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DELINQUENTS.

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fluence to a class of people who are powerless when acting single-handed, as individuals. In a county in the middle part of the State last year a ginner at the county seat established a new ginning plant out ten miles from town, where there was but little competition. At this county ginning plant a price was made for ginning that was twenty-five cents higher per bale than at the gin located at the county seat. A Local Union promptly served notice that they demanded the same rate as charged at the county-seat gin and they got it. They not only saved themselves 20 per cent on the price of ginning, but they saved every citizen of the neighborhood the same. You never know when something will arise that needs the potent cohesive force of organization. No progressive, hustling, wide-a-wake neighborhood can afford to do without the Local Union. In this connection we again urge each Local Union to appoint a committee on delinquents to see any desirable members who may have become indifferent enough to drop out of ranks. Of course there are some who have quit the Union who may not be desirable members. While this is true there are many who have become delinquent, not through any disappointment, but through that spirit of indifference that creeps into all human organizations, and their renewal of membership will probably be permanent. This second growth is always better and more satisfactory than the "camp meeting" kind of growth that comes in the beginning.

CO-OPERATION IN THE LOCAL UNION.

The Carolina Union Farmer wants to hear from Local Unions that are co-operating. We know that there are hundreds of Local Unions in the State that are putting into practice neighborhood co-operation, but these seem to be the ones that are slowest to make reports, just as the hustling farmers—those that are doing the best farming—seldom say anything about it themselves. But your experience in neighborhood co-operation, through your Local Union, will be encouraging to others. If you are not accustomed to writing for the press, just write The Carolina Union Farmer a letter giving the facts and we will do the balance. We do not want long letters. Just a few lines are often more effective than lengthy articles. Leave off all introductory comment and let us know what you are actually doing to make your Local Union meetings live and interesting.

of interest paid. Ten per cent is usually added to make the "time price," and as the note or account runs for only six months it is equivalent to twenty per cent per annum. Even if only 6 per cent is added it is equivalent to 12 per cent interest per annum. Ten per cent per year is considered a good dividend upon capital invested. So when farmers pay, through "time prices" for fertilizers, the equivalent of twenty per cent, they are a paying twice as much as the world considers a good line for capital, and more than three times the legal rate of interest. And yet this tremendous economic error is made by thousands of farmers in North Carolina who have surplus enough to pay cash for fertilizers, but who buy on credit, just because that commodity is sold that way by the manufacturers, and allow the banks to carry their four per cent, while they pay twenty per cent on their fertilizer purchases, or sixteen per cent more than the banks pay for deposits on time certificates.

THE VALUE OF RURAL CREDITS.

A great deal has been written and said about better rural credits, and it is an important economic question, but rural credits wouldn't be worth much to the farmer who foolishly holds on to his cash, for fear he "might need it," and then uses his individual credit to his own hurt by paying twenty per cent interest on money. Better rural credits would, however, help the wise farmer who could see the wisdom borrowing money at six per cent interest to save fourteen per cent on a fertilizer account. Along with better rural credits it will be necessary in the South to conduct a vigorous educational campaign to teach farmers lessons in business which they have not learned yet. The necessity for this is all the more apparent in view of the fact that such a large per cent of our farmers, who have by close economy and self-denial, accumulated a little surplus, do not know what to do with it, except to turn it over to somebody else to invest and use in their business.

EXTRAVAGANCE ON THE FARM.

It is a notable fact that lots of folks do not know what to do with prosperity. In late years the standard of living has been raised to a point where a tremendous crash would be inevitable under sudden financial reverses. President Dabbs, of the South Carolina Farmers' Union, comments

Local Taxation for Schools.

C. C. Wright, Wilkes County.

To the Officers and Members of the Farmers' Union:

I do not know of a better subject to emphasize in the beginning of the new year than the question of local taxation for schools. It seems that in a number of the States the people are already receiving all the aid from direct State appropriation that they can reasonably hope to get for some time to come at least and that if they hope to ever educate their boys and girls, it is absolutely necessary to supplement the county and State aid by a tax levied on the property and polls of the district. The laws of the different States are so enacted that if even the maximum tax rate should be voted it would not be burdensome on even the very poorest school in the land.

We are aware that in some sections there is a deep-seated prejudice against taxation in general, and we have often thought that if our law-makers could only change the name from local taxation for schools to local investment for schools it would greatly aid the friends of education in their campaigns along this line. A local tax for schools is always an investment that pays larger dividends than any investment in stocks and bonds, for it is an investment in the brains and in the lives of the boys and girls of the community. It is an investment, too, that does not impoverish as taxes sometimes do, but one that is expended—every dollar of it—in the immediate community where it is raised, for the uplift and the betterment of that particular community.

The teacher as a rule holds the key to the situation, and fortunate is the district that has a live, wide-a-wake teacher, one who can see something in the profession beyond the mere compensation which she gets out of it in dollars and cents. We have always maintained that there are not many communities that could not be induced to vote a tax for schools if the teacher would only take the matter in hand and go about it in a tactful, practical way, explaining and showing to the people just what it is, what it has accomplished in the schools where it has been tried, and what it will do for any community that will adopt it.

As an instance of what can be accomplished by a teacher whose heart is really and truly in the work, we desire to relate an occurrence which came under our own observation. During the past year in a school in one of the Southern States, a young lady was employed to teach. She soon saw that a longer school term was needed and set about the work without any delay. She got in touch with the county superintendent of schools, canvassed the district, had an election ordered and carried the measure by a handsome majority. An additional room was built, two teachers were employed, and where they had a four months' term they now have eight months, and from an attendance of thirty-two a year ago it has now grown to eighty. This is an object lesson, clearly demonstrating the fact that men will always patronize a business in which they invest their money, and is also an object lesson showing what a community can do when once it really makes up its mind that the boys and girls shall have a better chance in the race of life than was allotted to them. What this young woman has done can be duplicated in hundreds and thousands of schools all over this country of ours.

C. C. WRIGHT,
Chairman National Educational Committee.
Hunting Creek, N. C., January 15, 1913.

Little things done well make a great soul, and small duties are always great duties in the sight of the angels.—Hepworth.