

## BUSINESS PITFALLS IN FARM DISTRICTS

**Bankers Point Out Hazards of Unsound Practices and Help Farmers to Avoid Them.**

WAYS in which bankers may discourage unsound farm practices are described by President F. D. Farrell of the Kansas State Agricultural College in the American Bankers Association Journal. He says:

"In Kansas in connection with the 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 cattle would be a detriment to 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.

"A year ago creamery promoters began 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 refuse to support the creamery promoters until the college approved the plant for the community concerned. This saved many communities loss from the premature 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 so on until he finally loses more by having too many cattle on feed in a year of 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."

## WHAT A KEY BANKER DID FOR HIS COUNTY

The farmers of one county in Tennessee are receiving \$400,000 additional annual income from new farm enterprises started since 1926 through the efforts of a "key banker" and the county agent, according to estimates from the Tennessee College of Agriculture. A "key banker" is a part of the state bankers' association voluntary field force cooperating with the American Bankers Association in its nationwide plan for bringing about better agricultural conditions through combined banker-farmer effort. New projects started in this particular county are tobacco, Irish potato and cabbage production for cash crops, and dairying and poultry raising for livestock.

The key banker, looking for something to do to better his community, first attempted to procure a county agent but was unable to get the county to make the necessary appropriation, so he and other leading citizens made up the requisite funds through private subscription among farmers and business men and an agent was employed. Up until 1926 grain was the principal farm production in the county. The banker recognized the disadvantages of this. It afforded a low cash income, and the land was too hilly and rough for profitable grain raising. His idea was to introduce cash crops that offered more return per acre and were better fitted to the county. It was decided that the county should standardize on the Green Mountain potato and to market it in carload lots. Through his bank he sponsored the buying of a car of certified seed potatoes. He likewise bought some high quality tobacco seed and several hundred settings of purebred eggs. These supplies were distributed at cost through the banks to the farmers.

After considerable effort a market for dairy products was assured the farmers when in 1928 a national cheese company located a factory there. A county appropriation was secured for county agent work in 1928.

In 1929 the cash crop program resulted in farmers selling \$45,000 worth of milk, \$150,000 worth of tobacco and fifty-five carloads of potatoes and cabbage, mostly through cooperative sales. "This was some step from the \$25,000 worth of cash crops in 1926," the county agent says, "and indications are that this amount will be doubled."

### NOTICE OF HEARING OF FINAL ACCOUNT

Notice is hereby given that the final account of Helen Turner, as administratrix of the estate of Clara Turner, deceased, has been filed in the County Court of Marion County, State of Oregon, and that the 9th day of May, 1931, at the hour of 10 o'clock A. M., has been duly appointed by such court for the hearing of objections to such final account and settlement thereof, at which time any person interested in such estate may appear and file objections thereto in writing and contest the same.

Dated this 9th day of April, 1931.  
HELEN TURNER,  
Administratrix.

E. L. CRAWFORD,  
Attorney for Estate.  
Ladd & Bush Bank Bldg., Salem, Ore.  
First publication: April 9, 1931.  
Last publication: May 7, 1931.

### ADMINISTRATOR'S NOTICE

Notice is hereby given that the undersigned by an order of the County Court of the State of Oregon for the County of Marion, duly made and entered on the 27th day of March, 1931, was appointed administrator of the estate of John Ammann, deceased, and that he has duly qualified as such administrator. All persons having claims against said estate are hereby notified to present the same, duly verified as required by law, to him at the office of E. L. Crawford, Attorney for Estate, rooms 20-21, Ladd & Bush Bank building, Salem, Oregon, within six months of the date of this notice.

Dated this 2nd day of April, 1931.  
R. D. GRAY  
Administrator of the Estate of John Ammann, Deceased.  
E. L. CRAWFORD,  
Attorney for Estate.  
Ladd & Bush Bank Bldg., Salem, Oregon.  
First publication, April 2, 1931.  
Last publication, April 30, 1931.

### NOTICE OF HEARING OF FINAL ACCOUNT

Notice is hereby given that the final account of McKinley Earle Daue and Desmond Victor Daue, as executors of the estate of Ida May Daue, deceased, has been filed in the County Court of Marion County, State of Oregon, and that the 23rd day of May, 1931, at the hour of ten o'clock A. M. has been duly appointed by such court for the hearing of objections to such final account and the settlement thereof at which time any person interested in such estate may appear and file objections thereto in writing and contest the same.

Dated this 9th day of April, 1931.  
McKINLEY EARLE DAUE,  
DESMOND VICTOR DAUE,  
Executors.  
E. L. CRAWFORD,  
Attorney for Estate.  
Ladd & Bush Bank Bldg., Salem, Ore.  
First publication: April 9, 1931.  
Last publication: May 7, 1931.

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