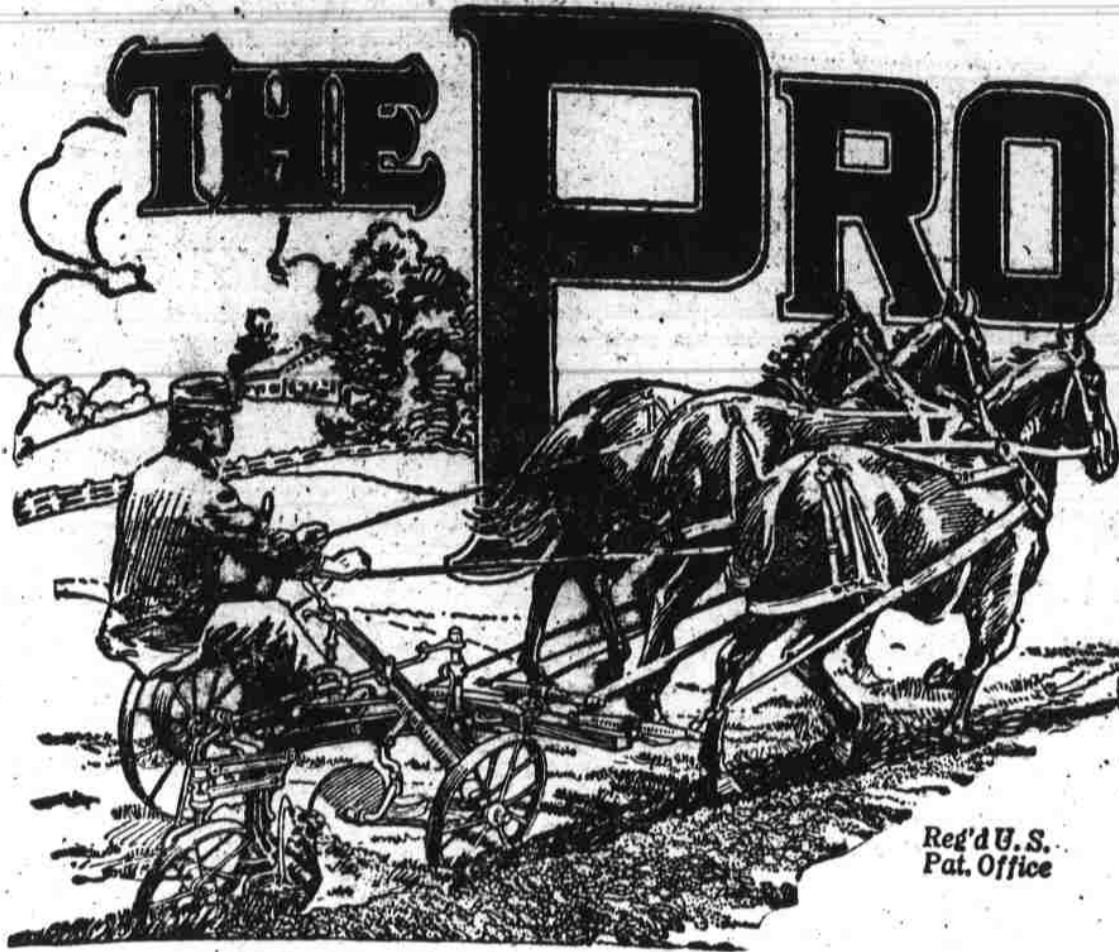


THE PROGRESSIVE FARMER

EASTERN EDITION
A Farm and Home Weekly for
The Carolinas, Virginia, Georgia, and Florida.
FOUNDED 1886, AT RALEIGH, N. C.



