

# The Jew as a Farmer

The history of the Jewish people is particularly interesting. First a tribe of ranchmen, who gradually got to doing a little farming on the side; next apparently following mixed farming in Egypt. In the course of two or three hundred years we find them practically enslaved; then freed, and after forty years of practically ranch life in an arid or semi-arid district, settling down as farmers in Palestine, what we might call "forty-acre farmers." The whole policy of Moses, by his land laws and his usury law, was to grow a nation of small farmers.

We need not follow their history prior to the time of Christ; but afterwards, and as the result of bitter and cruel persecution, for which there has never been any excuse, they were compelled to become a nation of business men, traders, money lenders, merchants—and such they remain; masters of the finances of the world; and tradesmen who, in whatever line they choose, are without a peer.

In the United States the Jews have made a beginning in farming. The wisest men among them see that, take it all in all, the occupation of farming gives more of what is best and less of what is worst, than any other business on a limited scale. The Jew has been the first to establish in the United States co-operative credit unions, which means a way of financing for farmers.

These credit unions are common among the Gentiles in Europe. Men with small means can put in what means they have, and then men or associations with larger means give them credit. For example, in a credit union, which is really a poor man's bank, some small farmers raise \$500 for buying shares. Then the Jewish Agricultural Industrial Aid Society, financed by men of large means, loans them two dollars for every dollar they raise themselves.

These unions have been in operation in this country but a short time. The proper name for them is really the People's Bank. They have so far been eminently successful. While these unions began in the Eastern States, they have been, we learn from the Jewish Farmer, extended to the Middle West and Western States. Out of the 334 loans made last year by these banks, 111 have been made to farmers in the Middle or Western States, aggregating \$82,000 out of a total of \$256,000 for all the States. A Western office has been established in Chicago.

The great difficulty with these credit unions or people's banks in the West is that, outside of Judaism, there is no association in shape to loan these unions money at a reasonable rate, to be reloaned to the poorer farmers purely for productive purposes.

There are over a hundred of them in Ireland, no one of the members of which could borrow a dollar from an ordinary bank—but the combination can borrow from the government funds or from other banks a sufficient amount, which, however, can be used only for productive purposes. It may seem strange that people who have no credit as individuals have good credit as a combination; but it is true. Of course, the legitimacy of the purpose for which this money is borrowed must be passed upon by the committee. There must be good security of the kind, and absolute liability of the whole association for each debt. The results have been most gratifying. The percentage of losses have been exceedingly small.

The time may come, and that sooner than we expect, when people's banks of this kind must be established in the West. The ordinary banks themselves need just this kind of a

borrower. Without borrowers the deposits of a bank are useless. The banks all over the country have money during the summer season for which there are not sufficient borrowers; and they send it down to New York or other centers, to be loaned on call at a very low rate on stock security.

The country would be infinitely better off if there were associations say of renters all over the country, who need money for productive purposes, and who could, through some provision of law, borrow this money at a little higher rate than the stock exchange banks will give, and thus use it for productive instead of speculative purposes.

The Jew may yet teach us a lesson in production, as well as in finance and in religion. For it must not be forgotten that to the Jew the Christian owes the religion which he enjoys. The Christian religion is simply the development of the religious conceptions of Abraham, the ranchman. Is it not singular that all the religions that have any life in them, or value, came from Asia and from the ancestry of the Jews?—Wallaces' Farmer.

## MARKETING PLAN.

Our thanks are due Mr. Ed. F. Pickering for a clipping from a Houston, Texas, paper explaining plans being made for a selling organization of truck farmers and market gardeners of that city. It seems that gardeners who sell on the city market in Houston have been laboring under a disadvantage. They lease stalls from the city, but by ordinance the market closes at 9 o'clock and the gardeners are compelled to close their stands at that hour. It frequently happens that the regular trade of grocers and consumers is not sufficient to enable a gardener to sell his supply, and at closing time he may find himself with a large part of his load unsold. Then he is a prey for the speculating middlemen, who hold off buying until the last moment and can almost name their own prices. The gardener must either accept the offer or dump his vegetables.

