IN THE VALLEY OF THE MATTAPONI

A Neglected Portion of Virginia That Is Coming to the Front.

BEST OF LANDS, GOOD WATER

Country That Can Be Made Good for Anything That Is Valuable.

BY MRS. THOMAS P. BAGBY.

West Point, Va., September 14.—An intelligent resident of the Mattaponi Valley was asked, "Do you know of any good vegetable or fruit that cannot be successfully grown here?" "No; except those of the torrid zone," was the answer. Great and inexhaustible crops of black berries grow wild and are picked and shipped in great quantities, from spring until late summer. Soil and climate seem particularly favorable, to the grape and much attention is being paid to its cultivation as is also to the fig. How about the water? There is an abundant supply of pure, wholesome water gurgling forth from every hillside, quenching the thirst of man and beast to say nothing of the hundreds of Arteslan wells that have been bored at comparatively small cost to depths to 150 to 400 feet, with the result that magnificent streams pours clear, sparkling waters into the house and kitchen. The main feature in this water is its health giving qualities. It is especialy adapted to those who suffer from dyspepsia, many cases having been cured by its use. It is also highly beneficial for kidney troubles. This water is free from taste or smell. The artesian water should be an inducement to the establishment of ice factories.

Good Land For Factories.

In this section the manufacturer will find inexhaustible supplies of cheap land, cheap fuel, cheap food, and ready markets for his productions. The country should rapidly fill with a splendid class of citizens, like those who have already come and settled, from the North and West, drawn hither by cheap land and the mild and health-giving climate. The increase of population gives a splendid opening for canning and pickling establishments. With good land and plenty of people to raise the vegetables and fruit and to handle them, enterprises along that line would flourish. In winter, oysters could be canned.

Immense quantities of timber for building purposes and fuel, poplar for the manufacture of paper, etc., are annually exported, and in some cases purchasers have paid for their lands from this source alone.

There are great facilities for factories. A number of steam mills are engaged in cutting shingles, laths, and other lumber, but there is room for more.

It will not do to pass lightly over the corn meal turned out by the mills in this valley. People who formerly lived in this section and those who have visited here have sent them, to far away Northern and Western cities, corn meal by the barrel.

The people in this section lok askance at the person who comes along and never saw and does not like corn pone, hoecake, batter-bread, hot-water bread, and ash-cake with buttermilk.

Poultry and Other Good Things.

There is an increasing demand annually for poultry and eggs, and is often beyonw the supply though this is enormous. Many improved breeds of fowl are constantly being introduced. A great deal of milk and butter, of the finest kind is produced in this section. Sanitary dairies with all modern appliances are here and there through the valley, and cream, milk and butter are shipped to city markets and to private families in the city. The native growth of grasses, in many instances, give good pasturage. Extensive tracts of marsh lands feed herds of cows and hogs. All kinds of hay succeed here with necessary attention. With plenty of people hay can be made a source of great revenue.

This year fish have been unusually plentiful almost as plentifully as when John Smith dipped them from the water with a frying-pan.

Oysters are found in great plenty in the York River and right here at the termius of the Mattaponi Valley, there are many prominent men who have a great deal of money invested in oysters and handle and ship from this port thousands of bushels each year all over the United States. Many hands, men and women, make good wages in this industry alone.

Must Turn Towards Richmond.

Transportation being easier and cheaper, a very large portion of the produce goes to Baltimore. When the new steamboat line is established with improvements and new facilities and touching the wharves all through Mattaponi Valley, connecting with railroads at West Point, and the new proposed railroad is a reality and not something to dream over, and when the great bridge spans the Mattaponi River, much of the trade will be diverted to Richmond, in our own State. From the port of West Point, probably at an early date the port of Richmond, we have communication direct or indirect with all parts of the world.

The sheep and wool industry is profitable. The yield for a fleece may be estimated at from three to fourteen pounds. The Cotswold, Shropshire, and other improved breeds are coming in and the yield increases. Lambs are always in demand in the spring and fall, and pay well. One getleman reports a lamb born in March to weigh one hundred pounds in July.

