

# Plans for Improving Farmer's Credit

Plans by which farmers in actual practice have succeeded in improving their personal credit and securing loans at less than the prevailing interest are outlined in a new publication of the United States Department of Agriculture, Farmers' Bulletin No. 654, "Farmers May Improve Their Personal Credit."

First of these plans has worked out in certain localities in North Dakota so that the farmer has been able to borrow money on his personal note at 8 per cent instead of the usual rate in his locality which varied from 10 to 12 per cent. This reduction in interest, the plan agreed that the bankers should purchase the dairy stock for which he wished to borrow and sell it to him at actual cost. In a number of cases was effected with the advice of state or Federal dairy specialists. The men who furnished the money were thus in a position to be certain that it was used for productive improvements which would enable the borrower to repay the loan. Under this plan, in fact, the farmer may be said to have borrowed the improvement instead of the money to buy it with, the disposition of the money was left out of his hands.

**An Idaho Plan.**  
A plan of the same general character was carried out a year or two ago in northern Idaho, but in this case three or four banks united in the purchase of a load of dairy stock. In another case Nevada a local creamery supplied the money and held back a part of the return from milk and cream delivered by the borrowers.

Altogether 491 cows and heifers were distributed among 64 farmers, the aggregate amount of money represented by the loans being \$39,483. This is the simplest of the three methods. It consists essentially in permitting the lender to say how the money that he loans shall be spent. Under such circumstances he naturally feels more secure, and the rate of interest is less with the risk.

In regions where for various reasons this plan has not proved possible, another method is to have the farmers collectively assume a certain guarantee for the notes given by individuals. In Southern Montana, for example, 19 farmers organized an association and appointed trustees to represent it in negotiations with a local bank. The trustees were authorized to guarantee a limited amount to the bank on the joint and several liability of the association members.

With this additional security the bank agreed to advance \$5000 to the association at 8 per cent when the general bank rate was 10 and 12 per cent.

Two delegates from the association purchased with the money two carloads of heifers, which were distributed among the members, each animal being charged with a proportionate share for all the incidental expenses connected with the transaction. Each purchaser pledged himself to care for and breed the cattle by methods approved by the trustees.

In the third plan the guarantee is furnished not by the farmers themselves, but by an outside interest. As the plan was developed in Wisconsin and Minnesota, this outside interest consisted of local business men, who were in their way as much concerned as the farmers with the general improvement of agricultural conditions in their region.

Under this plan the business men subscribed a certain percentage of the funds loaned with the understanding that this was to constitute a guarantee fund to protect the bankers. Otherwise the plan was in its essential principles like that adopted in Montana.

**Credit Associations.**  
None of these methods requires more than a temporary organization. A permanent co-operative credit association is, of course, a different matter, which has, however, many advantages.

Such associations encourage habits of saving, afford training in business methods and may establish a collective fund for common agricultural purposes as well as providing loans to their members on more reasonable terms than they could obtain individually. The fundamental principle of their management is that no loan must be granted unless the committee in charge believes that the member and the association will both be benefited.

The funds for the loans may be secured through payments on shares, through deposits, and by borrowing from outside sources. Associations doing business of this sort, however, are subject to statutory regulations and it is, of course, important that these regulations be understood and observed by the management.

A co-operative credit association must not be considered as in any way a substitute for other banking institutions, but rather as an ally of them. The deposits in such associations are frequently in such small amounts that it is unlikely that they would be placed in a regular bank. On the other hand the total of these small sums is frequently considerable and such part of it as is not loaned to members of the association is usually placed on deposit in the local banks.

In addition to the service which the as-

sociation can render to its individual members both by aiding them to obtain proper loans and by discouraging them from making unwise ones, the association can also be of service to the community in a number of ways, among which collective purchasing is perhaps the most prominent.

## Selection of Sire Often Proves Puzzling Question

In a very interesting contribution to the Journal of Heredity on "Prepotency," by Professor Edward N. Wentworth, of the Kansas Agricultural College, we read this short sentence:

"Breed history records many prepotent sires that bred better than themselves."

There is so much wrapped up in that sentence of great significance to the breeder that perhaps it is worth while to consider it for a moment. If we understand the meaning of the author it is this: That many prepotent sires were inferior in form and appearance to the progeny they produced. He instances the trotter, George Wilkes, and the Short Horn champion of England as instances of the truth of his assertion. Almost any breeder of dairy cattle of experience and close observation can recall numerous instances where the greatest perfection of form in a sire was followed by serious disappointment in the milking qualities of his female offspring.

Ezra Michener, the breeder of the sire of the great Guernsey cow, Dolly Bloom, told a friend that he was one of the most unsatisfactory, and, as he expressed it, "ornery" looking bulls he ever saw. Yet this bull sired one of the greatest cows of the breed. Now this leads us to ask in breeding for large performance in cows, how far we should be governed by our ideas of physical beauty and perfection of form in selecting a sire.

And yet we may safely say that such qualities will tip the scale with most of us. And there we are, striving for one thing, the great thing, milking qualities, and judging of them and for them by standards that evidently have nothing to do with them.

It is quite evident that if we would choose wisely we must look deeper for the governing principle in sire and dam than our notions of beauty and impressiveness in that line to make it inviting to follow. And so we are forced back to that old maxim: "Handsome is that handsome does."

With all of the experience the world has gained on this question, the selection of a sire prepotent in the right direction is about as puzzling a question now as it ever was.—Selected.

## Raising an Orphan Colt Is Not Always Difficult Job

BY A. S. ALEXANDER.

In case the mare dies or has no milk the foal may be raised on cows' milk. If the attendant conducts the work patiently and intelligently. Choose the milk of a cow that has recently calved, preferably one which gives milk low in butter fat, for mares' milk, while rich in sugar, is poor in fat. Sweeten the milk with molasses or sugar and dilute with warm water. Give a little of this prepared milk at short intervals from a scalded nursing bottle and large rubber nipple. Be careful to keep the bottle and nipple scrupulously clean. Add an ounce of lime water to each pint of the prepared milk and allow half a cupful once an hour at first.

As the foal grows, gradually increase the amount of milk fed and lengthen the intervals between meals. In a few days food may be given six times a day and, later, four times daily. The foal will soon learn to drink from a pail if allowed to suck the attendant's fingers at first.

Until the bowels move freely, give rectal injections night and morning. If the foal scours at any time, give two to four tablespoonfuls of a mixture of sweet oil and pure castor oil shaken up in milk and stop feeding milk for two or three meals, allowing sweetened warm water and lime water instead. Let the foal lick oatmeal as soon as it will eat and gradually increase the amount and add wheat bran. In five or six weeks some sweet, skim milk may be given and the amount gradually increased daily until, in three months or so, it may be given freely three times a day in place of new milk. The foal at this age also will be eating freely of grass, grain and bran.

At all times supply pure cold drinking water. Let the foal run out in a lot or grass paddock for exercise. Accustom it to be handled daily. Feed small quantities of nutritious food often, keeping all food vessels clean, and the foal should thrive and develop well. Remember that a colt should at all times be adequately exercised so as to develop it perfectly. Practically half of the full weight of a horse is gained during the first 12 months of its life. If stunted during this period the colt never develops properly; it, therefore, pays to feed generously.

## How to Clean Up Yards.

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