

Farmers' Educational and Co-Operative Union of America

Matters of Especial Moment to the Progressive Agriculturist

Too many fogs spoil the harvest. Push your work; don't let it push you.

Forgive your enemies by forgetting them.

Keep up your spirits. Better days are coming.

The true way to grow rich is to keep out of debt.

Before you jump look out for the place to land.

If the man within you speaks it is an inspiration.

The man who sings his own praise seldom gets much.

Many a fool fools himself when he thinks he is fooling others.

The fellow who works to beat the devil doesn't try to beat anybody else.

The idle man has more trouble than the busy man. Therefore be a busy man.

The place for the dead ones is underground. They take up less room there.

You will not hear so much back-to-the-farm talk until the crops have been laid by.

If the harvest came before the sowing there would be a good deal of cheating in seed.

A manure spreader is more important than a politician when it comes to saving the country.

The true member of the legislature is the one who favors public welfare instead of partisan warfare.

If you have a friend that you value, tell him of it while he lives, or else do not mourn his loss when he is gone.

A successful farmer has been defined as one who seeks information and does not flatter himself that he knows it all.

GOOD PLAN OF CO-OPERATION

There Are Seventeen Co-operative Stores Working Successfully in State of Wisconsin.

Co-operative stores have been conducted successfully in Wisconsin for the last 30 years, but only within two years have they become at all numerous, under the excellent new law. At present there are 17 successful co-operative stores with a total membership now about 7,500, an authorized capital stock of some \$300,000, and cash \$400,000. The stores employ 150 clerks and their volume of business for 1913 will exceed \$1,500,000.

All goods are sold at the same prices charged by other retailers, says the Farm and Home. After setting aside interest at five per cent on capital, and suitable reserves, the profits are rebated as dividends upon purchasers. Shareholders get full dividend, which equals five to ten per cent saving, while non-members get only half dividend or none.

The early co-operative stores in Wisconsin found hard sledding because of the lack of co-operation spirit, limited capital, the collapse of the early organized farm and labor movement, lack of business knowledge and practice among the co-operators, lack of wholesale house from which the retail co-operative stores could obtain their supplies, and by the competition of five and ten cent stores, department stores, trading stamp schemes and mail order houses.

During the last few years Wisconsin people have become educated to the benefits of co-operation, through organizations of one kind and another. In most of the societies, members are not allowed to hold more than ten shares (par value \$5) or to have more than one vote. Independent merchants often are induced to sell their equipment and sometimes two or three competing stores are merged into one first-class establishment for the co-operative society. Efficient business management is absolutely necessary. John F. Sinclair's report to the state declares:

In a majority of the Wisconsin stores the central supervising agency has been a vital force. It fosters a spirit of mutual understanding, and educates and advises farmers as to the best methods to pursue. It accounts for the fact that these stores are better supervised than any other form of enterprise Wisconsin farmers have gone into together. A simple and uniform system of accounting is used. Monthly and yearly audits are made of certain stores, supplemented by special advice as occasion demands.

All co-operative stores in America, as in England, thrive best when they adhere to the Rochdale principles, so fully described long ago in Myrick's book, How to Co-operate:

1. Sell goods at current market prices. This prevents friction with other merchants. It avoids the "go-broke" error of selling at cost plus expense.
2. Begin small, grow slowly but surely as experience points the way and as the managers and members learn to work together.
3. Co-operation is not a new way of transacting business, but rather a different method of dividing the fruits of industry. The same principles that govern success when acquiring profit in capitalistic enterprises, apply with even greater force to the management of co-operative effort.

CO-OPERATION LOWERS LOAN

Raiffeisen Banks of Germany Are Merely Groups of Farm Neighbors—Explanation of System.

Interest in the co-operative farm loan systems of Europe is sometimes lessened by the belief that the subject is a technical one, difficult to understand. The fact of the matter is that the systems abroad, and about which so much is being written, are so simple as to be easily understood by all, says the Iowa Homestead. The Raiffeisen banks of Germany are nothing more nor less than groups of farm neighbors who get together, agree to pool their credit resources without limit and so jointly borrow money which the association in turn lends to its members as they need it. A simple and more concise explanation of the workings of this system, which the American farmers is too inclined to believe is complicated, is given by a writer in a recent number of *Leicester's Magazine*, as follows:

Each member of a Raiffeisen bank company signs a pledge, pledging his entire resources for the bank, as when he subscribes for his shares. Under German laws they must have a minimum share capital of ten marks (\$2.38) per member. The average for all Germany is nearly twenty marks per member, and that is the amount our Westphalian farmers put in, each an equal share until the 92 of them—all the farmers in this particular valley—have contributed \$4.76 each to make a total banking capital of \$4.38.