Bee-keeping can be made to pay, as in some cases it has paid handsomely. This is an industry that women and girls can engage in. The valley is far famed as a hunting ground, and is often called the hunting groud of the North and West. As soon as the hunting season begins handsome yachts, filled with hunting parties, begin to go up the Mattaponi and Pamunkey Rivers. Some of these clubs own their reservations and keep some one there to guard them all of the year. For many years and until recently deer were plentiful, they are scarce now. There are now foxes, rabbits, turkeys, geese, ducks, quail, snipe, and in season from 1 of September to frost, Sora in great plenty, if the tides happen to be right. Sportsmen bag a great many and they sell high.

Roads, Churches and Schools.

The roads—well the roads are good, except when they are bad. The condition of the public roads of Tidewater Virginia were never a source of very grave anxiety to its people until very recent years. So long it is said by some writer, as there was a hard spot in the road to straddle upon, or a rut so shallow that its bottom was within reach of the cart-hub, the repairing of the road was indefinitely postponed. With the recent cry and demand for good roads all over the Southland and the settling of many people the roads will improve. Good roads can be made as easily here as anywhere in the world.

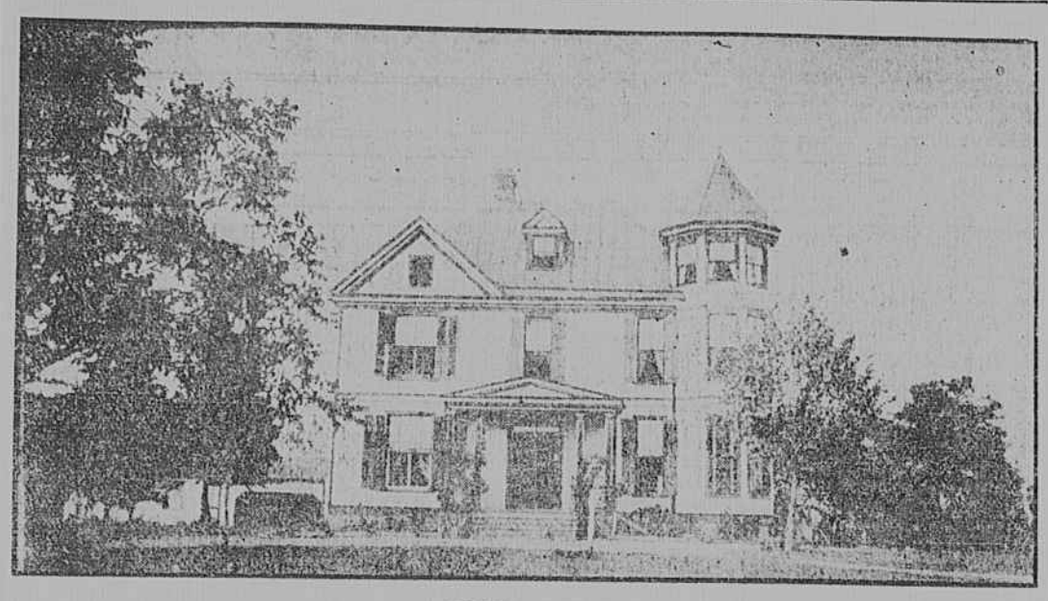
The finances in the counties are in a healthy condition, the revenue meeting the annual expenses without trouble and making a handsome return for State expenses.

In this happy valley there are churches of all denominations and many fine schools. There are many things of great interest connected with this section that time forbids the writing. Some day on account of many of the splendid old homes along the banks of the two rivers Mattaponi and Pamunkey, may be given and many traditions, ghost stories, secret passage ways in some of the old houses, may be of interest. This goodly land seems to have everything on earth except people enough to take up this waste of good land, people with energy and good common sense. Money is scarce, but with many hard working people coming in and possessing the land there will be plenty of money in due time.

Business About Graham.

