

REPORT OF BANK SUPERINTENDENT SHOWS RESOURCES IN STATE INCREASING

The farmer, who, because of uncertain markets, has been hard hit by the depression following the war, must have relief based upon unsecured obligations with a low rate of interest and maturities extending over a period sufficient to permit liquidation through profits derived from products of his labor.

This was the contention made here today by Frank C. Bramwell, state superintendent of banks, in a statement covering the operations of his department during the past year. The report will be filed with the governor, and later may receive consideration by the legislature which meets here January 8.

"On December 31, 1921," said Mr. Bramwell's report, "the aggregate resources of all banks was \$288,434,859.49. On September 15, 1922, the resources aggregated \$302,281,208.27, or an increase from January 1 to September 15, 1922, of \$13,746,348.78.

The financial conditions during the year 1923 are anticipated with general optimism. There is every indication that business will be stimulated and that money will be available for general financing throughout the country.

"There are, however, many angles involved when we survey the general conditions which may develop in the future. One of the most essential requirements will involve relief for the farmers and the agricultural sections throughout the entire country. This relief from present indications must be made available through some convenient and active instrumentality of the government.

"During the past two years farm-

ers have liquidated their obligations by obtaining relief through the federal loan bank and the joint stock land banks which have been organized for that purpose. Available funds through these sources, however, are not sufficient to meet the requirements. The farmer must have relief based upon unsecured obligations with a low rate of interest and maturities extending over a period sufficient to permit liquidation through profits derived from products of the farm.

Loans Are Made

"At the present time the farmers generally have secured their obligations by executing loans secured by real and personal property. No further security is available for future relief. His general obligation, therefore, must form a basis of his future credit.

"The farmer is the very nucleus of our existence, prosperity and business activity. If his operations are to be throttled or strangled for want of financial relief, there will be no substantial improvement in the general business conditions throughout the country. The livestock industry stands very largely in the same position. Oregon has a diversity of resources and products, but to stabilize our industries and to insure an equilibrium which will maintain a gradual and steady business we must use the farmer and his products as the foundation. When this relief is available there will be a decided improvement throughout the country and business activity in general will be noticeable and decisive.

Farm Relief Needed

"I am fully convinced that our

government can extend no greater stimulant to the general welfare of our country than to provide immediate relief to our farmers. Our local financial institutions can go no further. They have extended practically all available credit. To give them relief the farmer must discharge a substantial portion of his obligations already created. In addition funds must be made available immediately to finance operations during the spring and harvest season of 1923.

"If provision is made for this relief through prompt and active machinery of our government, I predict successful business activity during the year 1923. There are other elements to be considered which are fundamental and necessary, but from the evidence based upon past experience, the relief to our agricultural sections is the first and most necessary essential to our future welfare."

BIRDS OFTEN VALUABLE AID IN FIGHTING INSECT PESTS

Birds help keep down many insect pests even when they are not sufficiently numerous to exterminate them over a large area of infestation, and there are many instances where the saving of a crop appears to be entirely the work of birds. When the Mormons emigrated to Utah, says the Biological Survey, United States Department of Agriculture, in a recent compilation of instances where the birds have been beneficial, the short-winged grasshopper, commonly known as the black, or Mormon, cricket, came and devoured the crops. Fields of wheat as promising as possible in the morning would be as bare as a man's hand at night.

The second year they came again, but providentially, or miraculously, as it was thought by the Mormons, vast flocks of California white gulls suddenly appeared and destroyed the crickets, eradicating them for the time being. The remainder of the crop on which the Mormons had to rely for food the next season was saved. Since that time these birds have been held almost sacred in Utah. A monument commemorating their valuable aid stands in Salt Lake City.

LARGE LEATHER LOSSES CAN BE GREATLY REDUCED

In calling attention to the need for more study of the care of hides, the making of leather and its care, the Bureau of Chemistry of the United States Department of Agriculture says that the farm, which produces the raw materials, uses more of the finished products than does any other industry. The total number of hides and skins used in making leather in this country in 1914 was more than 140,000,000, costing the tanners, it is estimated, \$240,000,000 plus \$45,000,000 worth of tanning, currying, and finishing materials. The factory value of leather goods made from these materials is estimated at more than \$650,000,000, for which the ultimate user probably paid at least \$1,000,000,000.

Better methods of tanning, says the department, should materially reduce the cost of shoes and harness to the farmer. Country butchers and farmers now supply about 30 per cent of the hides and skins used in this country. Carelessness, lack of knowledge of taking off, curing and selling these hides and skins cause the loss of about one-third of the value to the farmer. These losses are at least \$15,000,000 annually.

The long-used vegetable tanning materials, which are direct products of the forest and farm, are totally inadequate at the present time, says the department, to supply the country's needs. Through better processes and more intelligent care many millions of dollars can be conserved annually in leather goods. The Department of Agriculture has published bulletins dealing with the tanning of hides and the care of leather—shoes, harness, belts, etc.—to make it wear longer.

