

# In the Field of Agriculture

## SUMMARY OF STATE LEGISLATION ON RURAL CREDITS

Myron T. Herrick, formerly ambassador to France, has prepared for the New York Herald a list of all the laws that have been enacted in the United States dealing with rural credits. Concerning the legislation on this subject the Herald says:

"Eighty-six bills on the subject have been introduced in congress. The special joint committee of the house and senate is now at work upon a new bill which must be reported not later than January 1. In every agricultural state some action has been taken for the promotion of rural credits. The following list, compiled by Mr. Herrick, is the first complete summary to be published:

"California—A law on mortgage insurance companies; also a resolution submitting to the people at a special election on October 17 an amendment to the constitution to enable the state to use its cash and credit for farmers.

"Indiana—A law on rural loan and savings associations.

"Kansas—A law authorizing building and loan associations to issue privileged rural credit share; also a law permitting a holder of a farm mortgage (deposited with the state treasurer) to issue debentures certified by that official to the effect that the security is ample and the title perfect.

"Louisiana—Constitutional amendment authorizing the exemption from taxation of lands improved for homesteads by or for immigrants.

"Massachusetts—A law on credit union; also an amendment authorizing these thrift societies to issue bonds and make 40-year farm mortgage loans; also a law on farm land banks.

"Missouri—A special act creating a public land credit bank to be managed by the governor and other state officials and to issue bonds guaranteed by the state.

"New York—A law on credit unions; also a special act creating 'The Land Bank of the State of New York.'

"North Carolina—A law on credit unions; also a law on land and loan associations.

"North Dakota—A resolution to amend constitution to permit use of state's funds and credit in forming agricultural credit associations.

"Oregon—A law on credit unions; also a law on co-operative banks.

"South Dakota—Resolution to amend constitution to enable state or contiguous counties to maintain sys-

tem of rural credits and farm land loans.

"Utah—A law on co-operative banks for personal credit; also a law on co-operative land banks.

"Wisconsin—A law on co-operative credit associations; also a law on land mortgage associations.

"A clause in the federal reserve act authorizing reserve banks to discount six month live stock paper; also a clause authorizing any national bank (not situate in a reserve city) to invest one-fourth of capital and surplus or one-third of its time deposits in five year farm mortgage loans.

"Philippines—A special act on the government 'Agricultural bank.'

"Puerto Rico—A special act on the 'Insular bank of Puerto Rico.'

## BOYS' AND GIRLS' AGRICULTURAL CLUBS

A prominent feature of the extension work now being conducted by the United States department of agriculture is the aid given in the promotion and conducting of boys' and girls' agricultural clubs. These clubs

are being formed in rural public schools in connection with the courses in elementary and secondary agriculture. The office of extension work in the northern and western states maintains a section with a leader and assistants who give their entire time to the organization and supervision of the club work, in co-operation with the extension divisions of the agricultural colleges in practically all of the states. The office of extension work in the south maintains a similar organization and in addition has more than 400 county women agents who give special attention to girls' club work. The state leader in club work at the agricultural college is usually the joint employee of the department and the state college and represents both institutions alike. Thus, through the assistance of the state leader the boys and girls are brought into and become a part of both the state and national organizations for club work.

Club work, especially among the young people, is receiving more and more attention from those interested in the improvement of the social, educational, and financial conditions of farm life, and clubs are being organized to work in various ways toward the betterment of some or all of those conditions. The plan of organization and scope of the activities of school clubs briefly outlined below apply particularly to boys' and girls' agricultural clubs. They are, however,

suggestive of plans for the formation of clubs to work along other lines.

The teacher is, of course, the one to determine whether the organization of a school club is practicable and desirable. If he desires to form a club and has become familiar with the plans, projects, rules, etc., of clubs, he should call a meeting for organization of as many boys and girls of the school district as can be brought together. It would be well to invite the patrons of the school and have the extension representative (county agent) for the county give a talk on the agricultural club requirements and work. If possible, the county superintendent of education and the state leader in charge of club work should be present at this meeting and aid in the organization work. A simple form of constitution and set of by-laws may be adopted, and the regular officers of the club elected may include a supervisor, president, vice president, secretary, treasurer, and program committee.

