

CO-OPERATIVE FARM MARKETING NOTES

American Bankers Association Bodies Are Lending Their Active Support to Movement.

On the theory that efficient marketing methods, rather than easy credit facilities, are the big need of the farmers, the State Bank Division and the Agricultural Commission of the American Bankers Association have jointly launched an active campaign to promote the development of the co-operative farm marketing movement.

Of the co-operative plan, President Harding says: "I know of no single movement that promises more help toward the present relief and the permanent betterment of agricultural conditions than co-operative farm marketing."

In order to gather the best information obtainable on successful co-operative marketing projects, the State Bank Division has sent a questionnaire to bankers in every part of the country. Information is asked as to whether the local associations are organized on the commodity basis, handling one product or a few similar products, or on the regional basis, doing all buying or selling; whether they serve local needs only; whether they are combined or consolidated with other locals to include some special phases of marketing, such as processing and packing, and whether they are combined with a large number of locals to form a sales organization.

James R. Howard of the American Farm Bureau Federation says: "The volume of credit necessary to market any given crop co-operatively would not be greater than that required for non-co-operative marketing. I seriously question whether or not as large a volume of credit would be necessary, since co-operative marketing implies orderly marketing or the feeding of the market consistently throughout the period of consumption. It certainly would remove the necessity of whatever funds are used in speculative transactions. The farmer is concerned with consumptive and not speculative demands."

The form of contract between the Burley Tobacco Growers' Co-operative Association and its members is cited by the Bankers Association as an efficient instrument for putting the idea into operation. Under this contract the Association agrees to buy and the grower to sell to the co-operative all his tobacco for five years, except such as is not under his control, on account of existing mortgage or contracts.

The tobacco is to be delivered at the earliest reasonable time after cutting or curing. The Association makes rules and standardizes and grades the tobacco, the grower agreeing to be bound by such rules. Tobacco of like type, grade and quality delivered in the same crop year is pooled, the Association classification being conclusive. The tobacco is handled in one major pool; minor pools are made by type and grade.

The Co-operative Association sells the tobacco at the best prices obtainable, and pays the grower the net amount received, less freight, insurance, interest, and deductions to cover all costs of operating the association; also to create funds for credits and other general commercial purposes, not to exceed one per cent of the gross sale price. The surplus from these deductions is later prorated among the growers.

The Association agrees to accept drafts drawn against it by the grower upon delivery of tobacco, and to assist the grower to discount his drafts, secured by the warehouse receipts, through the most advantageous banking system. It also co-operates with him in many other details of his business.

Eugene Meyer, Jr., managing director of the War Finance Corporation, says: "Generally speaking, the American farmer has been forced to sell his crop hurriedly and at the time of maximum supply. But the co-operative marketing associations are gradually overcoming this situation. In the hands of the individual farmer, his products have often been little more than an offset against debts contracted in order to carry on his producing operations. In the hands of the co-operative association, they can be assembled in quantity, graded and warehoused, pledged as collateral for loans, and marketed in an orderly way."

Fred I. Kent, chairman of the Commerce and Marine Commission of the American Bankers Association, says: "When bankers refuse to extend credits to co-operative organizations that are not being developed so as to assure the safety of all concerned, it is just as much to the interest of the farmers to have them do so as it is to the bankers. When, therefore, a farmer finds that some co-operative organization, in which he may be a member, is unable to obtain credit, he should look into it at once and ascertain the reason, and then either take means to correct such errors of organization or methods as exist, or withdraw his membership at the first moment that he can fairly do so. If the farmers and bankers work together in this manner, co-operative marketing can be made a most valuable adjunct to our commercial and trade machinery."

Colleen Moore



Unlike many leading ladies of the screen, charming Colleen Moore, the "movie" star, has never been on the speaking stage. She was born in Port Huron, Mich., and was educated in the convent of the Holy Name in Tampa, Fla. Miss Moore at various times has lived in a number of other cities. In private life, she admits being a plain person, with no hobbies, but a tremendous ambition to make good. Many of her admirers agree with one accord that her ambition has been realized. This is one of her latest pictures.

