

ANIMAL HUSBANDRY ESSENTIAL AID TO PAYING AGRICULTURE

North Carolina Beef Breeders' and Feeders' Association
Discuss Problem Fundamental to the Development of
the South.

(Herbert L. Jilison.)

Pinehurst, April 17.—Congressman "Bob" Page got right words at the North Carolina Beef Breeder's and Feeder's banquet held at the Carolina, Saturday evening last. "The truth is, whether we be bankers or farmers, we want to be shown! And Tufts, Derby and others are all demonstrating within the range of our vision, that the much argued 'diversity' advice is profitable. This actual demonstration of success is what we need to direct the section from the one crop idea to generalization; adaptation to conditions; broader comprehension; development of the vast resources which are ours; success from the practical, not the theoretical standpoint; the viewpoint of commercial necessity!"

And just back of Mr. Page, was the material evidence of accomplishment; a Pinehurst-finished steer, sleek and heavy; a typical Tar Heel product, dishevelled and emaciated; a wild and gaunt razor back hog; a fat and contented Berkshire.

And what one couldn't comprehend from the contrast presented, Secretary Curtis of the Association, and State A. and M. College, told in the technical language of the expert; briefly summed up—success and failure; loss and profit.

And there were other speakers, also, who addressed a representative gathering numbering nearly one hundred; banker and producer, lender and borrower, meeting on a mutual ground for discussion of and suggestions for the solution of a problem which confronts not alone the section and the South, but the nation as well.

From each and every aspect the subject was presented, with the organized, efficient co-operative unity of the Sand Hill section as the basis of general adaptation of the suggestions presented.

Frederick A. Delano of the Federal Reserve Board was the honor speaker; the distinguished coterie also including Dr. Bradford R. Knapp, of the United States bureau of farm demonstration work; Vice-President Benjamin Joy, of the Shawmut National Bank, Boston; George A. Holderness, banker of Tarboro (who is also "from Missouri") and in addition to Congressman Page's remarks the address of the Association's president, Roger A. Derby of Jackson Springs, whose vision is always of the future; a clear and concise statements of facts based on conditions, not "conditions of mind."

An Anchor for the Ship of State.

We are met here tonight, said Mr. Derby, to discuss the question of rural credit as particularly applied to the production of beef cattle in this State, but before we commence the discussion I want to tell what has inspired this association to arrange this meeting and to invite you gentlemen here.

The officers of this association feel that a really staple, prosperous, system of agriculture which takes into consideration soil enrichment and the establishment of a permanent, intelligent and contented class of people on the land, must be built up around system of animal husbandry and I am going to point out briefly what are the conditions that prevail today in some of the rural districts of the State and what this association is aiming to do, as far as it is able, to correct them.

Dangerous as it is to generalize about the South, and particularly about a State which contains so many different soils, climatic conditions and systems of agriculture as does North Carolina, I am going to make the statement that in large areas of the State we have a thoroughly unsound system of agriculture which is not only impoverishing the soil, but from time to time incurring great financial loss to all members of our rural society, which has been devitalized, not only by this uneconomic system but by the drain on the country by the growing towns. Furthermore we have a class of people living in such sections on so low a scale, so ignorant and so inefficient, that they may be termed a submerged, dependent, class; the greatest enemy that can menace a democracy. I am speaking of the floating white tenants; the man with a vote, but no property, no education.

The one crop—cotton—system of agriculture always has bred and always will breed a class of floating laborers, "tenant farmers," we call them, who have no ties or interest in any one place that they can call home, who do not raise food enough for their family and stock, who are shiftless, without hope, dependent. They procure their money and supplies at exorbitant rates of interest from the landlords or the merchants; a rate of interest so high that any possibility of success for them is precluded by it. Behind them is a hopeless past, facing them is an equally hopeless future.

Occasionally, beaten and discouraged by their own ignorance, by their poverty and by a game in which the odds are against them, they drift into

the cotton mills as a last haven of refuge from the loneliness and the hardships of country life.

Yet for a large part, gentlemen, these people form the nucleus from which the farmers of tomorrow must be made if North Carolina is going to develop into the prosperous agricultural State she ought to develop into.

In the South, as elsewhere in America, the efforts for social betterment have been made in towns. Here you find the best schools, the best churches, the hospitals, the best roads. Social life is here concentrated, amusements are close at hand, and here is the clamour and excitement that always attends a congregation of people. There has been a steady tendency for such people as were financially able, to move from the country to the towns simply because social and educational conditions were better. But every time a man of superior intelligence makes this change he either sells his land or leaves it in the hands of a tenant of inferior intelligence. The evils of absentee landlordism immediately appear and the productive power of that land either stands still or declines. And not only does the productive power of the land decline with this loss of the superior individual, but also does the quality of the general structure of country life decline. The roads are neglected, new ones not built, the schools are badly administered, the thought of the community lags and becomes stagnant, and progress comes to a standstill. In fact, the locality turns into such a place as every live man is glad to leave and never see again if it can be avoided.

