

## BUILDING UP THE FARMS

Italian Banks Required to Co-operate in Aiding Agriculturists.

FLORENCE, Italy, June 11.—At the beginning of its investigation of co-operative banking societies, the American Commission on Agricultural Co-operation, assembled by The Southern Commercial Congress, has had the advantageous experience of first visiting a part of Europe where co-operative banks have not made much headway.

Agricultural co-operation is practiced in only one form in the country about Florence—co-operative societies for the purchase of agricultural machinery, fertilizer, seeds, etc. This is chiefly due to the fact that in the early days the merchants of Florence were the landowners and their estates were farmed on a share basis by the peasants, the landlords furnishing the house, cattle, machinery, fertilizers and seed, and the farmers furnishing the work. The merchants were able to secure all the credit they needed to finance their farms through their banks in Florence and the farmers themselves had no need of credit. If crops were bad, the landlord furnished the food for the peasant farmer until the next harvest. This system of land tenure still prevails, and study of the systems near Florence has shown the Commission that co-operative credit institutions are only possible where the need is great.

Comparing Italian conditions with American, one of the Florentine experts who appeared before the Commission suggested that in the United States the solution of the problem of farm finance, so far as money for operating the farms is concerned, might be found in an enlargement of the operations of existing banks. Signor Martelli, president of the Florence Bank of Florence, described a practice common with banks about Florence, whereby the farmer gives a mortgage to a bank and receives in return an open account for a certain amount of credit. Thus a farmer who considers that he needs a credit of \$10,000 to operate his farm gives a mortgage for that amount to the bank. But he does not draw out the entire \$10,000 at one time. As he needs money, he draws on the bank. If he wants \$500, he draws only that amount. He pays interest only on the amount which he borrowed from the bank. In this way a farmer can secure a credit for any amount of money, always readily available, and only has to pay interest on the amount which he actually uses.

For the long time loans of the farmers, the savings banks are allowed to invest up to 3 per cent of their deposits in farm mortgages. These mortgages are of two classes—those for periods up to ten years, and those for periods of from ten to thirty years. The shorter term mortgage loans are repaid by the borrowers in one lump sum, as in the United States, but the longer term loans are repaid by amortization—that is small annual payments made upon the principal of the loan. The banks are only permitted to charge borrowers one-half per cent more than they are required to pay depositors. At the present time the prevalent rate is 5 per cent, though generally it is 4 per cent. Money is only loaned up to 50 per cent of the appraised value of the land, although the banks accept second or third mortgages as long as the total amount of mortgage indebtedness does not exceed the 50 per cent.

There is also a mortgage bank in Florence, the Monte di Paschi, founded by one of the early dukes of Florence, which has carried on a profitable and beneficial business to this day. This bank issues mortgage debentures at 3 1/2, 4 1/2 and 5 per cent. Most of the debentures now outstanding are at 5 per cent. They sell a trifle under par, which is the usual condition in Italy, and their market price compares favorably with Government bonds.

The co-operative societies for purchase among the landowners have been successful. The farmers themselves do not belong to these societies but the landowners do all purchasing of farm machinery and fertilizer. These societies are also active from an educational standpoint, and maintain agricultural experts who travel about from village to village, instructing the farmers in the use of scientific agricultural methods. It is a hard task to induce the peasantry to use modern machinery and chemical fertilizers. But the great interest of able men in the work has accomplished much, both in spreading a more thorough knowledge of scientific agricultural methods, and in financing the farms.

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## EIGHT HOUR LAW SUBMITTED

Portland Organization Would Limit Working Day for Women.

SALEM, Ore., June 12.—A copy of a proposed law regulating the number of hours women shall work, which it is desired to have initiated at the special election in November, provided for by the Day bill, was submitted to Secretary of State Olcott today by Dr. Marie D. Equi, president of the Eight Hour League of Portland.

The proposed law is one of the most stringent in its provisions ever submitted to the Secretary of State's office. Mrs. J. R. Oatman is secretary. Mark William Peterson, vice-president and Elizabeth J. Passolt, treasurer of the Eight Hour League, which has headquarters in Portland. It is provided that should the measure not be voted upon at the special election, the petitions which are to be prepared be filed for use at the election in 1914. Following are provisions of the proposed law:

That section 5037 of Lord's Oregon Laws is amended to read:  
No female shall be required or permitted by any employer or employers, or by his or their agent or agents, to work more than eight hours in any period of 24 consecutive hours, nor more than 48 hours in any week in any manufacturing, mechanical, mercantile or cannery establishment, nor in any place of amusement, laundry, hotel, rooming-house, apartment-house or restaurant, nor in any branch or department of any telegraph, telephone, express or transportation company or business, nor in any office employment, nor in any sanitarium or hospital, save only that graduate nurses in such hospitals or sanitariums are excluded from the operation of this law. Such working day of eight hours shall not be extended over more than 10 consecutive hours of any day of 24 hours.

