

Co-Operative Farm Products Marketing

How It Is Done in Europe and May Be Done in America to the Profit of Both Farmer and Consumer

By MATHEW S. DUDGEON

THE "GOMBEEN MAN."



1—Where the Gombeen Man Flourishes Among the Rocks.
2—Paddy Gallagher Tells the American Visitors How the Gombeen Man Charged Him 144 Per Cent. Interest.

Dunglow, County Donegal, Ireland.—This is the old haunt—the habitat—of the "gombeen man." He is our American city "loan shark" transplanted with all his blood-sucking propensities and his starvation inducing qualities into rural Ireland. Here conditions are right for his activities. Where the need for money is greatest he prospers best. The poorer the country, the richer he grows. And poor enough this country certainly is. Wide, low-lying peat bogs stretch between great slopes of rising hillsides where the soil shows only between masses of outcropping rocks. No fields are there here large enough to offer opportunity for work with horses even if plowing and cultivating were not made impossible by the huge half-buried rocks. Every enclosure demands fertilizers as a condition precedent to production. Nature is stingy and hesitates to let go of any product of value to humans. Yet here and there is a cottage upon a barren hillside; around it we see children that are not starving nor insufficiently clothed.

"Gombeen Man" Passing.
Here was the haunt of the gombeen man. But as relative prosperity comes in he goes out. They tell us that co-operation has numbered the days of the gombeen man and that he is passing. As he formerly operated his business here he was the worst enemy to rural prosperity to be found upon the island. "The gombeen man is worse than the non-resident landlord," says Paddy Gallagher of Dunglow, which is an extreme statement when made by one whose father and family have suffered cruelly from many evictions.

Seldom was the gombeen man admitted in the loan business. Frequently he was a trader or shop keeper. Generally he kept a public house. Often he was a dominating influence politically, and held some office. Invariably he was an economic scourge and made rural prosperity impossible. We have spoken of him in the past tense, not because he has altogether ceased to exist but because co-operation seems to be developing a plan for rural credit which will eventually put him out of business.

Patrick Gallagher's Story.
Patrick Gallagher, now the manager of the local co-operative society, probably knows as much about the trials of the poor farmer in Ireland as any one. He was born in a little one-room farm cottage and was at nine years of age forced to leave home and hire himself out as a farm laborer receiving the wage of three pounds for six months' work. From these beginnings he has risen to be a rural financier in County Donegal and has raised the condition of the poor farmers from abject poverty to comparative comfort through his co-operative enterprises. Here is what Paddy Gallagher says of the gombeen men, speaking from his personal experiences and verifying much that he says from documents and account books:

"Here is one transaction of my own with the gombeen man. On the 28th of May, 1906, my father and I bought seven stone of flour and one hundred weight of Indian meal, each. My father paid for his \$4.25. I was not in a position to pay for mine until the 11th of July, 1906, forty-four days later. The gombeen man then presented me with a bill for \$5.31. I disputed his right to charge me \$1.06 interest on \$4.25 for only forty-four days and pointed out to him that my father bought the same goods on the same

date for \$4.25. The gombeen man argued that my father paid \$4.50 and that he was only charging me eighty-one cents extra, or 144 per cent interest per annum. During the twenty years my father was bringing up his family, he paid interest at this rate.

"Here is a writ that was issued against a poor farmer. The amount is \$37.75, and here is the pass book which proves that \$18.25 of that is interest. You will also note that the gombeen man charges this customer \$3.37 for seven stone of flour; on the same date the co-operative society's price was \$2.25."

So the gombeen man was robbing everybody as he tried to rob Paddy Gallagher and his friends.

An Old Man's Story.
The story that we get in Dunglow tallies with the account which Sir Horace Plunkett and his colleagues in Dublin gave us of the situation. But as scientific investigators we are anxious to get as much material from original sources as possible. So on Sunday afternoon "it is us" for a jaunting car and a ride into the country in search of fundamental facts. We hear of a patriarchal citizen five miles out who they say is as honest as the day is long. We find Donald O'Boyle (otherwise Shane O'ge) in a habitation which from outward appearances hardly merits the name of cottage. But when warm hearted Irish hospitality invites us inside we find a neat, clean, comfortable place, that is indeed home to the family which has been for generations the tenants of a line of non-evicting landlords. Shane O'ge, and his son, his daughter-in-law, and some shy, blue-eyed little grandchildren, welcomes us warmly. The mother is feeding the children mashed potatoes and milk from a bowl (about all many Irish children get to eat). To them this is much more interesting than a discussion of the gombeen man.