## PLOW WITH CARE; THERE'S A REASON

The chief reason for plowing is to put the soil in shape to produce good crops. For best results the plowing must be done at the right time. Grain crops in particular need generous supplies of readily available plant food early in the season, says A. C. Arny, of the Minnesota University farm. Therefore, in the northwest early fall-plowing for grain crops is to be preferred. This allows the needed changes that take place in loose soil to get started early and to continue until the ground is frozen. The result in productive soils is the accumulation throughout the cool fall months of plant food and this is easily taken up by the grain plants the following spring.

For the corn, black loam soils should be plowed in the fall. On the heavier clay soils spring plowing for corn is often preferable.

Good plowing means more than making the field appear black. It means more than making straight furrows. However, a good plowman usually makes straight furrows. In a well plowed field the soil is stirred and pulverized to the depth indicated as necessary by the kind of soil and the crop to be grown; and the stubble and rubbish are completely turned under where it will be out of the way and quickly decomposed. For most crops, deep, rather than shallow plowing, is the best practice.

To do good work with a minimum of power, plows must be equipped with properly shaped and sharpened shares. A good share allows a plow to run true and little or no effort is necessary to hold it in place.

To turn under all rubbish a good jointer properly adjusted is necessary. No stubble or weeds are left sticking up between the furrows where a good jointer is used.

Keep the plowshare properly shaped and sharpened. Use a jointer so that all rubbish is turned under completely. Increase the depth of plowing an inch or two each year for several seasons.

## HOUSE-CLEANING FOR THE COWS PAYS

Before the dairy cow is taken from the pasture, the barn should be thoroughly and systematically cleaned, says G. W. Gehrand, of the

dairy and animal husbandry division at the Minnesota Experiment station. All cobwebs should be brushed down and the walls and ceiling should be whitewashed or painted some light color. Either whitewash or paint will give a clean surface and make the whole stable look lighter and brighter. It might be well, too, to put in a few extra windows.

The dairy cow has had the freedom of the pasture and the fresh air of the fields for the last five months; she has practically maintained herself and produced milk upon succulent feed; she will soon be returned to the barn where she will spend the greater part of each day. It should be the aim of every keeper to see to it that his cows are housed as comfortably as possible and provided with a goodly quantity and variety of palatable feed that will nourish her abundantly and help her produce an even flow of milk.

The right kind of a cow will repay with interest every cent invested for her comfort—for warmth, light, ventilation, and feed. If she is not comfortably housed her returns will be cut down in proportion to her discomfort.

## GRAIN SAVED BY FEEDING-FLOORS

Those who have used feeding-floors for their hogs have found them to be good grain-savers, and concrete feeding-floors are coming into favor, says a bulletin of the Minnesota University farm.

Such a floor should be 6 inches thick, and, if not laid against the barnyard pavement, should have a curb extending for 12 to 18 inches below the surface of the ground. This will prevent the hogs from rooting under the floor. The floor should slope slightly toward one corner in order to carry off rain, or water used in washing. A rim around the outside edge will prevent grain from being pushed off into the mud.

For feeding-floors concrete should be mixed in the proportion of 1 sack of Portland cement, 2 cubic feet of clean coarse sand, graded up to one-fourth of an inch, and cubic feet of hard, durable gravel or broken stone from one-fourth of an inch to one inch in diameter. Eleven sacks of cement will make enough concrete for 100 square feet of feeding-floor. The concrete should be thoroughly mixed and should contain enough water to make the mass quaky so that the concrete will flatten out of its own weight. It should be lightly tamped, however, then leveled off with a straight edge, and finished with a wooden float. The floor may be laid in slabs each 6 feet square, 2 inch lumber being used for forms.

Feeding-floors should be large enough to give each hog 18 square feet of space.

## THE FARM WOOD-LOT PROBLEM

The farm wood-lot problem may be put in our words. It is the problem of making the wood lot pay, says the Year Book of the United States department of agriculture. Farmers can no more afford to keep unprofitable land than they can afford to keep unprofitable cows. Idle land which is not growing more valuable is like a boarder in the dairy herd; it eats up part of the profit made elsewhere. Good farm management may or may not call for the opening of an actual book account with the wood lot, but every good farmer needs to know at the close of the year whether he is richer or poorer for his timbered land.

It costs money to hold land. Every acre means carrying cost. The tenant farmer pays this cost in rent. The man who works his own farm should be able to earn at least rent and

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