

FARMERS' PAGE A Regular Weekly Feature for the Farmers of Anderson and adjoining Counties. Contributions for this page gladly received.

The Need For Rural Credits or Cheaper Money

A Ringing Message by H. S. Mobley, President of the Arkansas State Farmer's Union, and One of the Clearest Thinkers Among Leaders of Organized Farmers.

There is a difference between commercial banking and agricultural banking—a great difference. In America we do not recognize it, but in the older countries of the world it is recognized, plainly recognized. It is written in their political and financial history, that agriculture can not live under the same system of finance that commerce and manufactures can and I am going further and say to you that there has never been a time in the history of agriculture when agriculture was forced to maintain itself under the same system of banking and finance as commerce and manufactures that it has progressed.

Hence other countries than ours have evolved and had in operation for years many and varied different systems of agricultural finance, separate entirely at practically all points from their financial and from their manufacturing finances. They have rural credits and then they have their commercial banks which carry commerce and manufactures. They have their agricultural banks, that carry the investments and the personal credits of the agricultural classes, and the agricultural classes have their equality of integrity and opportunity to deal among themselves, and it is so regulated that one man has but very little opportunity to take advantage of the other man, and so men of equal ability deal with each other and the consequence is that fairness exists.

In America we have been compelled to try to carry on the great occupation of farming by dealing with commercial banks to do that farming. Now it is a known fact that in modern times agriculture will not pay over 5 per cent. on the investment, and yet in the South we are paying at least 10 to 15 per cent. for our financial assistance and we are getting but little of that assistance from the commercial banks. We are paying anywhere—now listen to me, for I am telling you the truth—we are paying anywhere from 50 to 200 per cent. for commercial banking, on a business that scientifically is said and accepted by the authorities of the world will not pay over 5 per cent.

Can you wonder that the farms are gully-washed? Can you wonder that the farm homes are dilapidated? Can you wonder that the country schools are poor, uninviting and monotonous of sadness, standing by the side of the road, the most desolate places in the country outside of the graveyard, because the wealth of the community there, brought out of the ground by the sweat of those people, is diverted from them through this 50 to 200 per cent. of merchant's tax placed on them, and this enormous 10 to 15 per cent. tax of interest put upon them by the commercial banks? This is true in the South.

The essence of the whole thing is just this: A commercial banker on demand has to instantly find money to pay his depositors; he agrees to do it. When you give him a deposit there is not a word said but the spirit and life said law of the institution are that you can go back in the next five minutes and draw it out again without a word being said. In other words, it is a demand payment the banker receives from you as a deposit, unless you make a contract with him for a time deposit. That being true, these banks can not in the very nature of their lives, and in the very nature of their law, and the very nature of their being, make long-time loans.

On the other hand, the history of agriculture teaches that it can not live and progress under anything but long-time loans. There is the point in it.

ADVISABILITY OF ELEVATOR SYSTEM

AN AUTHORITY ON SUBJECT DISCUSSED REQUIREMENTS

GRAIN NEEDED

Expert Describes Conditions of Success in Quantity Storage Rates.

One of the interesting features of the grain campaign which has been started in this State is the address by A. G. Smith to the farmers. Mr. Smith not only is an authority on farm management and is an agriculturist of distinction, but he is also, a native of the corn belt, and having spent his youth and having been educated there, his views on the question are doubly valuable. In reply to questions in a number of towns he has said that there is a profit in corn, so proved by the success of the Illinois farmers. The farmer there gets an average of 55 to 60 cents a bushel for his corn, but he has no fertilizer bill to speak of. However, he has but the one crop a year, whereas the thrifty and industrious Southern farmer may produce two crops of different kinds, the one fertilizing the other, and each making a profit. The Western farmer on his corn alone makes a profit. When the price of corn occasionally runs too low for him to make a profit, he uses hogs as a side crop, and in this way insures his profit, for the hogs fatten on the grain on which there would be no profit and there is good profit in hogs in that manner.

As to Elevators. When asked at several places about the advisability of an elevator system, Mr. Smith has stated that his idea is that an elevator for the handling of grain would be impracticable unless the farmers in the contiguous territory should agree to produce for the elevator 100,000 bushels over and above their own requirements. Very frankly, Mr. Smith stated that there is no demand for elevators in every corner of the State and some places will take a risk in building unless there is a definite understanding among the farmers to produce the grain. In some sections it was reported that the farmers had said that they would plant if they had a market, showing that there is no understanding between them and the local dealers. Until there is some such understanding, said Mr. Smith, the proposition is dangerous.