They file their articles of incorporation—a simple and inexpensive legal process—and in a few days their charter is issued. Now they are full-fledged bankers, entitled to deal in credit just like the bankers in the cities—with these exceptions: They may lend only to their own members, who must be their own neighbors, and they may lend only for productive purposes, which must be stated in the application for each loan.

They elect officers, all from their own membership, and all without salaries except the cashier. For that office they pick one whose farm is near the center of the district, for there is no banking house to be built or rented—a back room in the cashier's house is the banking office, and his salary of ten or twelve marks a month covers the rent.

Now the applications for loans come in—many times, the amount of the new bank's capital. Where is the money to come from? Out of hiding, some of it, for as soon as the new bank—their own bank—is open for business, the thrifter members uncover their little hoards and deposit them to draw interest and be loaned to their neighbors. But even these deposits do not provide funds for all the would-be borrowers. Very well, the new Raiffeisen bank gets the rest of the money it needs in the open money market; right at the bank, the best and the biggest bank in the nearest town or in any town in Germany. Is there a bank or a banker anywhere in the world who wouldn't lend, to the limit of possible demands, on the security of a note backed by the combined guarantee of the farmers of an entire agricultural community, every one of them pledging all his individual resources for the debts of the group?

Co-operation is the foundation on which the Raiffeisen banks are based. President Wilson proposes a thorough investigation to see if the system can be practiced as successfully here as in Europe. In Germany the Raiffeisen banks average only about \$440 of paid-up capital and 92 members each, but the 15,517 of them existing in 1910 had over \$500,000,000 of working capital with which they made \$1,500,000,000 loans, the average rate of interest being 4.4 per cent, as against 8.5 per cent, which the average American farmer pays on his loans. Once it is understood that the system is simple much of the objection heretofore urged against the adoption of the plan in America will disappear.

ICY BOND SAVES 2 FROZEN TOGETHER

Hands Clasped, Men Drift Senseless to Beach SEEMED TO BE DEAD

C. L. Boecklin and Joseph Frana, After Being Capsized Mile From Shore in Lake Pistakee, Are Pulled From Water.

Gray's Lake, Ill.—The lives of two men were saved at Lake Pistakee during the last cold spell of the past winter, because their bodies froze together. A mile or more from the shore of the lake, where they were duck hunting, the open boat capsized. Stretching out their arms to each other across the boat bottom the men clasped hands.

Then, while they lost consciousness in the bitter cold, ice formed over their hands and arms so that they could not drop from the boat. Thus they drifted.

One of them was Charles Lawrence Boecklin of the firm of Boecklin Brothers, commercial artists, 417 North Dearborn street, Chicago. The other was Joseph Frana, whose home is on the shore of the lake.

Herman Matheson, proprietor of a hotel bearing his name at the lake shore, was walking along the shore with Jacob Larsen, a boat builder. Larsen saw the upturned row boat.

"That's queer," he said. "There's something fastened to the boat."

In a few minutes the boat came nearer, drifting fast.

"It's a man," exclaimed Larsen.

"It's two men," said Matheson.

They ran to a near-by boathouse and set forth in another row boat. It was with difficulty, after the capsized boat had been towed ashore, that the frozen bodies were released from the boat bottom.

"It seems certain that both men were dead," said Matheson afterward. "The parts of their body that had not been submerged were covered with ice. Their heads were great cakes of ice that formed from the roots of their hair. The splashing water had frozen almost as it fell on them."

The victims were taken to the Matheson hotel, where physicians

PLAYS BALL AT 65

Mrs. Martha Holland, a Grandmother, Enjoys the Game.

Declares It Is More Fun Than Sitting Down With Cap and Glasses to Do Knitting—Led by Doctor's Sur.