But we are concerned with the economic aspect of this country problem most particularly though it is by no means purely an economic problem. He who thinks that its solution is merely to make the farmer prosperous hits very wide of the mark. There is no use in making the farmer prosperous if his first move is to leave his farm for the city, and desert the army of producers for the army of non-producers.

Yet the economic aspect is basic. The wealth of the town depends to a large proportion on the wealth created by the country about it. The merchants, the professional men, the bankers, live on a percentage of the wealth produced by the farmers. As that wealth declines so does their percentage decline, and we do not need to go far afield to see the effects of such an event, especially where that wealth is largely based on one crop. Another point: We hear on all sides, of the organization of Boards of Trade, Chambers of Commerce, Boosters Clubs, to develop the towns.

It is no advantage economically for the merchant to multiply the number of merchants in a town by two, or for the banker to multiply the number of bankers, unless the production of wealth which that town depends on has been multiplied. But this is a thing the merchants and bankers often fail to realize, or if they do, they seem unable to do anything constructive to increase the production of wealth in the territory about them.

This is the point, gentlemen, that we must consider tonight. What can the bankers and business men of North Carolina towns do to increase the agricultural wealth of North Carolina? I wish I had time to tell you fully of the attitude of the bankers and merchants of this Sand Hill section who have joined in the organization of a rural Board of Trade covering a circle of forty miles in diameter and embracing seventeen towns, an organization with the avowed purpose of improving the social conditions and developing the wealth of the territory it covers. An organization of farmers and bankers and merchants and business men working in unison to better the common cause.

But let us, at least, take an example of how this works out.

It has been my observation that it is easier for the non-productive store keeper who lives just around the corner from the bank, to get a loan, than for the productive farmer who lives ten miles out in the country. Why? For one reason because he wants the money for shorter time than the farmer does, but mainly because he has the virtue of being known to the banker, or if he is not known, it is easier for the banker to make an investigation of him than to hitch up his horse and buggy and drive ten miles, probably over a bad road, to investigate the farmer.

The Page Trust Company, at Aberdeen, have gotten round that objection by appointing the County Demonstration Agent as their agricultural loan advisor. In consequence if a farmer comes into them for a loan they can turn to the demonstration agent and get an expert opinion from him as to the advisability of the loan, and

furthermore, they have reached the point where they will not loan to a farmer unless the agent tells them that the method he intends following will not only prove profitable, but will build the soil up, and unless the farmer agree to keep accounts of his operations and follow the advice of the agent.

Thus they have taken the big stick in their hands and are swinging it in the interests of better farming. And when the banks do that it is an assured fact that better farming will be the result, for when the farmer finds that he cannot secure money unless he follows what has been determined by those who know to be the best methods, he is pretty likely to follow the best methods. Contrast this with the situation which exists today in the South where the farmer is hopelessly chained to cotton culture because cotton is considered by the bankers and the merchants the only safe security to make loans against.

Closer co-operation between the bankers and these county demonstration agents and the Government and State experts, is one of the things this Association is advocating as a means of breaking the vicious circle that is tying the bankers and the merchants and the farmers to the culture of cotton.

But the solving of the rural credit problem is not the only necessary step to better rural conditions in this State. The educational problem is quite as important, for unless the farmer knows how to farm properly and how to make money from his operations, he is not going to find the banks very willing to loan him money to operate with.

Dr. Joyner has repeatedly and rightly said that agricultural success depends on mixing brains with matter. Every county in the State should have a county demonstration agent to spread the knowledge of more practical farming and these men should work in closer touch with the State and Government experts.

Every county should have a farm life school, for if rural education trains country boys for city life, which for the most part it does in this State, it fails of its purpose.

Therefore it is a matter of grave concern to you, gentlemen, that rural education should fit country boys for country life, and teach them how to produce larger crops and produce them more economically. Of infinitely more importance is this to you than to bring more non-producers into your towns, swell their population, and diminish, thereby, the opportunities in those towns.

The country is devitalized. It needs your help to get back on its feet; in matters of social life, in matters of education, in the matter of a better system of rural credit. It is to your interest to help it get back on its feet. In fact, you face a future full of disaster unless you do so, and I, therefore, commend the following for your very grave attention:

First, that as bankers, you should aid the farmers to diversify their crops, assisting them particularly to enter into animal husbandry under the tutelage of the county demonstration agents, or State or Government experts.

Secondly, that as bankers and citizens of the United States, you should aid in the upbuilding of country life, particularly in the matter of good roads and better social conditions and education, bearing in mind that to teach the country boy to produce more and more economically, and the country girl to live more and to live better, you are giving them the kind of education that will make them the most independent and vitally useful citizens your country can possess; producers of strong, fresh blood for the Nation, and an anchor which will hold the Ship of State safely in times of great crises.

"A Self Supporting Agriculture."

Dr. Knapp's remarks were straight from the shoulder, true to the mark.