THE RIGHT THING
at the
RIGHT TIME
By MARY MARSHALL DUFFEE

BAD BREEDING

Silver and gold are not the only coin; virtue, too, passes current all the world over.—Euripides.

IT IS always a temptation for those who discuss matters of politeness and etiquette to become arbitrary and to say that those who do thus—and thus are ill bred, and that those who do so-and-so are well bred. Such a list would be bound to be unfair and could be interesting largely in giving the point of view of the one who wrote it. In matters of superficial etiquette we should not sit in judgment on others, especially in a land like ours where family and racial traditions vary so extensively. But there are some things that remain the same the world over—little acts that might be regarded as earmarks of bad breeding that were just as reprehensible a thousand years ago as they are today. Among them are these things:

To permit oneself openly to "cut" a one-time acquaintance save for the most grievous offense. You would be justified in cutting the man who has robbed your wife or attempted your life or kidnaped your child or eloped with your wife, but just because Mr. A. has blackballed you in the club to which you hoped to belong, or because Mrs. B. has complained to the dog-catcher that your pet is going around unmuzzled, or because those "O" children throw patty balls at your front windows, is no reason why you should cut any of the A's, B's or C's.

To reveal any information of a confidential nature that has been revealed to you by anyone while a guest in your house. There is a law of hospitality that would prevent you from doing that whether you lived on the side of the world or the other; whether you lived a thousand years ago or a thousand years hence.

To reveal any derogatory information concerning any one that you have acquired through a purely professional relationship. The priest regards it as his religious duty to keep secrets that he hears in the confessional, no less so does the doctor keep a sealed mouth concerning his patients. It seems almost as much a matter of principle for the trained nurse or the seamstress who by chance learns something of a confidential nature concerning those who employ her to refrain from spreading the information broadcast.

1873. By McClure Newspaper Syndicate

A LINE O' CHEER

By John Kendrick Bangs.

THE FLYING HOUR

SOME folk fly off tomorrow, and some of yesterday, with all the fire and sorrow that lingered on the way, 'til it was world of forever, 'til it was world of forever, 'til it was world of forever, 'til it was world of forever.

HOW THE GAP WAS BRIDGED

By J. H. PUELICHER,
President the American Bankers Association.



J. H. Puelicher

We sometimes hear hopelessness expressed over the prospects of solving the problem of the relations between employer and employee. In at least one great business the way has been found. The same principle can be applied to solving it for others.

Twenty-five years ago bank clerks were not elevated to official positions. Usually a successful man in some line of endeavor, who had accumulated sufficient, purchased that little closing glory, a bank presidency, to wind up his career.

The bank clerk had to start as messenger with a very insufficient salary and was usually employed at twelve or fifteen years of age. He learned something about the practical working of the bank but very little about general theory. The president knew something about the theory of business but mighty little about banking. Consequently banks did not arrive at the degree of efficiency they have obtained in the last few years through meeting the greater requirements of the nation's commercial life.

There came a time when a few ambitious men hoped to bridge the gap from a clerkship to official position. They first organized clubs to study in their own banks the theory and practice of banking. Then those who had a larger vision began to invite clerks from other banks to sit in the study clubs. Soon the study club became a community club.

Twenty-one years ago, three hundred of these men met in Cleveland. At that time there were just three chairs of commerce and banking in the universities of the United States. These men did not know where to turn for instructors. Bank officers frequently volunteered to help them. Those three hundred have grown into a study club of 54,000 men and women today. It is now called the American Institute of Banking. The Institute is composed of the officers of banks and the clerks of banks. The line of demarcation has vanished. They are professional associates.

What has been accomplished in banking—this linking together of the interests of all those who are getting their livelihood from the same business—will some day solve the problem between capital and labor. That is the only way we can hope to do it. People deriving their income from one business must have a common purpose, not an antagonistic purpose. As they come to be professional brethren in the business, their troubles will be solved.

