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A Plea for Agricultural Interests

St. Matthews, S. C., Oct. 13, 1922.

Hon. Warren G. Harding,

President,

The White House,

Washington, D. C.

My dear Mr. President:

I beg to transmit herewith an enclosed copy of a resolution which was unanimously passed by the several hundred delegates of farmers, merchants and bankers who attended the Cotton Convention held at Columbia, S. C., October 11th, soon after your short but excellently received message was read to the conference.

You will note that the resolution specifically urges you to appoint Hon. D. H. Crissinger, Comptroller of the Currency, as Governor of the Federal Reserve Board and that you refuse to consider the reappointment of W. P. G. Harding to that position. Our people feel that Mr. Crissinger is eminently qualified from the standpoint of education, experience and training to fill the position of Governor of the Federal Reserve Board with the highest degree of ability and complete satisfaction to the agricultural, commercial and banking interests of the nation. They fully realize from the facts and records of the Federal Reserve Banking System during the past two years that the policies of ex-governor Harding and a majority of his associates on the Federal Reserve Board, produced an indefensible cataclysm of deflation in the market values of staple farm products and contraction of credits, which was directly responsible for the fearfully distressing financial depression which has practically bankrupted the agricultural producers of the nation. They feel that the appointment of Mr. Crissinger as Governor of the Federal Reserve Board would restore confidence, hope and encouragement for the speedy rehabilitation of the agricultural and commercial industries of the whole country, and that the reappointment of Mr. Harding would not restore confidence and endorsement of the policies of the Federal Reserve Board, but destroy in the minds of the great masses of the people the originally intended objects and purposes of the splendid Federal Reserve Banking System.

Emphasizing this attitude on the part of the great agricultural interests of the nation, I beg to call your attention to the facts as gathered by high official investigation, that the farmers of the United States during the drastic deflation period of 1920 and 1921, suffered aggregated losses of Twelve Billion dollars, in the difference between the cost of producing their crops during those two years and the very low prices received for their sale in the open markets. The great bulk of these losses is today outstanding in the form of unpaid obligations due to local bankers, supply merchants, fertilizer dealers and other business concerns which had extended credits to farmers to carry on their farm operations prior to the period of the drastic deflation policies undertaken and carried out so persistently and forcefully by the Federal Reserve Board and the officials of the Regional Reserve banks throughout the agricultural sections of the United States.

You should also be advised that thousands of farmers in the agricultural states, heretofore prosperous and successful producers, have been unable for the past two years to pay their assessments of state and county taxes and that thousands of tax executions against such delinquents have been placed in the hands of sheriffs for levy and collection. Per-

sonality and reality, including the roofs over the heads of thousands of farmers, are being advertised for sale in the weekly press to pay these past due taxes. The unusual procedure of hundreds of farmers taking the banking act against importunate creditors is one of the tragedies following on the trail of enforced drastic deflation by the Federal Reserve Board.

Without credit, heavily involved in debt and no assurance of financial aid or encouragement from any source under existing conditions tens of thousands of tenant farmers and small landowners are surrendering to their creditors what little has been left from the debacle of deflation and have moved into industrial centers to earn a living wage for themselves and their families. Those who are left and intend to face the struggle of reconstruction are burdened with high and excessive interest rates on renewals of past due obligations and new loans running from 8 to 10 per cent per annum which makes it a physical and mathematical impossibility to rebuild the agricultural industry and gradually amortize the debts created under a high period of inflation and cheap money.

It is imperative that Federal provision be made to secure a rate of interest on agricultural loans by the banks not to exceed 4 per cent to the farmers during this period of reconstruction and rehabilitation of the agricultural industry of the nation. We beg that you will use your valued influences as Chief Executive of the nation to secure this concession in present high interest rates for the present and future welfare of American farmers. If special legislation is not available I would urge that the Federal Reserve Banking System consider and adopt a minimum special rediscount interest rate of 2 per cent on agricultural paper with the definite understanding that all member banks rediscounting such loans do not charge exceeding 2 per cent which would make the interest to individual borrowers 4 per cent per annum.

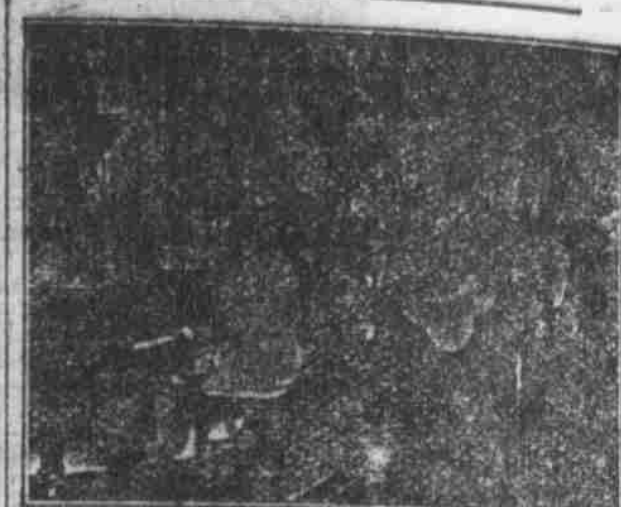
In connection with the above statements I beg to call your attention to the attached hereto covering some vital specific facts which have been brought out by an investigating committee which fully examined into the subjects referred to. The Federal Reserve Act when created by Congress clearly contemplated that the membership of the Federal Reserve Board should be representative of the various geographical divisions and leading industries of the nation as well as banking. Several months ago Congress passed an amendment to the Federal Reserve Act, specifically increasing the membership of the Federal Reserve Board so that a farmer should be appointed on the Board. Nothing has been done by the appointive power since that law was passed and the agriculture of the nation continues to be without a representative on the Board. For more than fifteen years a representative farmer has served on the Board of Directors of

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