Business men who are interested in the elevator and milling proposition, said Mr. Smith, should go about the matter just as Hens would with reference to establishing a pickle factory in some place where there might be a foot to start a pickle factory where there is no raw material and where there is no pledge from the surrounding country to produce enough for the plant to work upon. Unless there is a definite understanding between the farmers and the owners, there might be elevators and no grain. It is just the same thing as the starting of creameries, which have failed in some sections because the farmers had not pledged themselves to send their cream to the plants to be converted into butter. A grain elevator would not be a good investment or a paying proposition unless the basis of supply was assured.

As to Financing. The financing of the proposition should be done by the farmers, or largely by them, for economic and other reasons. In his section of the country, said Mr. Smith, there are four of those elevators within six miles of his home, and he has heard of the another one being put up by the firm represented by Mr. Stratton, who has been making the grain campaign with Commissioner Watson's party.

The plan advised is to form a corporation with about \$12,000 capital stock, 120 shares at \$100 each. No one is permitted to own more than five shares and when a share at any time is ordered for sale, the transaction is handled by the board of directors so that the property may not gravitate into the hands of the elevator trust. Frequently the company will get the buy-out proposition financed in some way, as can be done here, and let the farmers pay for their stock in grain at the end of the first season. Some of the farmers of the West are not only making enough on their crops to pay for the land but are also paying for blocks of stock in elevator and milling companies with the grain from their farms. Some elevators have a bank plan for distributing dividends or net profits. After paying stockholders a dividend at the usual rate of interest, the remainder of the profit is prorated among the farmers who brought in the grain, and this sometimes amounts to as much as a cent or more per bushel as a bonus.

The Shipping Vessels. At Hunter and at other places Mr. Smith was asked about the markets and if prices would be guaranteed. He replied that no fixed price can be guaranteed, as the market is subject to fluctuations, of course, though the

(CONTINUED ON PAGE SEVEN.)

PRACTICAL ADVICE FOR THE ORCHARDIST

Clemson College Distributing New Bulletin on Pruning.

EACH PHASE FULLY TREATED

Every Farmer Who Has Fruit Trees Will Find Helpful Things in "Practical Pruning."

CLEMSON COLLEGE, Nov. 26. — "Pruning," says F. J. Crider, associate horticulturist of Clemson College, in the beginning of Bulletin No. 167, Practical Orchard Pruning, of the South Carolina Experiment Station, is one of the most important operations in the successful handling of any orchard and it is very essential where the best results are desired from any fruit plant. Unless properly pruned, no fruit tree or vine of any sort will produce fruit of maximum size, color or quality, nor attain a full and proportionate development of its wood parts. The number of unpruned orchards all over our state furnish striking examples of these facts. They fail to give profitable returns in many cases for no other reason than that they are allowed to remain from year to year without being pruned.

"This condition is generally deplored by the owners and exists not from an absence of good intentions on their part, but on account of a lack of definite knowledge of how to prune and the benefits to be derived from this practice. I believe there is no person who makes any attempt at growing fruit who does not desire to produce the best. It is our purpose therefore, in this work to point out in a concise, practical way, the fundamental principles of pruning and the methods of pruning that will best serve the needs of the fruit grower and the general farmer."

Prof. Crider's bulletin is one of the most thorough handbooks on pruning ever issued by an agricultural college for free distribution. In forty-seven pages, it discusses every phase of pruning as it affects the orchards of South Carolina. It is free to every farmer in the State who applies to Clemson College for it and it should be in the hands of every one in the State who has even a few trees that he cares about. In writing ask for Bulletin 167.

The first half of the bulletin contains general subjects of vital interest and importance to every orchardist in the state, such as the individuality of fruit trees, how and when to prune, making cuts, protecting wounds, forming the head, heading back, summer treatment of young trees, pruning the neglected tree, retaining amount of fruit a tree should bear, etc.

Next there is a detailed and simple description of the pruning tools that a farmer should have, with an estimate of the approximate cost of the necessary tools. This will be found a help to the inexperienced.

The remainder of the bulletin is devoted to individual discussions of pruning methods for each of the common fruits of South Carolina and here information is presented that should leave no orchard owner uncertain as to how to prune any of his trees. Peach, plum, cherry, apple, pear, quince, pecan, persimmon, fig, currant, gooseberry, bunch grape, muscadine grape, raspberry, blackberry, dewberry—each is given individual treatment by Prof. Crider in his bulletin.

Thirteen large plates graphically represent in the following illustrations the methods that are set forth in print in the bulletin. The season for pruning is approaching and farmers have more reason this year than ever before to take care of their trees and have them produce next season all that they can with profit and safety. All farmers who have orchards, however small, should possess themselves of Bulletin No. 176, which will be supplied free to all who apply for it as long as the supply lasts.

