

SWISS FARMERS CAN GET MONEY FROM GOVERNMENT

Cooperation Practiced by Tillers of Soil in Republic Has Strong Influence in Politics—Recognized as Backbone.

Washington, Sept. 23.—Though the great difference in conditions prevailing in Switzerland and in the United States prevents the adoption of many of the actual practices employed in that republic for the financial assistance of the farmer, yet there is much in principle which the American farmer, at the brink of strengthening his position through the doctrine of cooperation, can learn from the farmer of Switzerland. American Minister Boutell has recently forwarded to the state department a report upon this subject following his investigation in connection with President Taft's efforts to establish cooperative credit in the United States for the benefit of the American farmer. The farmers of Switzerland are the backbone of the nation. The government recognizes this. It is to the farmers that the country would turn if ever it became necessary for that confederation to defend its independence. Wisely power to aid the farmer, to stiffen the backbone of the nation. Incidentally, however, the farmers have taken a hand in the question of the government's looking to their welfare. They have made themselves a strong factor in the government—that is, the cooperation practiced by the Swiss farmers is largely political.

Farmers Form Association.

Several years ago they formed an association—the Swiss Farmers' association—and established a central bureau at Brugg. This association is represented in the Swiss national council, corresponding to our own house of representatives, by many prominent politicians. One of the principal purposes of this association is more or less to fix and control the market prices of milk and other agricultural products in the interest of the farmers.

Similar associations have been established in the various cantons (states) bearing the name of Cantonal Farmers' association, which are members of the Swiss Farmers' association, with the same principles and purposes as the latter. Besides the federal and the cantonal associations, there exist a great number of local (district) farmers' cooperative societies which have as their purpose the securing of cheaper prices for seeds and fertilizers by purchasing these articles in large quantities, which are kept in storehouses and can be obtained as needed from the administrator of the respective local society.

Many Loans for Farmers.

In the various cantons provisions are made to facilitate loans to farmers. In some of the cantons there exist mortgage banks, which are cantonal institutions and which are authorized to make loans to farmers, against a first mortgage, up to two thirds of the real value of the farm property.

The chief advantage secured by the farmer in placing a mortgage with the cantonal or state mortgage banks is that he escapes the necessity of repaying the principal of his mortgage in a single payment, and he is practically relieved from the danger of foreclosure. The interest rate charged by the cantonal mortgage banks is about the same as that collected by other banks.

For instance, a farmer wishes to raise a loan of \$10,000 on his property. He secures the money from the cantonal bank at 4 1/2 per cent. He could probably do as well for himself if he went to private sources, but here is where the cantonal banks help him out. If he went to a private bank to borrow money at 4 1/2 per cent for a stated number of years—let us say 10 years—then each year he would be required to pay that bank his 4 1/2 per cent, and the tenth

"Three Babies I Killed Better Off."



Mrs. William Syphers, under arrest for triple murder.

New York, Sept. 21.—"If I had been quite myself I would not have done that terrible thing." So spoke Mrs. Sarah Syphers through the bars of her cell in the county jail over in Brooklyn. She is a self-acknowledged murderess, a triple murderess, slayer of her own three children. One morning recently, after kissing her husband, William, goodbye, as he started for his work, as a mechanic, she securely locked the doors and windows of her bedroom and asphyxiated her three children, aged 8, 5 and 3, and nearly ended her own life. The husband, warned by some mysterious premonition, quit work earlier than usual (he had quarreled with Mrs. Syphers the night before). Rushing home he was greeted by an unmistakable odor of gas in the hall. He broke in the door and found his wife unconscious and the three little ones dead. So overcome was the young father that it was necessary to rush him to the hospital with his

wife. After she had completely recovered she was locked up on a charge of murder.

"For two of my babies," continued the slim young woman, "it is better so. For a long time I had been thinking of taking my children away with me where they wouldn't be unhappy as I had been. It is far better not to live if you are born with a melancholy disposition. My youngest, my baby girl, had it, and my older boy Edward had it in a different form. He had spells, tantrums followed by sulks. It is better not to be born than to be not born right. No child is born right who has a parent who is melancholy or who has spells. I have read that there are to be laws for the examination of people who are to be married. I think the examining physicians should be compelled to pay less attention to the physical than the mental state. Nervous or moody people, or those possessed of violent tempers should not be permitted to marry."

would have been. Only in very rare cases are the loans made by these mortgage banks on farm properties foreclosed.

For Improvement of Soil.

Financial assistance is rendered by municipal, cantonal, and federal authorities to all undertakings which have as their purpose the improvement of the soil or to facilitate its utilization.

Improvements of the soil which enjoy the financial aid of the public authorities are: Irrigation, drainage, clearing of the land, road making, road mending, boundary walls (fencing in), and the erection of stables (shelters) on the Alps. Whenever a farmer possesses land of which the value could be considerably increased through the improvement of the soil, but cannot afford the expenses for such work, he can make application for a contribution to the costs of such undertaking to the government of his canton (state), and, through the latter, to the federal government. In many cantons (states) the municipal authorities do not contribute to an improvement of the soil, but improvement only one individual farmer would profit, whilst they contribute in those cases where a number of farmers or a corporation is concerned.

