

GIVE FARMERS A SQUARE DEAL IS PLEA OF PRESIDENT HARDING

Agriculture Long Has Been Given Too Little Attention By Financiers, Says Executive.

Washington, Jan. 23.—Development of a thorough code of law and business procedure with the proper machinery of finance to assure the farmer as generous a supply of working capital on as reasonable terms as is granted to other industries, was advocated here today by President Harding in opening the national agricultural conference.

"An industry," he said, "more vital than any other, in which near half the nation's wealth is invested, can be relied on for good security and certain returns."

Declaring that in the matter of what may be called fixed investment capital the disadvantages of the farmer so impressed public opinion that the federal farm loan board was established to meet the need, the president said that the farmer still needed some provision for supplying him with working capital.

"Compared with other industries," he continued, "the wonder is that agriculture, thus deprived of easy access to both investment and accommodation capital, has prospered even so well."

Lines on which financial support of agriculture may be organized, he said, are suggested in the plan of the federal farm loan board and in these rural finance societies which have been so effective in some European countries.

"The co-operative loaning associations of Europe have been effective incentives to united action by farmers," he continued, "and have led them directly into co-operation in both production and marketing which have contributed greatly to the stabilization and prosperity of agriculture."

Whether these organizations are considered as means to buying the farmers' requirements in a cheaper market, he asserted, or to selling his products in a more remunerative one, "the conclusion is the same; it is that the farmer is as good a business man as any other if he has the chance."

The manufacturer, he said, whose turnover is rapid, finds he can borrow money from the bank on short time notes when he needs working capital and his money will come back to him in time to meet his short term obligation. On the other hand, he continued, the farmer's turnover is a long one, from a year in most crops to sometimes three years in the cattle industry.

"Yet the farmer is compelled," he declared, "if he borrows his working capital to borrow for short periods, to renew several times before the chance is possible and to take the chance that if he is called upon untimely to pay off his notes, he may be compelled to sacrifice growing crops or unfinished livestock. Obviously, the farmer needs to have provisions, adapted to his requirements, for extension of credit to produce his working capital."

The president said that "concerning the grim reality of the present crisis in agriculture there can be no differences of opinion among informed people."

"The depressions and discouragements," he continued, "are not peculiar to agriculture and I think it fair to say there could have been no avoidance of a great slump from war time excesses to the hardships or readjustment. We can have no helpful understanding by assuming agriculture suffers alone but we may fairly recognize the fundamental difficulties which accentuate the agricultural discouragements and menace the healthful life of this basic and absolutely necessary industry."

The farmer, declared he, from the very mode of his life is individualistic and, therefore, "because he buys and sells as an individual it is his fate to buy in the dearest and sell in the cheapest markets." He contrasted with the corporation, he said, which would effect economies and acquire a power in the markets by combinations.

The president said there was a misconception regarding the financial status of agriculture. "If the mortgage indebtedness of farms shows, over a given period, a marked tendency to increase, the fact becomes occasion for concern" he said. "If during the same period, the railroads or the great industries controlled by corporations, find themselves able to increase their mortgage indebtedness by dint of bond issues, the fact is heralded as evidence of better business conditions and of capital's increased willingness to engage in these industries and thus inspire larger production and better employment of labor. Both the mechanism of finance and the pre-conceptions of the community are united in creating the impression that easy access to ample capital is a disadvantage to the farmer and an evidence of his decay in prosperity; while precisely the same circumstances are construed, in other industries, as evidence of prosperity and of desirable business expansion."

"It cannot be too strongly urged that the farmer must be ready to help himself," he added. "This conference would do most lasting good if it would find ways to impress the great mass of farmers to avail themselves of the best methods. By this, I mean that, in the last analysis, legislation can do little more than give the farmer the chance to organize and help himself."

He then referred to the co-operative marketing. It should be possible to afford to the farmers he said, ample provision of law under which they may carry on in co-operative fashion those business operations which lend themselves to that method and which "thus handled would bring advantages to both the farmer and his consuming public." The farmers, he continued,

must be responsible for doing the rest and must themselves learn organization and the practical proceedings of co-operation.