KIDDIES' SCHOOL SAVINGS GROW

Deposits Over Four Million Dollars in Few Months—Boys and Girls Own Balances of \$14,000,000.

Savings of pupils through school savings banking systems in the United States during the first part, ending January 31, of the present school year, totaled \$1,426,000, according to reports compiled by the Savings Bank Division of the American Bankers Association. The total for the school year will be over \$7,000,000 if the deposits continue at this rate, as compared with five and a half million dollars for the previous school year.

The number of pupils reported as participating in the school savings systems on January 31 was 1,574,116, as compared with 1,271,000 last year, \$600,000 the previous year and 462,000 in the school year ending in 1920. In schools which have savings banking systems the proportion of enrollment which participates is tending to increase. Teachers and bankers who interest themselves in the movement make every effort to obtain a place for their systems on the honor roll published semi-annually by the American Bankers Association through its Savings Bank Division.

Savings Balances Double

The reported bank balances owned by the pupils has more than doubled already in the current school year. January 31 showed \$14,000,000 as compared with \$6,582,000 on June 30, 1922, and \$4,434,000 on June 30, 1921. While the increased balances reflect improvement in industrial conditions, it is probable that part of the increase is statistical, due to improved accounting methods.

An important feature of school savings banking, on which no statistics can be obtained, is the extent to which the teachers are inculcating thrift in money matters and the advantage of saving systematically a part of all income. This is the basic purpose of school savings banking, the collection of deposits being deemed as only an item in the broad program of thrift education in the schools. The National Congress of Mothers and Parent-Teacher Associations is on record as giving "unqualified assistance to the establishment of thrift instruction as a regular part of the curriculum of the schools of our country."

Yellowberry in Wheat

Yellowberry in wheat indicates a soft-starchy condition of the kernel; it shows poor quality and low protein or gluten. Flour made from it is low in quality and for this reason yellowberry wheat always sells for several cents per bushel below equal grades of good colored wheat.

Yellowberry is not easily prevented. In fact it will always occur in some cases in spite of all that can be done. When the causes for its production are clearly understood, there is good reason to believe that much of it can be prevented.

Yellowberry occurs more often in humid climates, in wet seasons, on sandy soils and on soils deficient in nitrogen. Most authorities and experimental data indicate that any treatment which will make more nitrogen available will reduce yellowberry.

Early preparation of the ground after harvest and the use of legumes in the rotation tend to increase the supply of available nitrogen and reduce yellowberry. Fortunately both practices can be highly recommended from the viewpoint of better yields and safer farming. Early preparation of the ground in experiments in Kansas, for example, have increased the average yield from 25 to 100 per cent, depending on the soil and the location. Good rotation will in most cases result in further increases in yield and reduce the risk of loss. This appears to be one case where better quality of wheat, larger yields, safer farming, and greater profits go hand in hand.

The Southwestern Wheat Improvement Association
H. M. Bainger, Director.

Kansas Pickups

SOUTH COUNTY

Mrs. Rex Reihan is sick with Yellow Jandies.

A crowd of neighbors surprised W. R. Griffith Monday evening.

Miss Lois Lanning spent last week with her sister Mrs. Rex Reihan.

F. M. Brown and family spent Sunday evening with F. E. Spurrers.

Miss Lois Cunningham of Lebanon, spent a few days with Mrs. Ed Abbott.

Mrs. Rex Reihan spent Sunday with her parents Mr. and Mrs. Bob Lanning.

Elmer Spurrer and family spent Sunday at the T. S. Spurrer home in Lebanon.

Elmer Spurrer and family and D. K. Greenwood and family spent Wednesday evening at Otis Pricer's.

W. R. Griffith left Tuesday for Macomb county Illinois, after spending the winter with his daughter, Mrs. E. E. Spurrer.

FARM BUREAU NOTES

Loy Court, Estensson Appel, Henry R. Fausch.

FRUIT & VEGETABLE BUDGET

Miss Florence Atwood, Food and Nutrition Specialist, will meet with the Rotary Women's Club of Guide Rock on Friday afternoon, April 13th at the farm home of Mrs. Garrett Ohmsted.