Another disadvantage of this method of marketing is the loss of time. A gardener must leave his home the afternoon or night before, remain in the market until 9 o'clock the next morning and then go home, sleepy and too tired to attend to the duties that wait him there.

To obviate these disadvantages, a co-operative association, every member of which is a stockholder, is being organized. A shed on the market will be leased from the city, a sales manager employed, with sufficient help, and the products of all members of the association will be sold at this one place. A commission of 10 per cent will be charged for selling and the receipts from this source will be used in paying salaries, expenses and dividends.

A member of the association will bring his produce to market in the afternoon, back his wagon up to the open shed, unload, and get a receipt in detail for what he has delivered. Instead of waiting until 9 o'clock the next morning, losing sleep and wearing his team out with the long wait, he goes home. The next day, if he so desires, he can receive settlement for his produce. It is also planned to ship the surplus produce to other markets.

On paper the plan looks good. It should work well, not only in Houston, but in other cities where similar conditions prevail. Two things, however, are essential to the success of such a plan or any co-operative mar-

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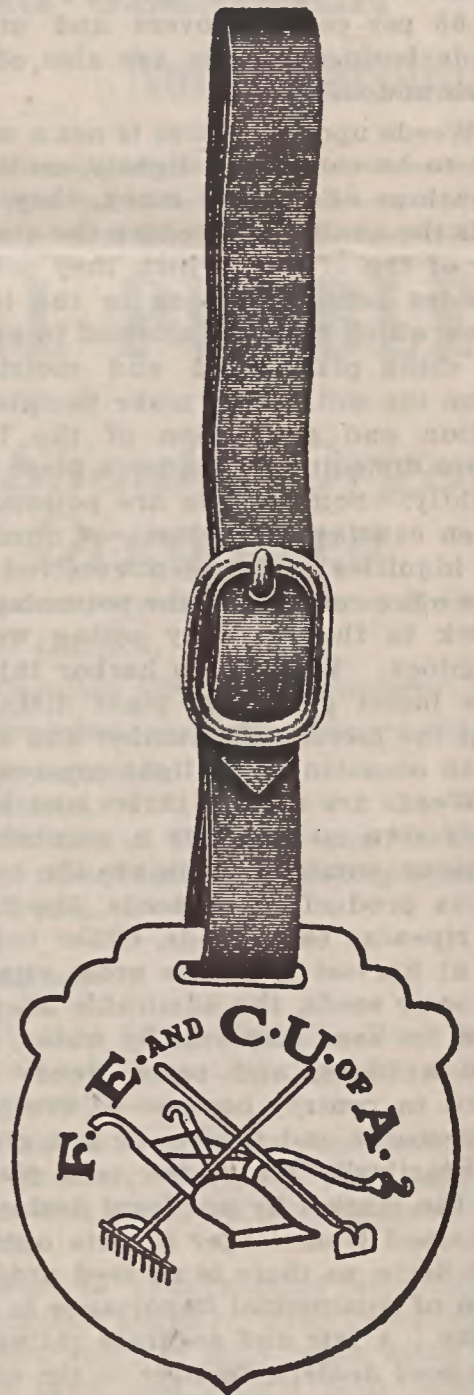
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keting plan. In the first place, the association should consist of at least a majority of the growers on the market, and the members should understand the absolute necessity of loyalty to the association and should act on the principle that in union there is strength. In the second place, and most important, such an organization needs an honest, intelligent, tactful manager, one who knows markets and values. A poor manager can mar such a marketing plan; a good manager can make it a great success.—Market Growers' Journal.

Bro. A. R. Dennis, of Uwharrie, sent us a club of nineteen subscribers last week from his Local. This is the largest we have received from any local for several weeks past. Brother Dennis says: "Ours was one of the first Locals organized in Montgomery County and has done a good business, but have said nothing about it. We have always bought our fertilizers through the State Business Agent, and have always been treated right."

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