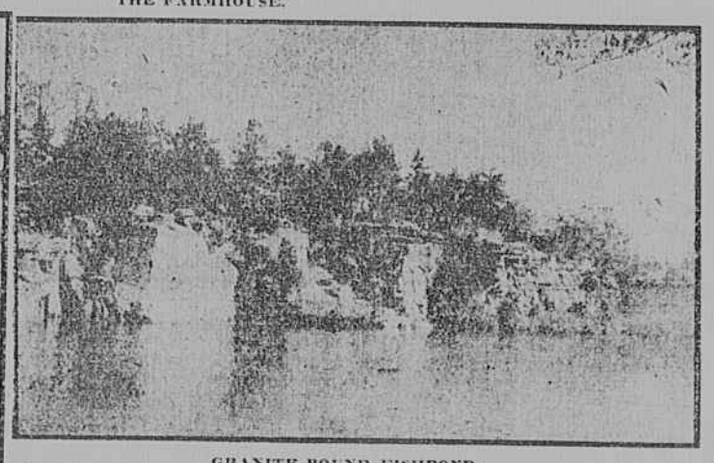
Graham, Va., September 14.—There is much activity in the Graham-Bluefield region. The sum of $[illegible] is being spent hereabouts, including $[illegible] for roads and streets at Graham, $[illegible] for an avenue between Bluefield and Graham and $[illegible] for a high school building.

Scenes on E. K. Veitor's Model Farm



THE FARMHOUSE.

A "DUTCH" BARN.



GRANITE-BOUND FISHPOND.

MODEL FARMING BY BUSINESS MEN

(Continued From First Page.)

this means the roof is lowered or raised at will. There are no sides to the barn, and when the hay has been cured and stored in the barn, it gets all the required air to keep it cured, sweet and sound, and yet by the roof it is amply protected from the weather and acquires none of the amonia and other improper and injurious fumes it would acquire if stored in a barn above the stable or cow house. The "Dutch" barn is also used for the storing and drying out of wheat and oats before the threshing time and has proven to be a better way to keep these grains than the old-fashioned stack in the field. The grain is threashed and gotten out of the way by the time the barn is needed for hay. The Germans, the Danes, the Hollanders and the Swiss who are great hay growers use none but the open-side barns, hence Mr. Veitor has named his the "Dutch" barns. All of his are eighteen by eight feet and have moveable tin roofs, so that the roof is always close down to the hay, no matter how near the barn may be full or empty.

This Richmond agriculturist in making his farm great for all time to come looked well to tree planting of both the profitable and ornamental kind. He has becan tres, walnut trees and all kinds of fruit trees, but his especial delight is a half a dozen or more chestnut trees which have been very productive for the past several years. They have grown well since they were set out, ten years ago, and they are now perfect beauties.

Mr. Veitor did not show me his books, but he informed me, as he winked his other eye, that he was satisfied with the income of the farm, and when so good a business man as he has proven to be is expresses himself as being satisfied it is pretty certal nthat the farm or other business enterprises that may then be under discussion is paying well.

I am writing about this model farm for the information of others, whose eyes may be turned longingly to the soil. They need not hesitate to follow closely Mr. Veitor's methods, if they know how.

Well, he didn't know how when he first started—but he was a good learn-

FRANK S. WOODSON.

INFORMATION WANTED.

Men With Eyes Turned Southward Ask to Be Told of Virginia.

A. J. Smith, 1854 Warren Avenue, Chicago, Ill., wants to know where he will find in the South the choicest apple lands.

A. W. Clemons, 208 North First Street, Streator, Ill., wants information concerning the Shenandoah Valley of Virginia, soil, crops, rainfall, etc. He wants to know how this district compares with Southwestern Mississippi.

John Manson, 4056 Gladys Avenue, Chicago, Ill., is thinking of buying land in Florida and wants to know whether he can expect to make a success with a capital of only $1,500. He also wants to know why Virginia or North Carolina would not be better locations because of their proximity to Northern markets.

William H. Bruggemann, Twelfth and Pine Streets, St. Louis, Mo., a hardware dealer, wants to know of a good location for a hardware jobber in a city of 20,000 to 100,000, preferably with a water front in a farming territory.

