

AGRICULTURAL ACTIVITIES  
of  
CHAMBERS OF COMMERCE  
in the  
CENTRAL STATES

by

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## FORWORD

A story of the "AGRICULTURAL ACTIVITIES OF CHAMBERS OF COMMERCE IN THE CENTRAL STATES" has been secured through a survey of the activities of selected Chambers in behalf of the agriculture of their trade area. Questionnaires concerning the organization for agricultural work, the use of agricultural surveys in determining methods of procedure, their relations with farm bureau activities, and the outstanding agricultural activities and their results were sent to five hundred and fifty representative Chambers. The total number of Chambers from which reports were received was three hundred and eight. However, complete reports were not obtained from all Chambers.

This report has been made up from an analysis of these replies. I have not endeavored to find a solution to any agricultural problem, neither have I endeavored to work out a plan of procedure for agricultural activities. Each Chamber's program must be shaped in accord with local needs.

I desire to express my sincere appreciation to all Chamber officers who have cooperated in the collection of data.



## INTRODUCTION

Of three hundred and eight chambers of commerce from which reports were received two hundred and forty-seven engage in agricultural activities of some character.

Their reports indicate a rapidly developing conception of the true function of the commercial organization in aiding the agricultural interests of its trade area. Chambers of commerce are generally formulating their agricultural programs through joint action with the farmers of their community. From the reports received I found no intimation of any Chamber endeavoring to tell the farmer how to farm and in very few instances were they trying to tell him what to farm. Many Chambers are discovering that all agricultural problems are not traceable to faulty production methods.

Chambers of commerce are devoting more of their energies and funds to aid in carrying out the agricultural programs already adopted by agricultural college extension services and other established agencies, such as the County Farm Agent and the Home Demonstration Agent. These State and Federal agencies have given much thought to phases of farm economics other than production problems.

They are visualizing clearly the place of farming in the whole industrial scheme, seeking particularly to reduce the waste in distributing agricultural products, and to aid farmers in the marketing of their crops.

Many Chambers, in cooperation with the Farm Bureau or State and Federal agricultural extension service bureaus, have made marketing surveys and have been successful in establishing cooperative marketing associations to take care of the entire output of the farm. They have broadened their activities from the curb market to the cooperative car-lot marketing associations. Many Chambers also furnish expert farm advisors on grading, packing and handling products on which there is a premium for quality.

"It is a self evident fact that there are very few commercial organizations so situated that they cannot do great good for their cities and communities by an effort to help solve some of the many problems of the producers of farm products.

"It is a trite saying, but none the less true, that 'Agriculture is the basis of our prosperity.' When one considers that there are few states where the yearly value of farm products is not greater than that of all its manufactured products, and when one considers that agriculture is only beginning to be recognized as a science, the modern farmer, both as a scientist and business man, it is easy to

see that the great majority of commercial organizations can deal with no more vital subjects than those presented to the individual, or organization, who will study the needs of the contiguous rural communities."<sup>1</sup>

More and more are agriculture and all other branches of industry realizing that they can work together for mutual benefit. Successful teamwork of this character turns on a thorough understanding among these industries of one another's problems. That understanding best can be reached through informal, personal contacts, when men speak out plainly and not along rigidly formulated lines.

Commercial organizations have taken the initiative in developing these contacts, and are setting up agricultural committees and bureaus through which to program their work in behalf of their trade-area agricultural interests.

"In the one hundred years that lie directly behind us, the farmers of this country have made their money not out of the sale of their product, but from the enhanced value of their land. The war broke that period of a century and today one of the problems of the farmer is that of obtaining for his product a price greater than the cost of production. Unless the farmer can obtain more for his product than it costs to produce it, he is a bankrupt, and when agriculture begins to decay in a nation, at that moment begins the downfall of the nation itself. There must be problems of the

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1. First Annual Meeting of Nat'l Assn. of Comm. Organization Secretaries. St. Louis, Sept., 1915. Pages 190-191

farmer, and the point is to find out what they are and where they exist; to determine whether there are agencies at hand to help in the solving of them; whether progress is being made towards their solution; and whether something can be done by Chambers of Commerce in aiding the farmer to solve these problems.<sup>1</sup>

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1. Chamber of Commerce of the United States, Washington, Agri. Service. Proceedings of Conference held at Fresno, Cal., March 26, 1926

## THE SET-UP FOR AGRICULTURAL WORK

As a chamber of commerce broadens the scope of its activities there arises a need for departmentalizing. Out of the two hundred and forty seven Chambers reporting agricultural activities, one hundred and seventy seven stated that their work was handled either through a bureau or a committee. Of this number one hundred and twenty seven reported committees and fifty reported bureau activities.

