

# THE BANKER-EDUCATOR PLAN TO PROMOTE BETTER AGRICULTURE

By D. H. OTIS,  
Agricultural Director, American Bankers Association

Whenever bankers desire to promote actively agricultural improvement in their communities, the state agricultural colleges stand ready to show them the way and to give expert assistance. The purpose of this article is to illustrate the way in which the colleges are getting in contact with the banks, and the kind of assistance they render.



D. H. Otis

As soon as the college has a list of the banks in the state desiring to adopt plans to aid agriculture as indicated by project blanks sent out to all the banks in the state, by the State Bankers Association Agricultural Committee, it gives practical suggestions to each banker on the list as to what he can do to stimulate, organize, and conduct the

work in the particular project he has selected. Then either a department specialist from the college or the county agent gets in personal touch with the banker to assist him in an advisory capacity.

Samples of the project outlines are given below to illustrate the details of the procedure the college takes in accomplishing its plan.

**College Provides Expert Advisers**

In counties with no county agent a list of the banks desiring to carry on a project is sent to a specialist at the state college, according to the project listed. For instance, the banks desiring to carry on the farm accounts project are assigned to the farm management specialist, those desiring to carry on the legume project to the agronomy specialist, those interested in boys' and girls' club work to the junior extension specialist, and so forth.

In counties that do have a county agent a list of the banks and the projects in which each is interested is sent to him with a request that he get in touch with the bankers and help them in regard to the various projects.

The next step by the college is to write to each banker on the list sending him project outlines and informing him that the county agent or a specialist from the college will get in touch with him. If there is no agent in the county this letter reads as follows:

Union State Bank,  
Bankville.  
Gentlemen—You will find enclosed a brief outline of the farm accounts project in which you have indicated your interest to your State Agricultural Committee and to the Agricultural Commission of the American Bankers Association.

I am sure that the specialist from the agricultural college will be pleased to assist you in carrying out the suggestions indicated. We have asked him to get in touch with you.

Director, Agricultural Extension.

The letter to bankers in counties that do have a county agent informs them that he will get in touch with them.

**Suggests Things the Banker Can Do**

The project outlines sent to each banker give specific suggestions as to the things he can do to organize the work in his project, and the part he can take in carrying out the work. The more simple and concrete these

suggestions are the more valuable they are to the banker. Following are samples of such project outlines:

### Farm Accounts Project

1. Banker can select group of farmers who can and should undertake the work of farm accounts.
2. Arrange with county agent or specialist from agricultural college for first meeting of the group and select an account book.
3. Assist individuals at their request with information relative to entering accounts and other data properly.
4. Act as or select leader for the group.
5. Assist in checking inventories as a means of securing individual financial statement at close of the year.

### Boys' and Girls' Club Work

1. The banker can arrange with the county agent or the specialist of the agricultural college for organizing a club.
2. Plan to present various types of club work at the next meeting and perfect the organization of a local club.
3. Banker may act as local leader of the club.
4. Cooperate with county agent or specialist in annual "Achievement Day."
5. Banker may offer prizes for club work or otherwise assist in financing same.

### Legume Project

1. The banker can get information from county agent or specialist from the agricultural college on the value of alfalfa, soy bean, or sweet clover crops to farmers of the community.
2. Arrange for meeting of interested farmers with county agent or specialist.
3. At this meeting county agents, specialists, or others will discuss:
  - (a) Value of crop.
  - (b) Seed supply and varieties.
  - (c) Methods of handling the crop.
  - (d) Use and disposition of crop.
4. Plan with county agent or specialist meetings and demonstrations on plots or fields.
5. Secure exhibits for community or county fair.

### Cow Testing Associations

1. The banker can arrange with county agent or specialist from agricultural college for meeting of interested group of farmers in the community for the purpose of organizing a cow testing association.
2. Banker may act as leader, and with county agent or specialist plan to visit prospective farmers who may join the association.
3. Organize for work and assist in securing testing equipment and other materials whenever necessary.
4. Call meetings periodically to discuss association business and hold picnics or tours.
5. Banker with county agent or specialist may arrange for C. T. A. booth at community or county fair, giving testing demonstrations and explaining work of association.

This constitutes the preliminary work by the college which paves the way for constructive work by the bankers in banker-farmer projects.

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## Dairy Cow Testing and Feeding Demonstration



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World's Record Cow for Milk Production—37,551.4 Pounds in One Year. Born April 10, 1913. Died March 10, 1926. Owned and Developed by Carnation Milk Farms, Seattle, Washington.