WEST POINT NOTES.

West Point, Va., September 14.—The oyster season has opened and some very fine oysters have been shipped but the intensely hot and dry weather has retarded the business somewhat. Some seers has been seen on the street, but the weather also is interfering with the success and pleasure of huntsmen, who are just longing for easterly winds and high tides.

The veneer factory, one of West Point's greatest industries, has been very busy for some time, working day and night.

The contractors for building the Gresham Bridge across the Mattaponi River are working away and West Point people are getting impatient to look upon the bridge itself. It is hard to forget that "Rome was not built in a day." The pile driver has been set to work, and the very latest news as to the bridge is that "the steam is up."

In spite of prostrating heat and clouds of dust work goes bravely on at Euclid Heights. Prospectors keep the company's two automobiles busy every day.

The latest industrial need, as mentioned for West Point, is a brass band, not only that the town may be able to "blow its own horn," which is always necessary, but that it may furnish its own music rather than send to some adjacent town and pay a whole lot of money for music for any festal occasion. There is an abundance of talent right here in the town, and some one to train the band would not cost a fortune. It has been suggested that the volunteer fire company get this organization together.

Newport News-Made Hosiery.

Newport News, Va., September 14.—The Stewart Hosiery Mills has secured a four-story 45x100-foot building and is installing 300 knitting machines, etc., driven by electric and steam power for a daily capacity of 3,000 dozen pairs of hosiery. About $50,000 is the cost of the machinery.

REAL ESTATE AND BUILDING NEWS

(Continued From First Page.)

ling, but that is nothing new to him, for he is naturally a hustler. Mr. Ruehrmund reports several large and interesting sales. He sold for M. L. Hofheimer the property known as "Liberty Hal" just across the street from old St. John's Church, obtaining for the same $45,000. He also sold last week six brick flat buildings at Robinson and West Cary Streets for $36,000, and before the week ended resold them for the first purchaser, making him a handsome profit.

His next big sale was the apartment house at the northwest corner of Kensington Avenue and Robinson Street for $26,000 and No. 509 West Broad Street for $26,000 and a manufacturing site at the southeast corner of Sixth and Stockton Streets, South Richmond, for $12,000, and the following smaller deals: No. 2424 West Main Street for $6,000 and No. 502 North Twenty-seventh Street for $2,500. Broker Ruehrmund's sales since he struck out his new shingle have run up close to $200,000.

Doings at the Exchange

Late Saturday afternoon there were rumors about the Real Estate Exchange of two large deals involving much business property, in which there was some trading of one class of property for another, and the two deals were said to have footed up about a quarter of a million dollars. Mr. Bowles, of the firm of Ruehrmund & Bowles, was said to be the engineer who put these trades through, but when he was querried about the matter he refused to reveal the names of either buyer or seller, or trader, or swapper, as the case may have been. He admitted that the deals had been made and through him, but asserted that the record of the clerk of the courts would have to set forth the particulars when said record is made up, which will be some time this week.

The first auction sales at the Real Estate Exchange came off last Wednesday when several pieces of property were offered by Raab & Company and Pollard & Bagby. H. R. Pollard, of the last named firm, did the eloquent stunt as auctioneer, and he and all others interested were highly gratified at the attendance at the first indoor sale and the interested manifested. Between 75 and 100 people attended the auction.

A new real estate firm stuck out its shingle last week. Smith & Rohleder are the members of the concern, and their shingle is exhibited at 194 North Seventh Street. Walter F. Smith, formerly of the furniture buying and selling firm of Ryan & Smith, and M. E. Rohleder, for many years with J. A. Connelly & Company real estate agents, compose the new agency. They are both young men of experience and are hustlers. Their office will be open for business to-morrow.

Do Figures Lie?