New York.—"Wear a cap and glasses and settle down to knitting just because I happened to be sixty-five and a grandmother? I don't see why. Besides, baseball is more fun."

Bright-eyed, rosy-cheeked and full of life, little Mrs. Martha Holland drew off a heavy pair of gloves and stuffed them into the pocket of a gray sweater, which she then pulled off and tossed over the back of a chair. As she pulled a rocking chair up to the table was a baseball. In the work basket on the table was a baseball. In fact, everything about Mrs. Holland's little home at 384 Park avenue, in Weehawken, suggested a very active and sport-loving young boy rather than a grandmother, says the World.

"Some people," she said, "make fun of me for playing baseball with the children. Some say I am setting a bad example for the young women, and that if all grandmothers acted as I do we would have a race of 'tomboys' for daughters. Others seem to see sense in it."

"Why did I begin to play baseball? Because a man made me ashamed. Five years ago, when I was only sixty, I was certain that I was becoming a real old lady. I used to sit and crocheted and have a footstool. I was a real tame sort of grandmother. Also I had my little ailments. If I couldn't conjure up rheumatism it would be a headache or something else. Then I began to think I was getting feeble and couldn't go out of doors."

"One day our old doctor was visiting me. He looked at me, shook his head and said, most snappishly: "I tell you, Martha Holland, what's the matter with you. You are lazy—

BALLOON WHICH MAY SAIL OVER ATLANTIC



This is the dirigible balloon Suchard, in which Joseph Brucker expects soon to attempt to cross the Atlantic, starting from the Canaries.

lazy; that's all. When most women get to be your age they seem to think it smart to seem ill and make every-one miserable. What you women need is exercise, and plenty of it. If I had my way I would put you to playing baseball with the younger ones. That's the medicine I'd give you, and it would be all you'd need."

"It did make me angry to be called lazy, but he didn't care."

"One day when at my daughter's I saw my grandsons playing in a vacant lot with some friends. I didn't say a word, but just went over to the ball game and asked them to show me how. What happened? Why, the entire family thought I had lost my mind. But ever since then I've been playing baseball with my grandsons and their little friends."

"I believe that women, especially those who begin to have fancies about being sick when they really are not, would get out and play baseball with the children they would live longer and be far happier."

"Five years ago, sitting in the house and fretting about nothing, I grew thin and wrinkled. Of course, I have wrinkles now, but not like those of five years ago; they are at least happy wrinkles; those were cross on's just enough to make me languid twelve months in the year, and now I

NURSE HELPS YOUNG GIRLS

She Knew From Experience Just What Was Needed. Describes One Remarkable Case.

Watonga, Okla.—Mrs. Ida Bollinger of this town, makes the following interesting statements for publication: "I suffered for 20 years, with womanly troubles, and in this time, tried several different treatments, but got no better."

"I finally got hold of a Ladies' Birthday Almanac, and read about Cardui, the woman's tonic."

"I had not taken very much of it, before I was entirely well."

"I do some nursing, and have given Cardui, the woman's tonic, to lots of women, with good results."

"I use this medicine a great deal in treating young girls. A young girl came to my house one day last summer. She had taken cold at the wrong time, and was in a terrible condition. I went to the druggist, bought her a bottle of Cardui, and the third dose she took did the work."

"She is now entirely well."

"You may use my name in any way you desire, as I am anxious to do anything I can to help suffering women."

"For more than 50 years, Cardui has been in widely extended use, by women of all ages, and has given perfect satisfaction, as a remedy for helping rebuild womanly strength and health. Try Cardui yourself. It will help you. Your druggist sells it."

GIVEN \$12,000 FOR WINDPIPE

Massachusetts Jury Awards Large Sum for Injury in an Elevator Accident.

Boston.—Peter Peterson of Roxbury, who was injured in a freight elevator in the Springfield Printing and Binding company, at Springfield, January 19, 1910, so badly that he has to carry a tube in his windpipe in order to talk, will receive \$12,500, according to an award by a jury before Judge Wait in the Suffolk superior court.

Dr. Hurley of Boston, operating on him, put a tube in his throat which enabled him to speak. He removes the tube each night and puts in another. Should he be in changing tubes leave one out of his throat two minutes and a half he would die of strangulation.