Silage odors are absorbed largely through the body of the cow rather than from the air, according to tests made by the United States Department of Agriculture. However, these odors may be practically or entirely removed by the aeration of the milk while it is still warm. Rather heavy feeds of silage may be given to cows one hour after milking without any undesirable flavors or odors passing into the milk. When green alfalfa was fed in relatively large quantities one hour before milking marked flavors and odors were noticed in the milk, but when as much as 30 pounds per cow was fed after milking there was no effect on the milk from the next milking.

COOPERATIVE MARKETING SWEEPING OVER COUNTRY

Nearly 2 Million Farmers Are Selling Collectively, Over-Half Under Contract.

"The cooperative marketing movement is sweeping the whole country from the Atlantic to the Pacific," said C. J. Hurd, market specialist of the O. A. C. Extension service on returning from the National Cooperative council at Washington. "More than a million and a half farmers were represented when the council met, and 15,000 names were wired in from the cotton growers association alone while the council was in session."

A state-wide cooperative marketing educational campaign has been agreed on by the 12 organization members composing the Oregon Cooperative council which met in Salem Jan. 17. This will carry the idea into every community in the state.

The purpose, methods and results of cooperative selling will be explained by extension specialists. Local arrangements and other assistance will be given by the representatives of the council.

The state grange, farmers union, farm bureau, bankers association, agricultural committee of the Portland chamber of commerce, the state college extension service and bureau of markets, and the five state-wide commodity marketing associations are back of the movement. The five associations are growers of grain, fruit, wool, poultry and hay.

Governor Pierce approves the plan, and asked the council to name a committee to help draft a market master bill for enactment at this session of the legislature.

"Bill" Hanley of Oregon, president of the State chamber of commerce, said he is greatly impressed with the work already accomplished and is in favor of extending it.

W. B. D. Dodson, manager of the Portland chamber of commerce, was reported as saying that the big \$300,000 development plan would not be a complete success until every farmer has an opportunity to market cooperatively.

MORE MILK CONSUMED; SMALL TOWNS IN LEAD

The people of the United States are using more milk and cream than they did 10 years ago. Statistics compiled by the United States Department of Agriculture shows that seven-tenths of a pint is the average daily consumption for every man, woman, and child in the country whereas a decade ago the consumption was six-tenths of a pint daily. This is an increase of nearly 17 per cent. These figures are based only upon milk and cream consumed as such and do not include any that enters in manufactured products.

The results are based upon figures obtained from health departments of 356 cities in all parts of the country having a combined population of more than 32,000,000.

The lowest consumption, 0.47 of a pint is in the East South Central States and highest, 0.89 of a pint, in New England. The lowest consumption in general is found in the Southern States, but it must be kept in mind that many family cows are kept in this section and milk from these animals was not taken into consideration.

The large cities use more milk per capita than those having less than 50,000 population, with the exception of those having less than 5,000 people, which group has the largest consumption of all the city groups.

CROWS AND ROBINS NATURAL ENEMIES OF WHITE GRUBS

Crows and robins have been found very useful, says the Biological Survey of the United States Department of Agriculture, in the extermination of white grubs, which are the larvae of May beetles, or June bugs. These grubs cause extensive damage to lawns and grain crops if the birds do not find them. On cranberry bogs they are also very destructive, as they remain in the soil for several years and are difficult to control. A case is cited where every plant on portions of a cranberry bog in Massachusetts was killed. All the roots were destroyed. New vines were planted, and almost immediately numbers of robins were seen at work there. They dug into the sand with their beaks and pulled out the grubs. Some of the roots of the vines were cut off by the grubs, and these vines the robins pulled up and discarded, and dug out the grubs. The robins worked so diligently that practically no grubs escaped and nearly all the vines survived.

4 OR 5 HEAD MILK COWS, fresh and coming fresh; 2 brood sows, Duroc, and 10 weaned pigs. C. H. McELROY, Hermiston.

FARM TOPICS

Market plans for the garden at this time is wise, since the gardener has more available time to consider carefully what crops he is going to grow this year, and how much of each. For commercial gardens the crops and acreage of each should be carefully thought out before actual decision is made. Too great an acreage of vegetable is often heedlessly planned without forethought as to where the crop will be sold.—O. A. C. Exp. station.

Good farming is one of the best methods of combatting insect pests. Rotation of crops, fall and winter plowing, destruction of crop remnants and cleaning up of trash on the fields, cleaning up or burning over fence rows and ditches, good seed in well prepared bed, right use of fertilizers and frequent summer surface cultivation, all help keep the crop up and the insect down. Progressive farmers generally suffer less from insect damage than their less progressive neighbors.—O. A. C. Exp. station.

Sixteen cars of seed wheat were shipped out of Umatilla county for use as seed in the inland empire. Turkey red, hybrid 128 and Jenkin club were the varieties in demand. Additional orders for certified wheat are being received by the growers.—O. A. C. Exp. station.

Smut treatment by copper carbonate dust demand a high grade of material to be effective, and an adequate method of application that will cover every kernel. Dusting the material by shoveling over is not sufficient. The O. A. C. Experiment station recommends that the seed be treated in some tight box or hopper that can be rotated like a churn.

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