One of the features of the Dairy Section at the Pacific International Livestock Exposition, Portland, October 31st to Nov. 7th, will be a demonstration of testing for butterfat and cost accounting of feed of two groups of dairy cattle, using five average Oregon cows in one group. These cows will give about 4000 pounds of milk per year, which is about Oregon's standard and the standard of the United States, too.

In another group will be five purebred cows, featuring each of the five well-known breeds whose production will be from 8,000 to 13,000 pounds of milk per year. Purebred cattle have productions of more than this amount but it is thought to impress the public of the desirability of owning a string of well bred cows which shall give at least twice as much as the average Oregon cow—the cost of these cows being not greatly in excess of good grade cows and with a possibility, during times when calves are in demand, of making for their owners,

on top of their milk and cream check, some added money from their off-springs.

Prof. P. M. Brandt of Oregon Agriculture College has been requested to take charge of this exhibit which will also feature daily tests for butterfat by accredited testers of the state so that lay people may get a close-up of what testing really means.

A chart for each animal will show exactly the amount of milk they produce at each milking and the exact amount of butterfat in their milk for that day. The amount of feed given to each of these animals in the various groups will also be tabulated, which will clearly show that, although an animal giving a good flow of milk takes more feed than a scrub animal, that the differences in this amount of feed do not correspond to the difference in production.

This exhibit will be housed prominently in the dairy barn and is expected to attract a great deal of attention.

## DIPHTHERIA

What symptoms should lead you to suspect that a child has diphtheria? Diphtheria may be like a severe sore throat with small or large gray or white patches. These patches may appear not only on the tonsils, but on the soft palate. A membrane on the soft palate is almost certainly diphtheria. With such a throat the person usually feels sick. Not only does the throat hurt, but there is usually weakness in the back, neck and muscles generally, while the patient may be feverish and delirious, though the fever may not be high.

What causes diphtheria? The Klebs-Loefer or diphtheria bacillus. How is it spread? By contact with the infected person or with articles which may have been contaminated by discharges from his nose and throat, or by contact with a diphtheria carrier.

In what part of the body is the disease located? In the nose and throat, but the poison generated is absorbed into the body causing degeneration of muscular tissue, heart disease and paralysis. Membranous croup is a form of diphtheria involving the larynx.

At what age is diphtheria most likely to occur? In children under ten, more than 80 per cent of the deaths occur between the ages of one and five. Is every one susceptible to diphtheria? No, some people possess a natural immunity. Practically all children between the ages of six months and two years are susceptible. Is there a way to tell whether a person is immune or not? Yes, a simple skin test will determine definitely whether or not a person is immune.

Can susceptible persons be rendered immune? Yes by three injections of toxin-antitoxin. When a person contracts diphtheria, what should be done? Antitoxin should be given immediately even before the diagnosis is certain. It can do no harm, and it may save a life. Every person who has come in contact with the sick person should be given a prospective dose of antitoxin.

What is the difference between antitoxin and toxin-antitoxin? Antitoxin is given to persons ill with diphtheria and to those who come in contact with them. It gives immediate immunity for a short time only. Toxin-antitoxin is a mixture of diphtheria toxin and antitoxin given to the well person to protect him against diphtheria. Its action is slower, but when complete the person is immune for life.

Why are cultures taken from the throats of children at the opening of school and during epidemics? Because this locates the diphtheria carriers. One percent of school children are carriers. They spread the disease and should be immediately isolated, as they are a menace to the school.

## Wax Effigies of the Dead

It was once the curious custom in England to carry wax effigies of the dead—if they were distinguished enough—in their funeral processions. It was also customary to leave the effigies near the grave for some time thereafter, and the mourning friends of the deceased used to compose elegies, rhymed laments and similar productions, which they would write out on paper and pin to the clothing of the effigy. A number of the quaint old effigies are still preserved at Westminster abbey, where they are stored in the Islip chapel, and one at least, that of Frances, duchess of Richmond, is still to be seen beside her grave in Henry VII's chapel.—Family Herald.

## S. P. Railway Co.

TIME TABLE  
Effective Sept. 7.  
Trains will arrive as follows:

To Portland	
No. 355	5:53 A. M.
No. 354	8:37 A. M.
No. 358	11:18 " "
No. 352	2:40 P. M.
No. 360	6:32 " "
From Portland	
No. 351	9:33 A. M.
No. 357	11:10 " "
No. 359	2:40 P. M.
No. 353	6:00 " "
No. 355	7:13 " "

Special, Sunday only 8:05 p. m.