The Kansas City Journal has found a miller who evidently spends more time figuring on wheat than he does in grinding it into flour. Here are some of his figures and conclusions:

"If the present Kansas wheat crop were baked into loaves of bread, each eight inches long, there would be 8,400,000,000 loaves. If these loaves were laid in a line end to end they would stretch out a distance of 533,333 miles; three times the distance from the earth to the moon, with 113,000 miles to spare. Laid in line on the earth's surface they would girdle the globe thirty-three times and have enough left over to lay two lines from New York to San Francisco. Baked into ordinary griddle cakes they would make a stack 906,000 miles high, and if a man should undertake to get away with the stack, eating a griddle cake every fifteen minutes for sixteen hours every day, he would have to live something over 25,000 years to finish the meal. As the flour necessary to make a loaf of bread will make ten fat doughnuts, if the Kansas wheat crop were worked into flour and baked into doughnuts, there would be 84,000,000,000 doughnuts. That would be forty-three doughnuts for each man, woman and child at present living on the globe."

INTENSIVE FARMING—AGAIN.

Production Per Acre and Increased Transportation Facilities Reduce Living Cost.

B. F. Yoakum, one of the foremost railroad executives of the country, has taken hold of the cost of living problem in an effort to ascertain the cause and point a moral. There is nothing new in his conclusions which point out that the crying needs of the country are more intensive farming and increased transportation facilities, but they emphasize the fact. If all the lands in the country available for farming were under cultivation even by the present inadequate methods, the annual value of the country's crops would be increased more than $15,000,000,000, and this Mr. Yeakum reasonably assumes would do much toward relieving the pinch now existing due to the high cost of living. If more intensive farming methods were generally adopted, he says, this increase might be multiplied many times, and the outcry against high-priced food might be eliminated. It is necessary, however, as Mr. Yeakum points out, for the nation's transportation facilities to paralleling growth the agricultural advancement. The best cultivated farms in the country today are those which lie within ten miles of transportation. As the distance to the shipping point increases, fewer and fewer fields are thoroughly tilled and productivity per acre grows less. It is explained too, that the eaters are rapidly outgrowing the producers, and this, as a matter of fact, is a basic cause of higher prices. On this proposition, Mr. Yeakum suggests that no trust that was ever formed could keep up the price of food if the per capita production was not decreased.

SUPERSTITION AND SCIENCE.

Why Drinking Water from New Shoe Is Good for Sore Mouth.

A correspondent of the Kansas City Times tells an interesting story that may give country folks a valuable hint. Here it is:

Down in the Ozarks very curative power is attributed to plain drinking water drunk from a new shoe. They will tell you that for sore mouth among infants there can be no better remedy.

Knowing all this, I was not much surprised when one morning one of the natives brought his baby boy to our camp to use one of my new shoes for a drinking cup.

Old Mrs. Peters, who furnished us with fresh buttermilk, had known it to cure when all else had failed. She had used it with her boys "way back befo' the war, when they at had to cross the mountain to find a new shoe."

Now, according to the old law of survival of the fittest, I thought that there must be something to this odd superstitution, for it had certainly survived, so after my visitor had left, I decided to investigate.

I refilled the heel of the shoe and took a sip. Did you ever chew a piece of bark? Oak bark—that's what I tasted; and the strange part of it was the strength of it. Yes, there was that peculiar astringent, alum-like taste, strongly flavored with oak bark.

"Now what is there in oak bark," thought I, "that could be considered as a medicine?"

At the very first opportunity I went to town and to the lone drug store, where I unearthened the fourteenth edition of the Pharmacopia, and among the musty old pages I found acid tannin. I learned that it was the active ingredient in oak bark and other bark that has found use in the tanyard in the preparation of leather.

And acid tannin used to be considered a great mouth wash for babies. It is so efficient and cheap that it has gone out of style.

World's Spinning Needs.

The Wall Street Journal says: Spinners appear to be holding themselves in reserve while cotton prices rise and fall before their eyes without tempting them to action. Hubbard Bros. & Co., in noting this attitude, say: "We have here a buying power which has been dormant for six weeks waiting for a decline. What would happen if smaller crop estimates should become current?" Pressure of receipts from the bear viewpoint should prevent any further advance at this time, and scarcity of ocean freight room acts in a similar way. "Both are sound arguments, provided that a change of ideas regarding the crop does not occur at a time when more of the spindles of the world are at work at a profit than in any other year."

