods. Get A STANDARD canner, cooker, washer and preserver. Write for prices on cans and canners. STANDARD CANNER CO. Hickory, N. C., U. S. A.

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