Lack of essential information, Mr. Harding asserts, was one of the most serious obstacles to a proper balancing of agricultural production. All too frequently, he said, such information is gathered by private interests, "whose concern is private profit rather than the general good."

"With proper financial support for agriculture, and with instrumentalities for the collection and dissemination of useful information," he added, "a group of co-operative marketing organizations would be able to advise their members as to the probable demand for staples, and to propose measures for limitation of acreages in particular crops. The certainty that each scientific distribution of production was to be observed, would strengthen the credit of agriculture and increase the security on which financial advances could be made to it. The disastrous effects which arise from overproduction are notorious."

"It is apparent that the interest of the consumer, quite equally with that of the producer, demands measures to prevent these violent fluctuations which result from unorganized and haphazard production. Indeed, the statistics of the entire subject clearly demonstrate that the consumer's concern for better stabilized conditions is quite equal to that of the producer. The farmer does not demand special consideration to the disadvantage of any other class; he asks only for that consideration which shall place his vital industry on a parity of opportunity with others and enable it to serve the broadest interest."

Turning to the subject of transportation, the president said that "if broad visioned statesmanship shall establish fundamentally sound policies toward transportation, the present crisis will one day be regarded as a piece of good fortune to the nation."

"To this time railroad construction, financing and operation," he added, "have been unscientific and devoid of proper consideration for the wider concerns of the community. To say this is simply to admit a fact which applies to practically every railroad system in the world."

Waterways have been too long neglected in America, he declared, adding that "we need a practical development of water resources for both transportation and power."

"A large share of railway tonnage is coal for railway fuel," he said. "The experience of railway electrification demonstrates the possibility of reducing this waste and increasing efficiency: We may begin very soon to consider plans to electrify our railroads. If such a suggestion seems to involve inordinate demands upon our financial and industrial power it may be replied that three generations ago the suggestion of building 260,000 miles of railroads in this country would have been scouted as a financial and industrial impossibility. Waterways improvement represents not only the possibility of expanding our transportation system, but also of producing hydro-electric power for its operation and for the activities of widely diffused industry."

Telling of the advantages which Europe enjoys because of its easy access to the sea, "the surest and cheapest transportation facility," the president said that in the United States "is presented one of the world's most attractive opportunities for extension of the seaways many hundred miles inland."

"The heart of the continent, with its vast resources in both agriculture and industry," he added, "would be brought in communication with all the ocean routes by the execution of the St. Lawrence waterway project. To enable

so-called going vessels to have access to all parts of the Great Lakes would have a most stimulating effect upon the industrial life of the continent's interior. The feasibility of the project is unquestioned and its cost compared with other great engineering works would be small."

Europe, Mr. Harding said, is now setting its hand to the development of a great continental waterway, connecting the Rhine and Danube, which will bring water transportation from the Black to the North sea, from Mediterranean to Baltic.

"Its nationalistic prejudices and economic difficulties can be overcome by Europe," he asserted, "they should certainly not be formidable obstacles to an achievement, less expensive and giving promise of yet greater advantages to the peoples of North America. Not only would the cost of transportation be greatly reduced, but a vast population would be brought overnight in immediate touch with the markets of the entire world."

The national policy, he said, should be to develop industry and commerce so that they might prosper side by side.

To this end, he continued, encouragement should be given to every practical proposal for watering lands, draining swamp areas, reclaiming cut-over forest areas and for protection of fertile valleys from inundation.

He declared there must be a new conception of the farmer's place in the social and economic scheme of the country.

"The time is long past," he said, "when we may think of farming as an occupation fitting for the man who is not equipped for, or has somehow failed at, some other line of endeavor. The successful farmer of today, far from being an untrained laborer working every day and every hour that sun and weather permit, is required to be the most expert and particularly the most versatile of artisans, executives and business men."

"This conference was called," he reminded the delegates, "with the aim to bring about the * * * general understanding that the conference is not a legislative body," he added, "we do confidently anticipate that the considerations here held will be helpful and illuminating to those immediately responsible for the formation of public policy in dealing with those problems."