SOUTH CAROLINA EGG BASK

Most Economical Poultry Feed For Use in This State.

F. C. Hare, poultry husbandman of Clemson College, is receiving scores of letters each week that indicate a most unusual activity in poultry raising in South Carolina at this season and a large number of the inquiries addressed to his office concern poultry feeds and feeding methods. This formula, prepared by Mr. Hare, is considered the most economical and valuable egg-making food for this State:

- Cracked corn ... 100
Cottonseed meal ... 100
Green meal ... 50
Ground oats ... 50
Wheat bran ... 50
Ground lime rock (fertilizer) lime ... 16
Ground charcoal ... 12
Salt ... 2

Keep this mash in the house before the hens all the time. Put it in a covered box with slats around it, or in a box that can be covered with waste the meal. Do not mix it with water and feed only once a day, as in this way hens will overfeed and then stand about and become chilled. Feed the mash dry and let the hens consume it gradually, as nature intended. The ground lime rock is agricultural lime, not the burnt lime used for whitewashing. The ground charcoal may be eliminated if it can not be readily procured, but always add the salt.

If You Have Anything to Sell, ADVERTISE! Nothing Sells Better.

NOW TIME TO PLANT SEVERAL VEGETABLES

ENGLISH PEAS AND IRISH POTATOES SHOULD BE PUT IN GROUND

HOW TO PLANT

Potatoes Should Be Cut and Rolled in Air-Stacked Lime. Plant Deep.

Now is the season for the planting of several varieties of vegetables, especially English peas and Irish potatoes, according to Furman Smith, the well known seedsman. Thrifty gardeners are doubtless aware of this fact but those who are not so well versed in matters of this kind will find the suggestion of value if they intend planting their own gardens.

English peas planted now or in early December will furnish the planter thereof with food of this type in the forepart of the spring. As for Irish potatoes, Mr. Smith says that the best information obtainable on the subject advises cutting the seed potatoes and rolling them in air-slacked lime and planting deep. The lime, it is stated, will prevent the potato rotting and the deep planting will protect it from freezing. Cotton seed meal only should be used to fertilize Irish potatoes now. Mr. Smith says that the Irish Cobbler is the best variety of potato for planting at this time of the year, though the Bliss is well adapted to this section.

Not only is the time for planting peas and potatoes now, Mr. Smith, but it is the proper time for putting out cabbage and lettuce plants.

Seed Wheat Scarce. Continuing his talk on the subject of seeds, Mr. Smith stated that wheat can be planted in this section until the latter part of December. Speed wheat in this and adjoining counties is particularly scarce. Recently he spent four days touring Oconee, Pickens and Anderson counties in search of seed wheat and was able to purchase only 12 bushels. He says that the demand for seed wheat is heavy in all parts of the country and especially the lower part of this state. He declares that there are not more than ten farmers in the county who plant wheat. Every year South Carolina sends out of the state some twenty millions of dollars for flour and yet South Carolina raised wheat is a better food product than the western wheat, he says. Mr. Smith has been receiving seed wheat from Christian county, Kentucky.

Mr. Smith also states that a considerable quantity of sorghum cane is going to be planted in Anderson county this year, judging from the number of inquiries he has received about cane seed. There are two varieties well adapted for this section, he states, the sugar drip and the Japanese ribbon. It takes Time and Intelligent Effort of Readjust a Cropping System. A reorganization or rearrangement of Southern cropping is a necessity, not alone because of the low price of cotton, but also because it is impracticable to maintain or increase soil fertility when so large a proportion of the land is planted to one crop. The greatest hardship results from the necessity for a sudden change. If during the past five years some force could have gradually brought about the changes which are now being suddenly attempted, nothing but good would have resulted. But it is impossible for any farming section to make such changes as are now demanded without great loss and much hardship. The changes now being made are practically all desirable and if they could be made gradually during a period of three or four years they would prove profitable; but there is so much involved in the rearrangement of a system of farming that failures will drive many back into the old one-crop system of farming, even though the price of cotton should remain so near the bare cost of production. It is no small task for a people to learn to grow new crops, and this is especially true under our conditions of short time tenantry and ignorant labor. Moreover, when the successful grower of a new crop has been learned, less than half the difficulties have been overcome. We must also establish marketing facilities and markets and learn how to preserve the products for sale. The thing, which so many are now trying to do are simply what The Progressive Farmer has been advocating all these years. They could have been introduced with much less trouble and expense and we started a few years back, but it is human to do little more than we are compelled to do by stress of conditions. We cannot see "a blessing in disguise," as some speak, in the present conditions, but undoubtedly much good will come from the greater production of food and feed crops which we are now being forced to learn how to produce. This good will be purchased at too great a price, because of our refusal to adopt a rational system of agriculture while we could have done so under more favorable conditions.