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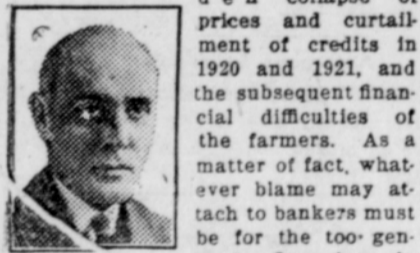
**View of Friendship**  
I have never given much encouragement to friendship; I have done little for my friends, and they have done little for me. One of the ideas which I have so often to cope with is that friendship, as it is generally understood, is an injustice and a blunder which only allows you to distinguish the good qualities of a single person and blinds you to those of others who are perhaps more deserving of your sympathy.—Ernest Renan.

## UNEARNED CRITICISM

By FRANCIS H. SISSON

Chairman, Public Relations Commission American Bankers Association

There has been some disposition to criticize the administration of the country's banking system for the sudden collapse of prices and curtailment of credits in 1920 and 1921, and the subsequent financial difficulties of the farmers. As a matter of fact, whatever blame may attach to bankers must be for the too-generous financing, in many cases, of speculative investment in farm property during the period of inflation. If any just criticism could be directed at the manner in which the Federal Reserve System functioned in this situation in the opinion of many it would be that the Reserve banks delayed too long in raising the rediscount rates. An earlier effort might have stayed the process of inflation.



Francis H. Sisson

The collapse of 1920 was by no means confined to agriculture, and was the inevitable sequel to the inflation period. All branches of business suffered in this period of reaction and perhaps none more than banking, against which this criticism has been leveled. The financial situation of the farmers was greatly aggravated by the fact that the high land values and high prices of agricultural products had led many farmers to incur obligations based on the inflated values. If the farmer was victimized at all, indeed, he was the victim of too much rather than too little consideration. The real progress which has been achieved in agricultural finance in recent years lies more in the intelligent distribution of farm credit than in volume.

With agencies now functioning for the provision of ample credits for the American farmer, his enduring success depends upon the wisdom and foresight with which he meets the problems of production and marketing. More than ever before, his activities must be regulated with reference to world conditions, and his profits, like those of the manufacturer or merchant, will reflect the measure of his success in adjusting his activities to these conditions.

## BANKERS HELP

The banks of Linn County Oregon, are showing more enthusiasm than ever this year in behalf of a county corn exhibit similar to that held last year at the Linn County Fair. Last year's exhibit was the result of a contest for a prize offered by a number of local banks. This was so successful that this year ten out of the eleven banks in the county will subscribe to the effort.

The Agricultural Committee of the Alabama Bankers Association has recommended that a scholarship fund be established for the education of worthy young men and women along agricultural and home economics lines. It is estimated that if each bank in the state were to contribute 25 cents per thousand capital, five to six thousand dollars per annum would be realized.

The Agricultural Committee of the Oklahoma Bankers Association, in its report, recommends that the bankers see that a competent agent is appointed in each county and that he has a degree from some agricultural college. They believe that the agricultural possibilities of the state should be better advertised and that each county bankers association should do some work along that line.

Searcy County Bankers Association, Arkansas, entertained as its guests recently some seventy-five farmers and business men. The result was the organization of the North Central Arkansas Agricultural Association. Its purpose will be to co-ordinate the efforts of the farmers and business men in promoting a better agriculture. Searcy County bankers are giving 100 settings of purebred eggs for distribution to the boys' and girls' clubs in the county.

H. S. Mowrer, chairman of the Agricultural Committee of the New Jersey Bankers Association, together with H. J. Baker, director of extension work in the College of Agriculture, made a complete tour of the state this spring, calling on the county agents and agricultural committees of the various county organizations to get a definite line-up on the work done and the plans for the coming year. Ways and means for furthering the program of the state committee were considered at these conferences.

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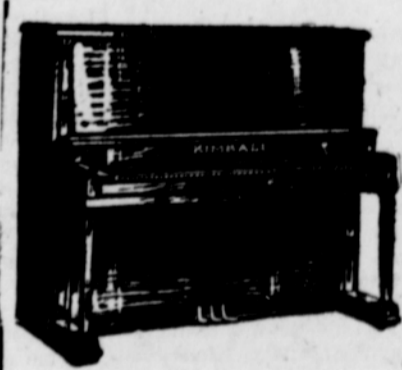
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