The administration had been keenly alive to the situation, he declared, and had given encouragement and support to every measure which it believed was calculated to ameliorate the condition of agriculture. So long as the emergency continues, he said, it must be dealt with as such but at the same time "there is every reason for us to consider these permanent modifications of policy which may make relief permanent, may secure agriculture as far as possible against the danger that such conditions will arise again, and place it as in industry in the firmest and most assured position for the future."

ROOSEVELT SOLD AUTO TO AID FINANCE PROGRESSIVE PARTY

New York, Jan. 23.—Former President Theodore Roosevelt sold his automobile to help finance the progressive party after the defeat.

In 1912, Elton H. Hooker, former treasurer of the party, declared in presenting to the Roosevelt Memorial association the original subscription list signed by the then progressive leaders.

Colonel Roosevelt's name appears opposite a pledge of \$1,000 a year for four years.

"Mr. Roosevelt's pledge," said Mr. Hooker, "was a real drain on his treasury. He had a limousine automobile, but could not afford both the limousine and the subscription. So he sold the limousine and thereafter drove a rather shabby old touring car."

Airship hospitals, stationed at high and germ-free altitudes, are the suggestion of a nerve specialist.

There are four copies of Magna Charta still in existence.

MONTANA WINTERS LESS SEVERE THAN IN THE NEW ENGLAND STATES

Weather Man Declares Stefansson Is Unjustified in Arctic Comparison.

Helena, Jan. 23.—William T. Lathrop, section director of the United States weather bureau here, declared that Vilhjalmr Stefansson is not justified in comparing the climate of the Arctic regions with that of portions of Montana. He replied in this manner when he was asked by The Tribune correspondent to state his views upon Stefansson's article in the December World's Work, entitled "The North That Never Was," in which the explorer made the assertion that the Arctic climate was no more severe than it is in some parts of Montana. Since the article appeared it has been discussed editorially in several of the newspapers of the state.

"The North That Never Was" is an excellent article, and in its bearing upon Arctic conditions it is not necessarily discredited by the reference to and comparison with the cold of Montana," said Mr. Lathrop.

"Editor R. G. Linebarger of the Havre Promoter picked up Stefansson neatly enough upon his singling out the Havre section for comment, when eastern North Dakota and northwestern Minnesota, section with which Mr. Stefansson presumably is more familiar, are colder than Montana. The fact that an extreme occurred elsewhere does not remove the fact that those sections average considerably the colder.

"From experience in Montana and western North Dakota and in New England, I have found that the Montana winters average less severe than

those of New England, notwithstanding that lower temperatures are recorded here. The balance in favor of Montana is due to two things. First, the lower relative humidity, and, second, the lower average wind movement at times of extreme cold. Low temperatures, with a high humidity and a strong or even fresh wind, are more penetrating and cause more suffering than the dry, quiet cold that we have. Along the Arctic shores praised by Mr. Stefansson, there is high humidity and there is a stronger wind movement than ours. One expedition to Point Barrow, Alaska, in a little less than two years of observations (1881-83), brought back a record of one maximum velocity of 100 miles an hour. I do not suggest that this is typical of the wind movement there; it may not be. But unfortunately it occurred.

"To suggest, because of the occurrence of a low minimum temperature in Montana, that the Arctic littoral climate is more agreeable than ours is a gratuitous slam. Of course, the man may prefer it,—but everybody to his taste. We can't all be Eskimos.

"The highest temperature ever officially observed in Montana was 112 degrees at Glasgow, up in the same neighborhood that has been under discussion. That is higher than has ever been recorded at Havana, Cuba, or at Port of Spain, in the island of Trinidad, West Indies, which is within 12 degrees of the equator. Are we to say, because of that, that Glasgow is warmer than Havana or Port of Spain or the West Indian islands generally? Not by a jugful. In heat as well as in cold, the humidity is a highly important factor in determining climate. I have wintered on the Gulf coast of Texas with the temperature only 88 degrees; and who hasn't, that has been in Galveston with the wind off the Gulf? The heat of Chicago and New York is more distressing and more deadly than the heat of Yuma, because it is damper."