After a careful examination of the plans for the improvement, by technical experts, the Swiss department of agriculture presents the request, with its report, to the federal council; the latter then decides, on the basis of the report from the agricultural department and the plans, whether a contribution will be granted and fixes the amount of such contribution within the limits of the federal law (maximum 40 per cent of the total costs).

Aid From Government.

For example, a farmer who possesses land of which the value could be considerably raised by improvement, partly through drainage and partly by clearing, but who has not the money to pay the costs of such improvements, can apply in the above prescribed manner direct to the cantonal government or, if he prefers, first to the municipal authorities. It may happen that the cantonal authorities are unable to grant any contribution at all; the will, however, refer his request to the respective cantonal government (government of the state) recommending the request for favorable consideration.

The cantonal government, after examination of the request and plans, decides to grant a contribution of 30 per cent of the estimated costs of improvement and, at the same time—in compliance with the desire expressed by the proprietor of the farm—refers the request to the federal government with its report and recommendation. After a consideration of all the facts, the federal council may decide to grant a contribution, similar to that of the canton, namely, of 30 per cent to the total costs. Now, since the cantonal government has decided to grant a contribution of 30 per cent and the federal government is granting one of 30 per cent (together 60 per cent) to the total costs, there would remain a balance to be paid by the farmer of only 40 per cent.

Easy to Find Loans.

Let us assume that the farmer has invested all his money in livestock and has, at the time, no cash to pay his share of 40 per cent, but is obliged to borrow this amount from a third person. In such a case the federal law makes it easy for him to find such a loan at low rates, because the new Swiss civil

SEES CHANGE IN SALMON SEASON

Run Occurring Later Each Year, Says Fish Warden; Work of Hatcheries.

That the running seasons for salmon are occurring later each year and that, if this fact becomes established beyond peradventure of doubt, the laws governing the open and closed season in this state will have to be remodeled to meet the altered conditions, is the opinion of Master Fish Warden J. E. Clanton, who has been observing conditions very closely the past few years and is convinced that such is the case. He is backed up in this theory, or rather indisputable fact, by the old and experienced fishermen who are as one with him in his conclusions.

No better evidence can be vouchsafed as to the reliability of this fact than the conditions which prevail in the Columbia river and the coast streams this year, which chronicles the lightest catch and pack of salmon, especially on the Columbia, in years. During the open season the run of salmon was so light that none of the canneries operated on full time and all were running short of fish all of the time. Now, however, after the season is closed, the Columbia river is alive with salmon from the mouth to the Cascades, but the fishermen and canners are powerless to take them under penalty of the law, which is as rigidly observed and respected by the fishing interests as it is enforced by the authorities.

Hatcheries Do Good Work.

Mr. Clanton also reports that the hatchery operations this year were most successful, notwithstanding many of the racks on the tributaries of the Columbia were destroyed by the late freshets last spring and permitted the salmon to escape, since approximately 30,000,000 fry were turned out from the hatcheries this summer, all in first class condition. Under the new policy of the state fish commission, coming upon the advice of Mr. Clanton, the young fry are not turned out at the tender age at which it was formerly the custom. By the aid of retaining ponds, which were provided at the Bonneville hatchery this year, and by making artificial ponds by damming up the small creeks in the vicinity, the young fish were kept and fed until they had attained an age and length, three to five inches, at which they could take care of themselves and be able to reach the sea without much danger of attack and demoralization by their predatory enemies.

60 Tons of Eel Used.

This year over 60 tons of these slippery specimens were caught, and used for young salmon food. Master Fish Warden Clanton also purchased 44 tons of smelt for the same purpose, which are also excellent food for the young salmon and the state was able to procure them for \$10 per ton. These later are held in cold storage to be used as the occasion demands. Between five or six tons of salmon offal, donated by the canneries, were also utilized for food for the fry and in this way the department has been enabled to care for the young fish at the minimum of expense to the state, at the same time being able to keep them until large enough to protect themselves when released from the hatchery.

With the new retaining ponds and other facilities which have been provided at the Bonneville hatchery, which is now one of the largest in the world, Mr. Clanton says this hatchery will be able to hatch and care for at least 30,000,000 young salmon next year, aside from the trout fry (5,000,000 this year).

code provides: "Whenever a farm property is raised in value because of the improvement of the soil carried out with the financial aid from public authorities, the proprietor can, for his share of contribution to the said improvement, have recorded in the ground book (record of land), for the security of his creditor, a lien which comes first of all other debts of mortgage."

In the year 1911 the federal government contributed 1,450,784 francs to the improvement of the soil (311 cases). In the federal budget for the year 1912 an appropriation of 1,500,000 francs is made for that purpose.

No Bonding Provision.

There are no provisions made either in the federal or cantonal laws by which farmers' corporations would be entitled to issue bonds in order to secure money for the improvement of their land as is done in other countries.

It may be of interest to know that the Swiss federal government, as is done by the governments of agricultural cantons, encourages the raising of cattle for breeding purposes by appropriating every year in the budget a considerable amount for premiums to be given at the cattle shows to raisers of the prize winning cattle—bulls and cows.

Large improvements were made in recent years with the financial aid from the federal government and the cantons. Much interest is taken by the public authorities in the welfare and prosperity of the population in rural districts. It is remarkable how the prosperity of the

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farmers has increased in the past 15 years to a great extent due to the financial assistance rendered them by the cantonal and federal governments in the manner prescribed in the foregoing report.

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