N. W. GAINES COMING

Tuesday night, April 17th he will give a Community Welfare lecture to members, their families and friends of the Red Cloud Community Club at the farm home of Geo. Coon. Following the program the members of the Club will serve a cafeteria lunch.

Wednesday night, April 18th at Eckley consolidated school.

Thursday night, April 19th, Highland Farmers' Union at School District No. 40.

He will visit High Schools during the daytime.

STEWART SHORTHORN SALE

The Steward Shorthorn dispersion Sale drew a bad day. Cattle men who had planned on coming in cars were unable to attend. The offering was picked up by local buyers, two-thirds of the offering going to Guide Rock farmers.

It was a very even sale. Prices ranging from \$50 to \$265 with a \$115 average. The cattle was worth more money. Local breeders will never have the opportunity again to buy as well bred bunch of cattle at the prices these sold for. Mr. Steward is moving away and the Live Stock Breeders of this county will miss him. He has been a great booster for Better Live Stock, and it is to his untiring efforts and continual boosting for better live stock that Webster county ranks first in the state in the use of Pure Bred Sires.

Her Smile Was to Come Off.

One Sunday evening I was out with my best bean. We first went to the show and then for a walk. When we were about three blocks from his home we met his father. My bean tried to hide, but his father saw him and took him home. I followed, and when they came to his house, I stood there and listened to him yelling. The next day at school I made fun of him, but he only smiled and said sweetly that mine was coming, because his father had told my father.—Chicago Journal.

MOVED

am now LOCATED in the NEWHOUSE-PHARES BLDG.
2 Doors South of the Farmers Union Store, where I am Better Prepared than ever to Serve You. Call and see me as I can Save You Money on Harness or Anything in My Line.

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Harness and Saddlery

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COAL
ORDER TO
FARMERS' ELEVATOR
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SPRING TIME
SUMMER TIME
ARE
SWEATER TIME

Sweaters that vie in brilliancy with the gay colors of nature for sports, the shore and the country. Sweaters in cool, subdued tones for street and town wear. Jaquettes, Slip-Overs, our new Swagger Link Coats, and Tuxedo models. EVERYTHING in sweaterdom! Beautiful sweaters with the character that good quality and good style alone can impart.

BARBARA PHARES

Northeast Pawnee

Joe Ryan sold a crop of corn to Mike Bliss for a fancy price.

The Myers boys were at Bellaire last Thursday for alfalfa seed.

Bennie Mohler and Ed Leadabrand were in Red Cloud the other day.

Everett Myers lost a good fresh cow with blood poisoning or milk fever.

Bob Barber was in Red Cloud last Friday getting some dental work done.

Mr. and Mrs. Jim Ryan were at Womera the end of last with cream and eggs.

Mrs. Stephen Goodie and girls were visiting with Mr. and Mrs. Ben Mapes one day last week.

Mrs. Gus Ring and daughter Lodana were visitors of Mrs. Everett Myers one day last week.

Jake Williams is working for his brother-in-law, Bill Francis, doing some carpenter work.

Mrs. Bennie Mohler is busy these days at paper hanging and painting the interior of the house.

Everett Myers finished his milk and egg house last Saturday. He had his brother Roy do the complicated parts.

Spring is beginning to exhibit itself in a great many places, grass and alfalfa are greenening up and probably weeds will soon.

Bill Williams has a large area under clover this year. If everything goes well Bill is expecting to get in a large bill for clover seed in '24.

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Is represented by the amount of insurance you carry.

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Because fire has never touched you it doesn't follow that you're immune Tomorrow—no today, if you have time—and you better find time—come to the office and we'll write a policy on your house, furniture, store or merchandise.

—LATER MAY BE TOO LATE—

O. C. TEEL

Reliable Insurance

Mrs. Frank Ryan lost a large number of chickens as many as 7 or 8 a day for several days. The disease seems to be a strange one as they all appeared healthy and in the best of spirits the day preceding their death.