Yes, he and his father knew well the gombeen man. "We'd buy of the trader but we'd not know the price at all," he said. "It would do us no good. We'd have to pay in the end what he'd ask us anyway when he had the money. It was hard to get it round here—we mostly had to go over and work in the Scottish harvests to get any at all. When we had the money we would ask what we owed and the trader would tell us what it was. We never knew what the items were. We never dared to ask. He would say, 'How dare you dispute my books?' And it's more than one poor man I've seen kicked out for asking a civil question. But everybody says they charged the highest price the stuff had been from the time it was bought until we paid for it and I guess that's the truth, and of course the added interest, though I don't know how much. And so of course, we paid what they asked—and enough it was—though we never knew much about it. They let us get meal or anything else on credit without money for they knew it meant more to them in a high price besides interest. Things are different now; they're a lot better."

Co-operative Credit Conquering.
Things are different in Ireland now. The farmers themselves are driving out the gombeen man. Co-operative credit associations have changed all this. As that eminent Irishman, Sir Horace Plunkett, says in his book on Ireland in the New Century: "The exact purpose of these organizations is to create credit as a means of introducing capital into the agricultural industry. They perform the apparent

miracle of giving solvency to a community composed almost entirely of insolvent individuals."

Paddy Gallagher in telling us how the association operates here at Dunglow, says: "A credit society in Dunglow was organized and established in October, 1903, by the Irish Agricultural Organization society and has been regularly audited and inspected by that body ever since. Although we had at first only £220 of working capital, we have now a reserve of £26, 16s. The members are equally responsible for the success or failure of the society. Each man has one vote no matter how much or how little his investment in the concern is. They take such keen interest in it that during its nine years working there has not been an over due loan at the end of the year. The society is undoubtedly of great assistance to the people in the district. We want the time to come when every man can walk up the street in Dunglow and say he owes nothing."

Capitalizing Character.
These co-operative banks have, as it were, capitalized character. The early organizers of co-operative credit associations held, and experience has confirmed the opinion, that in the poorest communities there is a perfectly safe basis of security in the honesty and industry of its members. This security is not valuable in the ordinary commercial sense. The ordinary banker has no intimate knowledge of the character of those who apply for a loan. Neither has he any way of testing whether or not those who borrow "for productive purposes" actually apply the loan to such purposes. The borrower must bring two sureties, who like the borrower himself, must be men of approved character and capacity. The character of these three men is the sole basis of credit.

The rules provide—and this is the characteristic feature of the system—that a loan shall be made for a "productive purpose" only. That is, the borrowed money must be used for a purpose which, in the judgment of the committee, will enable the borrower to repay the loan out of the results of the use made of the money. The farmer buys a sow to raise pigs; he must have fertilizers; he needs some high-grade seeds; he wants to build better shelter for his cow—all these are productive purposes. In case money to send the borrowed boy to school for eight months so to increase his earning capacity was considered a productive purpose justifying a loan, as it proved to be when the boy himself repaid the loan. The rules of the co-operative society provide for the expulsion of a member who does not apply the money to the agreed purpose. It is said, however, to the credit of the Irish members of these societies, that there has never been the necessity of putting this rule in force in a single instance anywhere throughout the entire island. Social and moral influences seem to be sufficient to secure obedience to the rules and regulations.

Co-operative Credit.
There are other advantages of a regular bank is generally miles away. It costs money for the borrower to go and take his sureties, paying car fare, meals and maybe drinks, while the co-operative association is right at hand. The bank will loan for only 90 days, while the co-operative society will make it up to a year. And a 90-day loan gives the farmer no chance to realize on seed or fertilizer or stock bought with the money borrowed. But here in the local credit bank if a man is honest he can get the loan he needs. He must bring two sureties, but co-operation breeds and develops neighborly helpfulness and they say no honest man ever fails because he can get no sureties.

Neither the association nor its members have any considerable capital. When they organize they begin by borrowing a sum of money on the joint and several liability of the members. Deposits are received from both members and non-members. The society usually borrows at four or five per cent, and lends at five or six per cent. In some cases government funds have been loaned to them at three per cent, thus enabling them to make a very low loan to their members. The expense of administration is almost nothing.