OPPORTUNITY FOR SOUTHERN FARMER

(Continued From First Page.)

real initial capital. They receive savings deposits from both members and nonmembers (chiefly the latter), on which they pay an interest varying from 3 1-2 to 4 per cent. It is the deposits which furnish the means for making loans, and only in so far as the deposits are insufficient do the rural banks have recourse to other sources of capital. On December 31, 1910, the aggregate amount of deposits held by rural banks was 12,000,000. In process of time the banks create a capital of their own, formed of the small payments made by the members upon entrance, or upon taking out their first loan.

The "Popular" or Schulze-Delitzsch banks in Italy are now approximately 1,000 in number. From reports furnished by 690 of these institutions in 1908, it was found that in the aggregate they had a paid up capital of $19,000,000 and reserve funds of $11,000,000. The total deposits carried amounted to $194,000,000 and their combined working capital was $262,000,000.

Experience in France.

The first experiments in agricultural credit in France date back to the middle of the past century, but its real development only begins after the promulgation in 1884 of the law on professional syndicates.

In 1894 the law which instituted local agricultural mutual credit banks gave a powerful impetus to agricultural credit, and in 1899 the law on regional banks, which authorized the giving of State aid, consolidated agricultural credit in France into an organic system which to-day spreads over the whole country.

The characteristics of this system are organization according to occupation and State aid. Its object consists, in the first place, in supplying farmers with the means necessary for carrying on the ordinary agricultural operations by means of loans for short periods; in the second place, to facilitate co-operative societies and individual farmers in carrying on operations extending over long periods.

Besides the co-operative credit encouraged by the State, there exist also various minor groups of co-operative institutions which have wished to remain entirely independent, and which rely solely on their own resources.

The French system under government aid consists of about 3,500 rural banks and 100 regional or provincial banks. The latter are made up of local banks, and it is through the regional banks that government funds are advanced to the smaller institutions. During the period 1906-1911 more than $10,000,000 was placed at the disposal of this system by the French government. The regional banks also form the connecting link with the regular commercial banks and their paper is discounted by the Bank of France. The total working capital of the regional banks in 1910 was $14,000,000.

Credit Facilities for British Farmers.

In Great Britain the number of agricultural co-operative credit societies which has been formed is comparatively small, but in Ireland such societies are more numerous.

Co-operative credit was introduced into Ireland by the Irish Agricultural Organization Society, aided by grants from the Congested Districts Board for Ireland and, subsequently, from the Department of Agriculture and Technical Instruction for Ireland.

In England and Wales credit societies were promoted first by the Agricultural Banks' Association and afterwards by the Agricultural Organization Society. The latter in recent years has received grants from the Board of Agriculture and from the department commissioners.

With few exceptions the form of society adopted has borne a close resemblance to the Raiffeisen banks of Germany. The area of operations is limited to a parish or to two or three adjoining parishes. The members are elected by the committee. Loans are only given to emmbers and for reproductive purposes approved by the committee. There are no shares, but the liability of the members is unlimited. Each member pays a small entrance fee.

The most recent statistics of agricultural credit institutions in both Great Britain and Ireland are several years old, but they show that the farmers have extensively availed themselves of the advantages which have been offered. In Ireland in 1909 there were 234 credit organizations with a membership of 18,000 farmers. The total working capital was $275,000. In England and Wales there were forty agricultural credit societies in operation with a membership of 663. Working capital amounted to $9,000 and the loans outstanding were $7,000.

The Opportunity of the South.

The organization and successful operation of these rural banks in Great Britain, Ireland and in Europe for a considerable period of years clearly indicates that the underlying ideas are practicable and worthy of adoption by the Southern States in which the farmers are in constant need of working capital. A movement has already been started to send a committee composed of representatives from each of the Southern States next May for the purpose of studying European methods and results at first hand. It is to be hoped that as a result of their study the members of this committee will be able to formulate a feasible plan for organizing agricultural banks in Virginia and in the other States of the South.