IN MEMORIAM

Luella, daughter of Mary E. and S. G. Layne, was born on the Walnut Layne farm in the Saratoga community July 17, 1877, departed this life January 13, 1922 at her home in Cleveland, Ohio, aged 44 years, 5 months and 26 days. Her father was called to the life beyond some 30 years ago, and a younger sister, Mrs. Ivy Murphy died during the "flu" epidemic three years ago, leaving her mother, three sisters, Mrs. O. L. Gilmore of Pleasant Hill, Mrs. F. G. Kesler of Saratoga, Mrs. Fern Howard of Cleveland and two brothers, H. F. Layne of Saratoga and James Layne of Genoa, N. Y. To mourn her demise.

She was married January 25, 1899 to Frederick H. Ruppel a resident of Webster City community. To this union were born two sons, Carroll who will attain his majority this next June, and Donovan some 18 months younger. They, with the husband, are left to mourn the loss of a devoted mother and wife. The earlier years of her married life were spent in the vicinity of Webster City, but 15 years ago they moved to Cleveland.

Mrs. Ruppel was of a retiring disposition, being rather reserved with casual acquaintances, but was one of those whom to know intimately was to admire for her many worthy qualities. Only those of us who met her daily and intimately knew how bravely and uncomplainingly she bore her cross of poor health, only we knew of the devoted attention she gave to every detail of her home life, knew the intense regard for her husband and sons, knew her in fact to be a vertible home queen, who under any and all conditions made home a desirable place. Small of stature, girlish in form, a comrade for her sons, interested in all they did, she in turn to them was an object of tender regard and they felt a constant desire to protect and guard her from all grief and worry.

Throughout the various changes of her life she kept up her church affiliations, being a regular attendant at church services till her last illness prevented her attendance. Everything within human power was done to prevent her illness from being fatal but nothing seemed to check the dread destroyer. Besides constant attention from trained nurses, her husband was an untiring attendant at her bedside.

One little incident, which we quote, will give the keynote to her character. On being thanked for a kindness done to another and the recipient lamenting inability to return a like favor she said, "Pay me, by passing it on."

Services were held at the Foster's undertaking establishment, conducted by Dr. R. F. Chipperfield at 2 a. m. Monday, followed by interment in the beautiful Graceland cemetery. Her casket was literally covered with flowers, showing how highly she was esteemed in the community where her girlhood days were spent.

Can it be true thou are gone, dear friend? Causing us sorrow that will not end. Gentle and womanly, trustworthy and sweet, Our lives without thee will not be complete. Tho' thy departure we cease not to regret, We try not to murmur, we try not to fret, We try to submit to our Master's will, That thy voice be mute, thy form lie still. To the Home beyond we feel thou are gone, Fare thee well, dear one, till eternity's dawn.

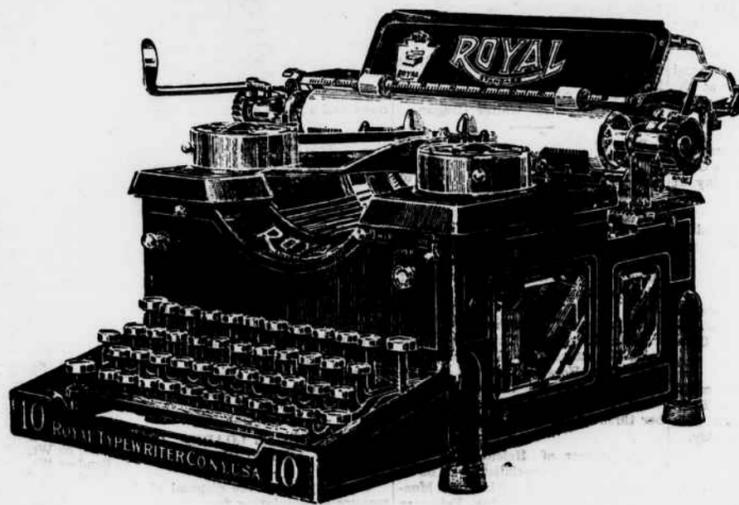
—A FRIEND.

Difficulty is experienced in procuring suitable horses for artillery, so experiments are being made with motor-tractors.

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