

are, the law prescribing the skeleton form, and fixing the costs at a minimum. The details would be worked out in the by-laws. In the making of these and the fixing of the dues, time of payment, and other details my Department would stand ready to render such aid as would be desired, and figure out necessary data.

**Aid Asked.**

Satisfied with the desirability of these associations for our farmers, and the outcome of their use, I should feel proud to have your Union take hold of the matter and give it your backing and influence, which would insure its trial by many communities with successful results. Why should not your Local Unions be informed as to its details through your lecturers and other officials? Why should not our State provide for its elucidation in her farm institutes? The necessary information and data is available.

In conclusion, Mr. President and gentlemen, I would express to you my appreciation of the honor of addressing you, as well as for the kind and courteous attention with which you have greeted me.

To you, Mr. President, personally, I would return my thanks for your partiality in inviting me to use this opportunity of speaking of "Land and Loan Associations," and express the hope that it means they are to have the backing of that wise and efficient leadership and aid that you have always shown in your work for your fellow-members and workers. We be brethren, citizens of a common country, and may well join in this great work. Gentlemen, I thank you.

**Note.**

As a matter of interest, I give fuller extract from the article in World's Work by Mr. B. F. Yoakum, chairman of the 'Frisco System of Railroads:

"It cost (last year in the United States) seven billion dollars to distribute six billion dollars worth of products from the farm to the consumer.

"Now York City's total bill for one year for eggs, coffee, rice, cabbages, onions, milk, potatoes, meat, and poultry, was \$464,147,000. Out of that the farmer received \$274,289,000, or 59 per cent; the railroads received \$25,045,000, or about 5 1/2 per cent; and the cost of selling and profits on the products was \$164,813,000, or 35 1/2 per cent.

and what the consumer finally paid of the important items of daily food, what the farmer received for them, and what the consumer finally paid for them:

	Farmer Received	People Paid.
Eggs . . .	\$17,238,000	\$28,730,000
Cabbages..	1,825,000	9,125,000
Milk . . .	22,912,000	48,880,000
Potatoes..	8,437,000	60,000,000

"From my own investigation, made some time ago, I was persuaded that the system of distributing food in New York City was little short of a disgrace to the city. In August, there was published the digest of a report to be made by an independent committee headed by Mr. William Church Osborn, and acting under the authority of the State of New York. This preliminary report contained some general figures that seem to bear out the impression I gained from my own researches. The annual total food supply is estimated to cost \$350,000,000 at the city terminals; that is, with all freight charges paid. The consumer is reckoned to pay \$500,000,000. It is flatly stated that the difference is made up mostly of cost of handling, and not of profits. In fact, it is stated that the average small dealer, the corner grocer one hears so much

about, does not make more than a bare living for himself and his family. It is roughly estimated that the simple inauguration of a fairly scientific method of marketing would save at least \$60,000,000 a year in New York City, or about one-fifth of the total amount that the producer receives for his products.

"Here, then, is one definite figure which throws at least some light upon the question where that \$7,000,000,000 goes. New York, in its marketing methods, is no worse than any other large city. I think it is better than some, and probably stands as about an average. Assuming that it is a fair average, it would mean that about 12 per cent of the total amount the consumer pays is paid to make up for pure waste in marketing methods. That would be approximately \$1,560,000,000 out of the \$13,000,000,000,—more than a billion and a half dollars thrown away in 1911.

"My own figures on transportation cost show that the railroad freight earnings of the whole country on agricultural products are less than 4 per cent of the total paid by the consumer, or approximately \$495,000,000 on last year's production."

In further illustrating this subject, he gives the figures on a carload of melons shipped from Oklahoma to St. Paul for market.

**Distribution of Cost of 1,050 Water-melons.**

	Amount	Per Cent
Received by farmer..	\$52.50	8.33
Received by buyer...	240.00	38.09
Received by railroad.	75.00	11.91
Other expenses and profits . . . . .	262.50	41.67

Paid by consumer . . . \$630.00 100.00

"Out of that the farmer paid the hire of a team for a day and met the cost of planting, cultivating, and picking those melons, and spent a day's hard work with his own team into the bargain. Somewhere between him and the consumer's table other people managed to 'earn' \$577.50, or just eleven times as much as he, the real producer, received.

"Such marketing as this ought to be impossible. We are going to make it impossible as fast as we can. The time is rapidly approaching when a very large part of the \$7,000,000,000 is going to be diverted into the pockets of the producer and consumer. The whole tendency of our civilization has been to widen the big gap between these two, the man who grows and the man who eats the products of the soil. We have allowed to grow up elaborate and expensive methods to make the cost of selling as high as it possibly can be, so that as many non-producers as possible may feed at the public expense. To-day the tendency is swinging in the opposite direction; and every man who lives by the gathering of profits from the handling of the necessities of life is called upon to show cause why he should not be curtailed to a considerable extent.

"The first step in such a progression is to arouse the farmer to the fact that he has allowed an unsound economic condition which makes him the victim of an army of profit takers."

Gazing at a group of nine children gathered about a small stoop, an old lady called one of the little girls.

"Are all of these children your sisters and brothers?" she asked.

"Yes, mum," replied the youngster.

"What is the largest one named?"

"Maxie, mum."

"And what do you call the smaller one?"

"Minnie, mum."

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**Governor Wilson Will Be Inaugurated President March 4, 1913.**

Account of the above historic event, which, as we all know, will be the grandest occasion our Southland has enjoyed in 20 years, the Seaboard Air Line Railway is making preparations to take care of the great multitude of people who will attend same

Special trains, special Pullman sleeping cars, special coaches will be required in large numbers. If you expect to attend this great event, you should get busy. Clubs, societies, schools, and other organized bodies of all kinds expecting to attend should get in line at once. Write the undersigned, who will give you important information and take care of you or your party in best manner possible. **H. S. LEARD,** Div. Pass. Agent, Raleigh, N. C.