Lesson for Rural America.
It is such societies as these that are putting the gombeen men out of business in Ireland. We have in rural America gombeen men. They are not so called, but American loan sharks and credit men are first cousins to the Irish gombeen men.

The question we Americans are trying to answer is this: Have Irish rural credit methods a lesson for the rural sections in our own land? Can our loan shark, whether in city or country, be fought and conquered by similar American co-operative societies? There are hundreds of poor farmers who must ask credit either of merchants and dealers or must secure loans from some source. Most of them get credit of the local merchant. It is, of course, well recognized that any dealer who extends credit not only charges interest but charges a higher price than when he gets cash payment.

Why cannot the American farmer get a loan at a nearby banking institution for six months or ten months or a year instead of for 90 days? Why cannot he capitalize his character as does the Irishman? In some states there are under existing laws plenty of small joint stock banks throughout the smaller towns and villages which are accessible. The directors and officers know the farmer's needs. They are so intimately acquainted with those who might become borrowers that they could do as the Irish credit banks do and arrange for capitalizing character. But they don't do it.

HORTICULTURAL SOCIETY ELECTS

H. R. HOWARD CHOSEN PRESIDENT FOR ANOTHER YEAR.

EVENTS IN STATE CAPITAL

Doings of the Various Departments of the Government of the Commonwealth Reported for Benefit of Our Readers.

—Nashville.
At the session of the Tennessee State Horticultural Society Tuesday the following officers were elected: President—Henry R. Howard of Chattanooga.
Vice-President for Middle Tennessee—T. D. Reed.
Vice-President for East Tennessee—R. L. Walker.
Vice-President for West Tennessee—R. T. DeBerry, assistant commissioner of Agriculture.
Secretary-Treasurer—J. G. Briggs.
The re-election of Mr. Howard as president of the society is a deserved compliment to a man who is doing a great work for horticulturists of the state and who has mapped out a plan for still further development of the organization.
Several very interesting and helpful addresses were made, and much interest was manifested by those in attendance, the assembly room of the Maxwell being taxed to its capacity.

Dr. Lillian Johnson Heard.
Following the meeting of the State Horticultural Society, the Nurseryman's Association held an all-day session, most of the time being devoted to the reading and discussion of papers. Among the speakers were F. D. Fuller, and Dr. Lillian Johnson, of Memphis. Mr. Fuller said he did not know much about the subject assigned to him, "The Growers and Buyers of Nursery Stock," from experience, but he discussed the importance and value of smaller orchards, and said if nurserymen would give more attention to them and avoid the unscrupulous nurserymen, their troubles would not be so great. He suggested the planting of miniature orchards at the big farms of the state as an object lesson of what could be done. Dr. Johnson discussed the importance of improvement of rural conditions as an incentive to people to stay on the farms.

Will Inspect Convict-Made Roads.
Governor Hooper has written to Governor Slaton of Georgia, proposing a visit to the convict camps of that state. "I have the representation offered him a million day Camp and the good will of our citizens," Governor Hooper recently wrote to Governor Slaton. The purpose of Governor Hooper's letter is to ascertain when it will suit Governor Slaton's convenience for the committee to make the contemplated visit, and also to ascertain the location of the convict camps. Governor Hooper will accompany the committee and look thoroughly into the matter of road building by convicts.

Revenue Agents Appointed.
E. S. Haston of Spencer, Tenn., has been appointed by the department at Washington internal revenue agent and assigned to duty under Knox Booth, internal revenue agent for this district. Ernest Hammock of Dermott, Ark., has been appointed internal revenue inspector and has also been assigned to duty under Revenue Agent Booth. The appointments were made in accordance with the act of Congress October 3, 1913. Both Mr. Haston and Mr. Hammock will be assigned to income tax work exclusively, the former in Tennessee and the latter in Arkansas. The appointments were made on the recommendation of Internal Revenue Collector E. B. Craig.

Will Not Reduce Salaries.
At the meeting of the City Board of Education Albert E. Hill was unanimously re-elected president. Verner Tolmie was re-elected secretary. Messrs. A. E. Potter and T. F. Bonner, recently appointed members of the board to succeed Messrs. Aaron Bergeda and H. M. Cunnin, presented their credentials and following the adjournment the old board participated in the proceedings of the new organization. It was decided not to reduce the salaries of the teachers.