But at the inauguration their nearness to the White House family and their immediate plans could be kept private no longer; the favorite nephew of the president of the United States cannot remain an obscure personage. During the great inaugural parade Mr. and Mrs. Howe and their little daughter, Virginia, stood with the president's immediate family in the presidential box, and newspaper men in the rear, noticing the striking resemblance between nephew and uncle, did not rest until they had ferreted out who the young man was.

REALLY A SOUND INVESTMENT

Sanatorium Where the Tuberculosis May Be Cured Is Worth Much to Any State or City.

Dr. H. L. Barnes, superintendent of the Rhode Island State sanatorium, has recently demonstrated by some interesting studies of patients discharged as "apparently cured" from that institution, that a sanatorium is a sound investment for any state or city. The gross earnings of 170 ex-patients obtained in 1911 amounted to \$102,752, and those of 211 cases in 1912 to \$112,021. By applying the same average earning to all ex-patients of the sanatorium living in 1911 and 1912, Dr. Barnes concludes that their income in these two years was \$551,000. This sum is more than three times the cost of maintenance of the sanatorium including interest at 4 per cent on the original investment and depreciation charges. Dr. Barnes concludes, however, "While institutions for the cure of tuberculosis are good investments, there is good reason for thinking that institutions for the isolation of far advanced cases would be still better investments."

Ways of Aunts.

A southern bishop of the Episcopal church and his five-year-old son were talking earnestly about a maiden aunt. The boy disliked the aunt. The bishop urged that the son should love her, for all that.

"Your aunt is different, my son," said the bishop, "but she is all right in her way."

"Yes, father," was the reply, "but her way."

"Man fails to forge ahead because he has the looking backward habit."

MANY ADVANTAGES OF A SILO

Silage is More Conveniently Handled Than Dry Fodder and Furnishes Economical Food.

The Missouri experiment station summarizes the value of the silo as follows:

Silage keeps young stock thrifty and growing all winter.

It produces fat beef more cheaply than does dry feed.

It enables cows to produce milk and butter more economically.

Silage is more conveniently stored than dry fodder.

The silo prevents waste of corn stalks in the manure when silage is fed.

The silo will make palatable food of stuff that would not otherwise be eaten.

It enables the farmer to preserve food which matures at a rainy time of the year, when drying would be next to impossible.

It is the most economical method of supplying food for the stock during the hot, dry periods in summer, when the pasture is short.

Animals and Rotation.

In completing the rotation keep up a balance between the hay crops, the grain crops, the fiber and fruit crops. The best arrangement is animals enough to consume the hay and grain crops and to pay all expenses the products of the orchard and garden. Such an arrangement will produce the greatest profit at the least expense.

GIRL TIED TO HORNS OF COW

Manitoba Farmer Arrested on Cruelty Charge—Victim's Clothing Torn From Body.

Winnipeg, Man.—Manitoba police recently went to Newdale, Man., a farming district seventy miles northwest of here, and arrested Peter G. Hanson of Erickson, eighteen miles out of town, for a case of cruelty almost unheard of. Failing to secure return of his attentions from Maggie Wareski, he caught the girl while she was driving the cows home and tied her to a cow's horns. The animal was stampeded at the same time by Hanson, and it dragged the young woman through the woods until it finally shook its burden off. The girl's clothing was torn from her body and she was dangerously injured.

Marred Czar's Countenance.

St. Petersburg.—The new issue of the Russian postage stamps has been withdrawn because the czar's portrait was so arranged that they could not be cancelled without marring the imperial countenance.

THIS CAT SWIMS AND BOXES

Feline Traveler Also Swings by the Tail Without a Murrmur of Protest.

New York.—Teddy came to New York city recently with all his feline fancies, and soon had nearly every one in the lobby of the Albert hotel taking notice that he was no ordinary cat. Teddy can box, turn somersaults, hang by his tail and eat green peas. He likes to perform, and after a busy afternoon showing almost anyone who came along his cunning tricks, he curled up on the hotel desk and slept as peacefully as a tramp in a box car.