In any big problem which affects the masses, he said, every man has his opinion or attitude of mind; either a sympathizer with a real desire to help, indifferent, or who cares only as it offers opportunity for gain. It is, therefore, a healthy sign to note the growing tendency of bankers and merchants as sympathizers and a desire to be of assistance.

And this brings us to the problem of 'diversification,' and right here I want to say that we would probably be better off if we abandoned the word and said, instead—a self-supporting agriculture—for that is what diversification means. Going out of cotton into tobacco is not diversification, but going into the sugar and most certain agriculture is. The reason why the Iowa farmer can borrow at 5 per cent is simply because his returns are the most certain; the reason why the Southern farmer pays the highest rate is because his returns are the most precarious.

Continuing, Dr. Knapp dwelt upon the one crop peril, admitting that the farmer was between the devil and the deep sea, and insisting that there was no way out except self-supporting agriculture.

A perfected system of agriculture, he argued, means occupation three hundred and sixty-five days in the year, but worst of all, the one crop idea of only one hundred and twenty-five, does not permit of crop rotation for the purposes of soil fertility;

live stock, and nothing with which to utilize and make profitable waste acres. Further, one crop turns funds over but once a year, while highly diversified agriculture turns them over many times. Last of all, it narrows citizenship, prevents the highest type of education, does not permit of home building, and encourage commerciality.

This diversity, continued Dr. Knapp, has been talked for a hundred years, and for more than thirty years the agitation has been much the same as it is today. Fact is, the South has fallen into ways that, possibly were inevitable; but ways which, nevertheless, it must get out of. It requires strength, courage, skill; but that is the problem that we are up against today as bankers and farmers.

We want diversification, we seek diversification; but we don't know how to diversify, and the main reason why it is impossible is because credit is absolutely fixed on cotton.

In other words, before we can get self-supporting agriculture and diversification, the bankers and the merchants must diversify!

If the bankers through their power with the merchants, were today to say that cotton was to no longer be the basis of credit; but instead, thrift, good farming, and self-supporting diversification, we would have would otherwise qpsnetaeshrdus, this result many years before we would otherwise get it.

Sometimes I think the South is in the same position as the old negro who had a passion for fishing. Passing his cabin one day the planter found Sambo contentedly dozing before a mud puddle over which he had suspended a persimmon twig with string and bent pin attached.

"Mose, you old fool, don't you know that isn't a place to fish?" he demanded.

"Yessah, yessah, Mars' Tom," was the quick reply, "but it sho' an mighty handy!"

Cotton has indeed been a "handy thing"—that's the basis of it. It will take vigor to make a change and I hope I see, in fact I do see rising here, men who are ready to breast the current and make something else the basis of credit.

In conclusion Dr. Knapp urged that diversification, first of all, should provide a living for the farmer's family; that the change should make a sure agriculture, not a gamble, and he pointed out how forty acres divided into twenty acres each to produce the living for the family, and twenty acres in cotton, had been demonstrated through actual tests, to be one hundred dollars more profitable than the forty acres devoted entirely to cotton.

Before we get cheap money, he concluded, the credit of the farm must be on a sure basis.

We stand, today, at the fork of the roads. On one hand an easy down hill road leading to disappointment, disaster and discontent; on the other, an up hill road leading to an enlivened country life, happy homes, the prattle of children, and the contented song of the mother.

Which shall we take?

Animal Husbandry Essential.

Mr. Holderness, as a banker and farmer, directed his remarks to the bankers, urging appreciation of agricultural problems and financial aid to the farmers of their communities along the lines of animal husbandry as an essential aid to profitable agriculture.

Those of you who have kept pace with the great work done by the National and State Agricultural Departments, he said, know that it has been demonstrated beyond peradventure that the addition of cattle on each farm in the South would add not only to the productiveness of the soil for the current year, but means the building up of a soil reserve, something just as necessary and essential to the farmer as the reserve the bank keeps in its vaults, or with its correspondents, is to the banker.

To develop the possibilities of our State we must rely upon our farming interests, just as much as we do upon the manufacturing interests. There is two and one-half times as much capital invested in agriculture as there is in manufacturing; both manufacturer and farmer should be deserving to get credit, at least put both on the same footing.

In this State, the county raising the largest number of cattle per thousand acres has the largest per capita wealth of its country population. Alleghany County, with a per acre production of only \$4.83 and eighty cattle to each one thousand acres, has a country per capita wealth of \$566.00, while my own county Edgecombe, with a per acre production of \$21.78 and only eighteen cattle per thousand acres, has a like per capita wealth of only \$353.00. One depends upon the net gain from cattle and food stuffs, the other from cotton, tobacco and peanuts. The money produced by the great crops of cotton, tobacco and peanuts does not stay in the community that produces them.

If you go to any county or to any farm, that is producing a fair proportion of live stock, you not only find it a prosperous and thriving county or farm, but you find a more intelligent class of laborer.

Bankers, is it not worth your while to aid us in this movement to put more beef cattle on the farms of North Carolina with not an equal