MOORE-WILSON CO.

FOR LADIES AND MEN

Tomorrow we are starting a sale that is really "Some Sale."

We've put out some two or three hundred pair and marked them for cash from 98c to \$1.98. They sold for \$1.50 to \$5.00.

Quite a good range of sizes and leathers, and we are sure you'll be surprised at the real goodness of these goods at prices named.

—Of course if you come early you'll be more apt to get your size and kind.

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MOORE-WILSON CO.

BIG MEETING ON MONDAY DEC. 7th

OF FARMERS AND BUSINESS MEN TO CONSIDER GRAIN ELEVATOR MATTER

THE PROPOSITION

Will Be Explained in Detail and Efforts Made to Raise Stock.

Persons coming in from the rural districts report that farmers generally are much interested in the gathering to be held here in the court house next Monday week for the purpose of thoroughly understanding and "putting across" the proposition of erecting in Anderson a grain elevator.

The general committee which was appointed for the purpose of working up interest in the gathering has not been idle. The members have spoken to their friends and acquaintances on the subject and requested them to turn out for the meeting to be held in the court house on December 7th. This general committee consists of well known business men of the city and prominent planters. Consequently the people in the rural districts are hearing about the proposed gathering as well as those living in the city.

The sub-committee which was appointed for the purpose of arranging a program for the gathering will confer early next week and get everything in readiness for the meeting. It is understood that they will get two or three good speakers for the occasion, and after the proposition has been thoroughly explained to those present will make a strenuous effort to raise enough stock subscriptions on the spot to warrant steps being taken toward erecting the elevator.

The general plan, as discussed at the gathering of farmers at the Chamber of Commerce last Tuesday, is to establish here a \$10,000 elevator. It is proposed to organize a stock company and sell shares of stock for \$50 each. It is understood that it is possible to erect the elevator when 20 per cent of the capital stock has been

paid in, the balance of the debt being secured by grain. It is proposed to have the elevator managed by a board of directors consisting largely of farmers.

As explained at the meeting at the Chamber of Commerce early in the week, the erection of a grain elevator here would create a market for grain; purchase grain from the farmers at standard market prices and pay them cash for the same; clean and grade the grain and put it in commercial shape. Facilities for storing grain will, of course, be included in the lay out and farmers not wishing to sell their grain just at the time it is brought to the elevator can store it just as they now store and hold their cotton.

Fair weather prevailing on December 7, there is every reason to believe that the court house will harbor for this grain elevator rally one of the largest gatherings of Anderson County farmers and business men on record.

MARKET REPORT

Live Stock

CHICAGO, Nov. 26.—Hogs higher. Bulk \$7.40@7.60; light \$7.00@7.40; mixed \$7.25@7.70; heavy \$7.00@7.75; rough \$7.20@7.50; pigs \$5.00@6.75. Cattle steady. Native beef steers \$8.50@10.50; western steers \$5.40@9.00; cows and heifers \$3.60@9.20; calves \$8.25@11.50. Sheep higher. Sheep \$5.50@6.25; yearling \$6.50@8.00; lambs \$6.75@9.30.

Liverpool Cotton

LIVERPOOL, Nov. 26.—Cotton, spot, in fair demand; prices firm; American middling fair 5.48; good middling 4.80; middling 4.48; low middling 3.97. Good ordinary 2.83; ordinary 2.78. Sales 8,000 bales, including 6,500 American and 800 for speculation and export. Receipts 12,240 bales, including 11,700 American.

Future closed quiet. May and June 4.18; July and August 4.24-1/2; October and November 4.24; November and December—; January and February 4.40.

Santa Claus is Packing His Grip

The kiddies are casting their eyes at the chimney. The old folks are beginning to feel the first touch of the Christmas spirit.

Now is the time to do your Christmas shopping. Do not wait until the final rush. Shop now at your leisure when selections are easiest to make and the men and women in the stores can give you their best attention.

The merchants of Anderson are giving you the best news of their business in the advertising columns of the Intelligencer. They are offering excellent bargains at lowest prices. The advertisements in this paper from now until Christmas will be replete with suggestions to Christmas shoppers. Remember these three things:

Shop early. Shop in Anderson. And tell the merchants—

"I Saw Your Ad in The Intelligencer."

CLASSEN, The Ad Man.

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MOORE-WILSON CO.

Quite a good range of sizes and leathers, and we are sure you'll be surprised at the real goodness of these goods at prices named.