Teddy is traveling with his master, L. C. Breed, who is connected with a Chicago trade publication. The cat has been Mr. Breed's constant companion for almost four years. He was adopted in the summer of 1909. Mr. Breed was in the Park hotel, in St. Louis, and saw a forlorn kitten sneak into the building and curl up in one corner. He petted the animal, and soon found him unusually playful and intelligent. A mutual friendship developed between the two, and Mr. Breed closed the matter by paying the hotel 25 cents for the kitten.

As soon as Teddy became used to two or three square meals a day, he was put under the scrutiny of several cat fanciers, who discovered that

STUDENT, AGED 57, IS DEAD

Falls for Hundredth Time to Become Swiss M. D. at University of Berne.

Berne.—The oldest university student in Switzerland, Gottlieb Laederach, died here, at the age of fifty-seven, having studied at the University of Berne for 37 years without having taken his medical degree.

Laederach entered the university when he was twenty years old. He studied assiduously, but, owing to a singular nervous temperament, he could never pass an examination. Under the written and oral tests he became so embarrassed that he always failed.

Laederach, however, had an independent income and tenacity. He determined to pass the examinations if it took a lifetime. Many of his student friends became professors of medicine at Berne and Laederach attended their lectures, although he knew as much as they did.

Years went by, with the student still striving for his degree. Recently he went into the university examination room for the hundredth time. He was engaged in writing a series of answers to the questions of the examiners when he fell forward on his desk, dead from heart failure.

THE WRETCHEDNESS OF CONSTIPATION

Can quickly be overcome by CARTER'S LITTLE LIVER PILLS. Purely vegetable—act surely and gently on the liver. Cure Biliousness, Headache, Dizziness, and Indigestion. They do their duty. SMALL PILL, SMALL DOSE, SMALL PRICE. Genuine must bear Signature.

W. D. Wood

HAVE FOUND OLD MIRRORS

Discovery Made in Harbor of Syracuse Believed to Be of Historic Value.

Rome.—What are believed by many to be the celebrated burning mirrors invented by Archimedes for destroying an enemy's ships by focusing the sun's rays on them have been discovered in the harbor of Syracuse. The find consists of two bronze concave disks more than three feet in diameter, joined with a rotary apparatus. One of the disks is pierced with a circular central hole.

TO WOMEN WHO SUFFER FROM THOSE HEADACHES

If accompanied with backache, dragging-down pain, do not have to be. Nature never intended that women should suffer in this manner.

Dr. Pierce's FAVORITE PRESCRIPTION

For forty years has proved wonderfully efficient as a remedy for women's peculiar weaknesses and derangements.

The Wretchedness of Constipation

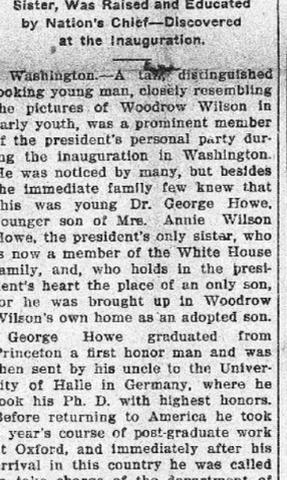
Can quickly be overcome by CARTER'S LITTLE LIVER PILLS. Purely vegetable—act surely and gently on the liver. Cure Biliousness, Headache, Dizziness, and Indigestion. They do their duty. SMALL PILL, SMALL DOSE, SMALL PRICE. Genuine must bear Signature.

KODAK FILMS ENLARGED

8 x 10 size, trial order 20c postpaid, from any good negative. Artistic Amateur finishing. FARISH ART STORE, 141 Baronne St., New Orleans.



They Drifted Near the Shore.



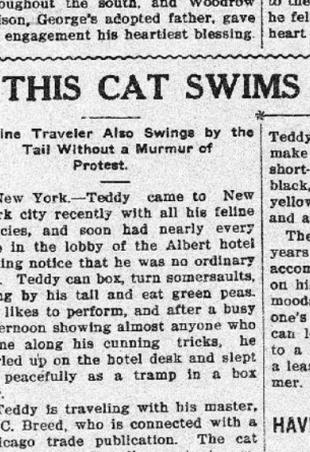
Virginia Peyton Howe.



Dr. George Howe, Child of Executive's Sister, Was Raised and Educated by Nation's Chief—Discovered at the Inauguration.



Mrs. George Howe.



Mrs. George Howe.