Foreigners at School.

The United States Bureau of Education tells us that 5,227 students from abroad are now enrolled in our universities, colleges and summer schools. Also that 15% of them are from Canada, 698 from the West Indies, 549 from China, 416 from Japan, 294 from Mexico, 271 from South America, 251 from the United Kingdom, 148 from India and Ceylon, 140 from Germany, 123 from the Philippines, 120 from Russia and Finland, 105 from Hawaii, 105 from Australia, 73 from Turkey, 21 from Chosen (Korea) and 17 from Persia. From European countries not named above come 512 students, from Asiatic countries not named above 24, from Egypt 26, and from South Africa 53.

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NEW ENTERPRISES STARTED IN SOUTH

(Continued From First Page.)

add 14,000 spindles and 300 looms, thus increasing to 25,000 spindles and 500 looms.

Carolina Phosphate Company, Greenville, S. C., was organized with $100,000 capital stock and will plant with annual capacity 20,000 tons of acid, buildings to include 365 by 135-foot storage room and 120 by thirty-foot structure to contain the machinery.

J. S. Deal & Son, Norfolk, Va., purchased timber properties estimated to contain 1,500,000,000 feet of standing timber in North Carolina, have formed company for development and will operate an established plant at Kinston, N. C.

Lynchburg Tobacco Market.

[Special to The Times-Dispatch.]

Lynchburg, Va., September 14.—John D. Ogleesby, of the Lynchburg Tobacco Warehouse Company (Inc.), makes the following report of leaf tobacco sold on the Lynchburg market:

Sold week ending September 13, 167,100 pounds; sold week ending September 6, 94,400 pounds; increase this week, 72,700 pounds.

Sold from September 1, to September 15, 1911, 849,600 pounds; sold from September 1, to September 13, 1912, 881,600 pounds; decrease for 1912, 281,00 pounds.

While the offerings of primings this week were larger than last, yet a majority of them were of more inferior quality, being short and dirty, caused by the protracted drought. Clean, leafy primings are in strong demand and selling well, but trashy ones are in poor demand and selling low.

Prices range from $1 to $5.30 per 100 pounds, according to quality.

Danville Tobacco Report.

Danville, Va., September 14.—The sales for the week have been small and the offerings common generally, with only a small proportion of the better grades of brights. The indications are that there is going to be a fair proportion of good to fine tobacco in this section of the old belt, but that the common grades will predominate. Already some new wrappers have brought as high as 45c.

All of the large corporations are now on the market, and the competition is keen on the colory grades particularly, and at high prices.

It is reported that fully 60 per cent of the crop in certain sections of the old belt is still on the hill. Favorable seasons may improve the quality of this materially, but it is rather late to hope for this.

Old, redried tobaccos are fairly active.

Norfolk & Western's Good Showing.

Roanoke, Va., September 14.—The Norfolk and Western now has outstanding $85,661,300 common stock, on which, according to the official income account, last year's divisible surplus from rail operations was exactly 10 per cent. The year before the company earned 9.14 per cent on $74,284,000 stock. Deducting the railroad's proportion of the deficiency in the earnings of the Pocahontas Coal and Coke Company to meet bond interest, which is virtually a fixed charge of the railroad, last year's balance was equivalent to 9.88 per cent, as against an even 3 per cent the year before and 11.36 per cent in 1910. With the exception of 1910, the company last year earned the highest percentage upon its common stock in its history. By comparison with the average of railroad experiences, Norfolk and Western had an exceptionally prosperous year. Its gross receipts increased in round numbers $4,200,000, or 12 per cent, as compared with something like 2 per cent for all the railroads in the country.

Thomasville's Hopes.

According to a Thomasville, N. C., paper that vigorous little manufacturing town is on the eve of a sure enough boom. The editor of the Davidsonian says:

"We are now on the eve of wonderful railroad development in and about Thomasville. Bird S. Coler has great things in store for us. We are not permitted to print all we have heard about what is coming to us, but we may say that we are assured facilities that will put us in a class with the best railroad centres of the State."

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