Reg'd U. S.
Pat. Office

Vol. XXXIII. No. 48

SATURDAY, NOVEMBER 10, 1918

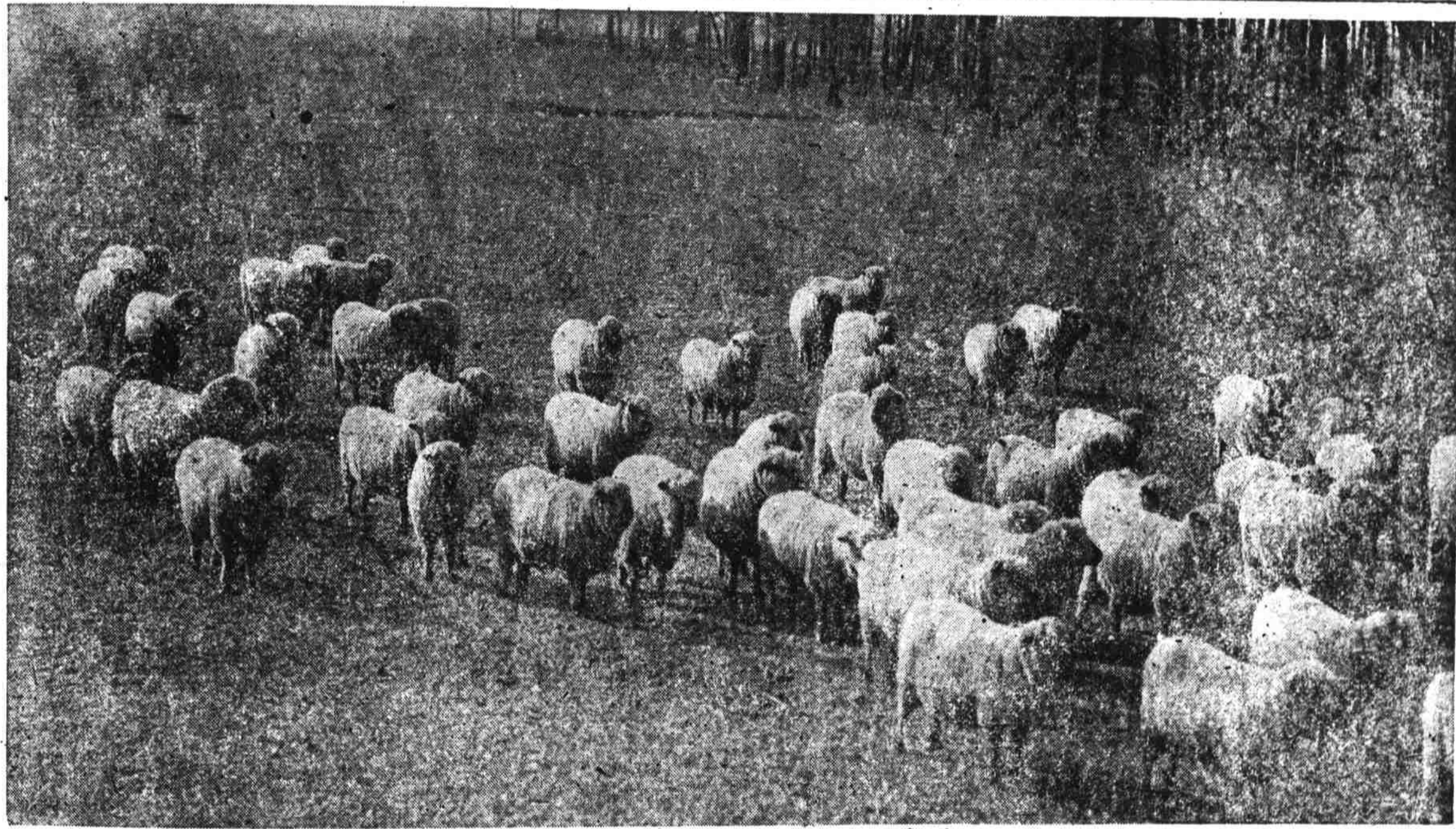
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ECONOMIZE WHEN YOU DON'T HAVE TO!

THE time to economize is when you don't have to.

Said a business man the other day: "Nearly every company has prosperous seasons and unprosperous ones—times when money comes easy and other times when income falls short of outgo. And

everybody from the poorest tenant to the wealthiest landlord. Save money—and then remember that up to the point where your farm is fully equipped, the wisest place to invest money is in your own business, not in somebody else's business. A savings bank will pay



FLOCK OF SHROPSHIRE EWES

the usual tendency is to drift along while times are good, then skimp, cut and economize when times are hard. Yet simple, wise prudence in prosperous times would save twice as much as even extreme economy saves in hard times."

This lesson is a good one for farmers also. When cotton is 25 or 30 cents a pound, too many farmers and tenants spend recklessly for things they don't need at all. Then a year or two later when cotton is 15 or 18 cents a pound, they become scared and stingy and haven't money enough to buy things they sorely need.

This is all wrong. The time to economize is when you don't have to. The time to make hay is while the sun shines. The time to save money is while there is money to save. You can save \$10 while farm products are at present prices easier than you can save \$1 when times are hard.

Let us preach this doctrine this fall to

you 4 per cent for money, and ordinary loans from 6 to 8 per cent, varying in different states; but if your farm is poorly equipped with work stock, tools, or machinery or if your land is poorly drained, then money invested in these things may pay you 10 to 30 per cent per annum.

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From the richest to the poorest, let's all remember this lesson. Let the tenant without a cow buy a cow. Let the tenant who has only a cow, buy a horse and tools. Let the tenant who has only one horse and tools, buy another horse and better implements. Let the tenant who has horses and equipment, buy land. Let the man who has land provide all needed increase in equipment or work stock, or breeding stock, drain his land, paint or improve his buildings etc.

The best time to economize is when you don't have to. The best place to invest money is in your own business rather than somebody else's.