Peyton Attends Banquets.
John N. Peyton, general manager of the Nashville, Chattanooga & St. Louis Railway, who will become president of the road April 1, is getting acquainted with the people who do business with his road by attending meetings and banquets in various towns. Mr. Peyton is being accompanied by other officials of his road and of the Louisville & Nashville.

Liquor Shipments Increase.
Liquor shipments for individual use are steadily on the increase in Davidson county, according to the records in the office of County Clerk Hunt, since the order to the saloons to close November 15.

Co-Operation is Urged.
At a session of the Tennessee State Horticultural Society Prof. Harry Clark of the University of Tennessee delivered an address on "Co-operation of Fruit Growers," pointing out the advantages to be gained.

A Doctor's First Question Is

"How are Your Bowels?" A Simple Remedy that Guarantees Good Bowel Action.



LIEUT. G. W. VAUGHAN

Trace the origin of the commoner ills of life and almost invariably you will find that constipation was the cause. It is not to be expected that a mass of fermented food can remain in the system beyond its time without vitiating the blood and affecting the nerves and muscles. It congests the entire body.

The results are colds, fevers, piles, headaches, and nervousness, with its accompanying indigestion and sleeplessness. There is only one thing to do, and that is to remove the trouble; and when nature seems unable to do it, outside aid is necessary. You will find the best of all outside aids a remedy that many thousands are now using for this very purpose, called Dr. Caldwell's Syrup Pepsin. Many hundreds of letters are received by Dr. Caldwell telling of the good results obtained, and among the enthusiastic letters is one from Lieut. G. W. Vaughan, of 623 W. North St., Decatur, Ill. He is 72 and has had a bad liver and stomach since he came out of the army. He says he tried about everything, but never succeeded in getting permanent relief until he took Dr. Caldwell's Syrup Pepsin. He is never without a bottle in the house, and he is never without good health.

It has untold advantages over pills, salts and the various coarse cathartics

and purgatives, for while these do but temporary good, Syrup Pepsin cures permanently. The effect of its action is to train the stomach and bowel muscles to do their work naturally again, and in a short time all forms of medicine can be dispensed with. It can be bought without inconvenience at any nearby drug store for fifty cents and one dollar a bottle, the latter size being regularly bought by those who already know its value. Results are always guaranteed or money will be refunded.

Families wishing to try a free sample bottle can obtain it postpaid by addressing Dr. W. B. Caldwell, 203 Washington St., Monticello, Ill. A postal card with your name and address on it will do.

Common Form of Insanity.
A party of Clevelanders entertained some holiday visitors and having showed them everything interesting in Cleveland proper they had to take them to Newburg for a view of the asylum. The superintendent was in a genial frame of mind and he conducted the bunch personally.

"Here is a queer case, ladies," he said, pausing at a particular cell. "This man has the delusion that he possesses the motive power that runs the universe. He is perfectly harmless, but he actually believes that without him the world would not move. Strange notion, isn't it?"
"Why, not at all!" exclaimed one of the women. "My husband has the same idea and he always has had it. Is he crazy, too?"

SALTS IF BACKACHY OR KIDNEYS TROUBLE YOU

Eat Less Meat if Your Kidneys Aren't Acting Right or If Back Hurts or Bladder Bothers You.

When you wake up with backache and dull misery in the kidney region it generally means you have been eating too much meat, says a well-known authority. Meat forms uric acid which overworks the kidneys in their effort to filter it from the blood and they become sort of paralyzed and loggy. When your kidneys get sluggish and clog you must relieve them, like you relieve your bowels; removing all the body's urinous waste, else you have backache, sick headache, dizzy spells; your stomach sours, tongue is coated, and when the weather is bad you have rheumatic twinges. The urine is cloudy, full of sediment, channels often get sore, water scalds and you are obliged to seek relief two or three times during the night.

Either consult a good, reliable physician at once or get from your pharmacist about four ounces of Jad Salts; take a tablespoonful in a glass of water before breakfast for a few days and your kidneys will then act fine. This famous salt is made from the acid of grapes and lemon juice, combined with lithia, and has been used for generations to clean and stimulate sluggish kidneys, also to neutralize acids in the urine so it no longer irritates, thus ending bladder weakness. Jad Salts is a life saver for regular meat eaters. It is inexpensive, cannot injure and makes a delightful, effervescent lithia-water drink.—Adv.

