

BANKERS URGED TO CO-OPERATE WITH FARMERS

SOUL MATERIAL HAS ENTERED
THE BANK VAULTS OF
THE NATION.

The Bank a Financial Power House
to the Community.

By Peter Radford.

One of the greatest opportunities in the business life of the nation lies in practical co-operation of the country banks with the farmer in building agriculture and the adventure is laden with greater possibilities than any forward movement now before the American public.

A few bankers have loaned money to farmers at a low rate of interest, and oftentimes without compensation, to buy blooded livestock, build silos, fertilize the land, secure better seed, hold their products for a better market price, etc. The banker in contributing toward improving the grade of livestock; the quality of the seed and the fertility of the soil, plants in the agricultural life of the community a fountain of profit, that, like Tennyson's brook, runs on and on forever. Community Progress a Bank Asset.

The time was when money loaned on such a basis would severely test the sanity of the banker; such transactions would pain the directors like a blow in the face. A cashier who would dare to cast bread upon waters that did not return buttered side up in time for annual dividends would have to give way to a more capable man. This does not necessarily mean that the bankers are getting any better or that the milk of human kindness is being imbibed more freely by our financiers. It indicates that the bankers are getting wiser, becoming more able financiers and the banking industry more competent. The vision of the builder is crowding out the spirit of the pawnbroker. A light has been turned on a new world of investment and no usurer ever received as large returns on the investment as these progressive bankers, who made loans to uplift industry. The bankers have always been liberal city builders, but they are now building agriculture.

A Dollar With a Soul.

It is refreshing in this strenuous commercial life to find so many dollars with souls. When a dollar is approached to perform a task that does not directly yield the highest rate of interest, we usually hear the rustle of the eagle's wings as it soars upward; when a dollar is requested to return at the option of the borrower, it usually appeals to the Goddess of Liberty for its contractual rights; when a dollar is asked to expand in volume to suit the requirements of industry, it usually talks solemnly of its redeemer, but soul material has entered into the vaults of our banks and rate, time and volume have a new basis of reckoning in so far as the ability of some of the bankers permit them to co-operate in promoting the business of farming.

God Almighty's Noblemen.

These bankers are God Almighty's noblemen. Heaven lent earth the spirit of these men and the angels will help them roll in place the cornerstones of empires. They are

not philanthropists; they are wise bankers. The spirit of the builder has given them a new vision, and wisdom has visited upon them business foresight.

The cackle of the hen, the low of kine and the rustle of growing crops echo in every bank vault in the nation and the shrewd banker knows that he can more effectively increase his deposits by putting blue blood in the veins of livestock; quality in the yield of the soil and value into agricultural products, than by business handshakes, overdrafts and gaudy calendars.

Taking the community into partnership with the bank, opening up a ledger account with progress, making thrift and enterprise stockholders and the prosperity of the country an asset to the bank, put behind it stability far more desirable than a letterhead bearing the names of all the distinguished citizens of the community. The bank is the financial power house of the community and blessed is the locality that has an up-to-date banker.

It is an admitted economic fact that there can be no permanent prosperity without a permanent agriculture.

Agriculture is recognized as the greatest of all industries and a prosperous, progressive and enlightened agricultural population is the surest safeguard of civilization.

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