Every person, firm or corporation employing three or more females in any business or occupation subject to this law shall ventilate all their working-rooms by exhaust fans or other power of sufficient capacity and driven at such a rate of speed as to change completely the air therein for fresh air at least as often as once every three minutes during the working hours, when the temperature in such rooms or any of them is more than 80 degrees Fahrenheit.

Heavy penalties are provided for employers who violate the law.

### SETTING OUT FIR TREES.

The Federal Government is setting out 375,000 fir trees in Tillamook county, Ore., on land burned over during recent years. This work has been going on since 1910 and a crew of 30 men will work until the middle of May.

Two methods are ordinarily used: sowing the seed itself either broadcast or in especially prepared spots, or setting out young trees two and three years old that have been grown in a nursery. Last fall over 2500 acres were seeded but the work this spring will consist entirely of planting young trees. The latter method is more expensive than direct seeding but so far it has given better results.

Before any area is seeded or planted it is examined carefully by a soil expert in order to eliminate any agricultural land for it is a part of the plan of the government in its reforestation work to replant land which is suitable only for growing forests and which is not suited for growing crops.

The trees used this spring have been grown at the government forest nursery in the Wind River valley near Carson, Wash. This is the largest nursery devoted solely to the growing of forest trees in the Northwest. It covers ten acres of ground and contains 2,500,000 little trees. These trees are grown from seed in beds for one year, after which they are transplanted to other beds where they are given more room. After remaining in the nursery for two or three years they are taken up and shipped to where they are to be planted.

### MUCH VALUE IN HOT WATER.

(By a Physician.)

There is no remedy of such general application and none so easily attainable as water. Yet nine persons in ten will pass by it in an emergency to seek for something of less value to seek for something of less value.

A strip of flannel or a napkin folded lengthwise and dipped in hot water, wrung out and then applied around the neck of a child that has the croup will usually bring relief in ten minutes.

A towel folded several times and dipped in hot water, and quickly wrung out and applied over the seat of the pain in toothache or neuralgia will generally afford prompt relief.

This treatment in colic often works like a charm.

It would be difficult to find a shorter cut to relieving congestion of the lungs, sore throat or rheumatism, than hot water when applied promptly and thoroughly.

A sprained ankle has been cured by showering it with hot water poured from a height of three feet in so brief a time as an hour.

Pieces of cotton batting dipped in hot water and applied to old sores, new cuts, bruises and sprains are used very generally in hospitals.

### NEED OF THE HOUR.

Agent.—"I would like to show you something that a child can manage."

Distracted Parent.—"We don't need it; but have you anything that can manage a child?"

## HARD TRIP TO ARCTIC PLAN

Explorer Stefansson Talks of Proposed Trip to Unknown Alaska Regions.

CALGARY, Alberta, June 12.—Anxious to be off to the frozen North, Viljalmar Stefansson, the great arctic explorer, passed through Calgary on his way to Victoria, B. C., where he will embark with his companions, to close, if possible, the last chapter in the book of exploration begun in 1492 by Christopher Columbus.

"The world wonders why I am in such a hurry to get back North," said Stefansson while taking in the sights of Calgary. "I was offered good money to remain and lecture, but I refused. It was either a long lecture tour and no expedition, or the expedition at once. By remaining longer in civilization I was afraid that my blonde Eskimos would perish before I could reach them again. In nine months the McKenzie Eskimos died off from 2000 to 40, because of diseases brought to them by the white traders and whalers. As I have said before, I would like to see a quarantine established between the Eskimos and the white man, for the latter cannot bring the former anything that will do them any good, but on the contrary, will bring them disease and discontentment, which ultimately means the annihilation of the tribes of the North.

"I go to the North as no other explorer has ever done. It is my intention to stay away three and one-half years, which is longer than any other man planned to remain away. As a matter of fact there have been explorers who have not returned from expeditions for periods of three years or longer, but they were held from returning by unforeseen circumstances, their original plans being to get back in at least a year.

"My party intends to take its time. Schedules will be thrown to the wind. If there is a new and unexplored continent north, we intend to explore and claim it for the British sovereign. I am not sure that there is, but should there be, it will mean that the last unknown land will be placed on the map, and the work that Columbus began on this hemisphere will be ended.

"We are in a hurry to be off. Every day that we remain in the South after June 20 will worry me, as we are desirous of taking advantage of the favorable winds going North. We will not take along a wireless outfit, but have along with us a complete moving picture equipment both for entertainment and for taking films of the country we pass through."

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