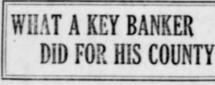
Farmers to Avoid Them.

Journal. He says:

importation of dairy cattle, a large shipment of very inferior animals came into a county to be sold at auction to local farmers. The county agricultural agent informed the bankers that the community. The bankers refused to finance the purchase of the cattle and the sale was abandoned. The cattle were shipped to another county. The county agent and the bankers there did as was done in the first instance and the second county escaped.

gan trying to capitalize the Kansas farmers' desire to improve his markets by inducing communities of farmers to purchase creamery plants before production and local conditions justified them. Informed of this by the State Agricultural College, the bankers association sent warnings to every bank in the state, leading many to refase to support the creamery promotpremature establishment of plants.

"A third way bankers can discourage unsound practices is to refuse to finance farmers who wish to pyramid their enterprises, a temptation difficult to resist. This is illustrated among farmers who buy cattle for feeding purposes. A farmer feeds two or three cars of cattle one year and makes a good profit. This induces him to buy twice or three times as many the second year, still more the third and co on until he finally loses more by having too many cattle on feed in a year cl bad prices than he made in several previous years with smaller numbers and better prices. When bankers discourage bad practices their action is a positive benefit to the farmers concerned.'



The farmers of one county in Ten-

THE TURNER TRIBUNE



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