Had the Proof.
Stonemason (in box describing assault)—He walks into my yard and rams me up agen one o' me own stones.
Counsel—Did he hurt you?
Stonemason—Hurt me! Why, I've got "sacred to the memory of" stamped all down me back.—Tatler.

Putnam Fadeless Dyes will last until the goods wear out. Adv.

Fragile.
Little Elsie after being lectured)—Mamma, the commandments break awful easy, don't they?

Actors imitate mankind; amateurs imitate actors.

That Weak Back

accompanied by pain here or there—extreme nervousness—sleeplessness—may be faint spells—or spasms—all are signs of distress for a woman. She may be growing from girlhood into womanhood—passing from womanhood to motherhood—or later suffering from that change into middle life which leaves so many wrecks of women. At any or all of these periods of a woman's life she should take a tonic and nerve prescribed for just such cases by a physician of vast experience in the diseases of women.

DR. PIERCE'S Favorite Prescription

has successfully treated more cases in past forty years than any other known remedy. It can now be had in sugar-coated, tablet form as well as in the liquid. Sold by medicine dealers or trial box by mail on receipt of 50 cents in stamps.

Miss Elizabeth Lordahl of Berkeley, Cal., in a recent letter to Dr. Pierce said: "I was completely broken down in health. I wasaching and had pains all over my body and was so nervous that I could scarcely remain seated. I was passing from womanhood to motherhood—or later suffering from that change into middle life which leaves so many wrecks of women. At any or all of these periods of a woman's life she should take a tonic and nerve prescribed for just such cases by a physician of vast experience in the diseases of women. I have never had an occasion to consult a physician since—an in excellent health."

Dr. Pierce's Pleasant Pellets regulate stomach, liver and bowels—sugar-coated, tiny granules

Blame Located.
A carted old misogynist said to Ethel Barrymore at a dinner in Bar Harbor:

"Woman! Feminism! Suffrage! Pah! Why, there isn't a woman alive who wouldn't rather be beautiful than intelligent."

"That's because," said Miss Barrymore, calmly, "so many men are stupid while so few are blind."

TAKES OFF DANDRUFF HAIR STOPS FALLING

Girls! Try This! Makes Hair Thick, Glossy, Fluffy, Beautiful—No More Itching Scalp.

Within ten minutes after an application of Danderine you cannot find a single trace of dandruff or falling hair and your scalp will not itch, but what will please you most will be after a few weeks' use, when you see new hair, fine and downy at first—yes—but really new hair—growing all over the scalp.

A little Danderine immediately doubles the beauty of your hair. No difference how dull, faded, brittle and scraggy, just moisten a cloth with Danderine and carefully draw it through your hair, taking one small strand at a time. The effect is amazing—your hair will be light, fluffy and wavy, and have an appearance of abundance; an incomparable luster, softness and luxuriance.

Get a 25 cent bottle of Knowlton's Danderine from any store, and prove that your hair is as pretty and soft as any—that it has been neglected or injured by careless treatment—that's all—you surely can have beautiful hair and lots of it if you will just try a little Danderine. Adv.

Deadly Work of Scorpion.
Some scorpion bites cause little more than burning pain and numbness in the part affected for a few days. But the more poisonous varieties cause death, and that especially, when they sting young children or debilitated old people. The lower classes of people in Mexico suffer more than the well-to-do, because of their custom of going about half naked most of the time.

RUB-MY-TISM
Will cure your Rheumatism and all kinds of aches and pains—Neuralgia, Cramps, Colic, Sprains, Bruises, Cuts, Old Sores, Burns, etc. Antiseptic Anodyne. Price 25c.—Adv.

Stinging.
"Er—ah, beg your pardon, miss, but haven't you lost something?" began the would-be flirt.

"No, I haven't. But there goes a lady with a dog chain. It's probably her you're looking for."

Astonishing Tobacco Remedy—Guaranteed to instantly relieve those who suffer from tobacco in any form, or money cheerfully refunded. Send 3c and receive wonderful remedy by return mail. Address Desk 2, Tobacco Chas. Co., Wichita, Kansas.—Adv.

The only exercise some people get is throwing bouquets at themselves.