### COMMITTEE OR BUREAU - WHICH?

Due to a gap between the farmer and the town man there seems to be some difficulty in convincing some members of the Chamber of Commerce that a mutual benefit will result through cooperation with one another. This is due to a lack of understanding and can be overcome by organizing an agricultural division in the Chamber of Commerce. The secretary cannot be expected to handle the many intricate economic problems which arise in the agricultural situation.

As the work of the committees increase bureaucracy is the next logical step to take in caring for the agricultural program.

The agricultural bureau is an institution best suited to the larger town or city. Only a few of the smaller towns can afford the expense of employing a full-time staff for their

agricultural work.

The agricultural committee, on the other hand, appears well able to handle the agricultural work of the chamber of commerce in the smaller town or city. The committee in a general way directs the formation of other organizations for agricultural work, - such as a dairy show organization, a purebred livestock organization, and the like.

#### BUREAUS

There are two general types of chamber of commerce agricultural bureaus, - the independent bureau and the bureau conducted in cooperation with the extension service of the state agricultural college.

In the first type of bureau the staff is employed independently of any other organization. The paid staff members range from one to six. Besides the manager there is sometimes a clerical force and field man or research assistants.

The second type of bureau carries on the county extension work, employing county extension agents in cooperation with the State Agricultural College and the United States Department of Agriculture. It supplies the part of the expenses for county extension work ordinarily supplied by the county farm bureau. The organizations cooperating in conducting bureaus of this kind ordinarily are only the college extension service and the Chamber of Commerce, but sometimes the bureau

receives county support.

Some chambers of commerce having such bureaus employ only county agricultural agents. Others employ assistant agricultural agents, home demonstration agents, club agents and crop or livestock specialists. Few Chambers employ all of these agencies. They are selected as the Chamber sees the need of their services.

#### NUMBER OF MEMBERS

The following table shows the range of membership for bureaus and committees and the number of Chambers reporting the different membership.

Range of Membership (Ag. Div.)	Distribution of Chambers according to membership	
	Bureaus	Committees
1	1	2
2	*	*
3	8	17
4	4	4
5	6	25
6	1	7
7	6	13
8	2	15
9	2	2
10	3	14
Over ten	14	36

It will be noticed from the table that a majority of the Chambers give preference to three and five members. One Chamber of Commerce reports a bureau membership of five hundred.

### WHAT INTERESTS SHOULD BE REPRESENTED?

There does not appear to be any rules followed as to just what interests should be represented on the agricultural development program. Memberships are chosen from many walks of life. Some of the agricultural divisions are staffed entirely by farmers, others by business men. It is not uncommon to find an agricultural division composed of both farmers and business men. Professional men, especially bankers, are in high favor and the county agent is, in nearly all cases, a member of the agricultural division.

While a great many Chambers of Commerce solicit and encourage farmer membership, even so far as including farmers on their Board of Directors, never-the-less, the opinion seems to be that the most desirable farmer representation in chamber of commerce agricultural work is through contact between the Chamber and the existing agricultural organizations such as the farm bureau. This seems to be the opinion: that rather than go out and endeavor to get farmer memberships, the most desirable way is to make contact directly with the organizations to which the farmer belongs, and which he naturally should support.

In some instances secretaries are opposed to farmers being members of agricultural committees. These secretaries



maintain that their associations should work with the farmers organizations; not with individuals, and if there is no established agency, it is the duty of the chamber of commerce to help organize farmers; so that the chamber of commerce, in its relationship with its community agriculturo, will deal either with a committee of farmers, or a group of farmers, or some accredited organization of farmers. These same secretaries admit that one of their big agricultural problems is the getting acquainted with the farmer. One way in which they get acquainted with him is through the appointing of members to their agricultural division who are vitally interested in the welfare of the farmer. Among these members we find bankers, officers of fair associations, the county agent and in many instances the vocational agricultural instructor of the local high school.

#### TERM OF OFFICE

The term of office varies from six months to an indefinite period.

The following table shows the trend of the length of time for which committeemen hold office.

Tenure of Office, Agricultural Division  
Chambers of Commerce

Time	6 mo.	1 yr.	2 yr's.	3 yr's.	4 yr's.	Ind.
No. Reporting	1	139	8	2	1	12

The term of office is almost invariably one year, but

reelection or reappointment is quite common.

One Chamber reported that it retained its committeemen until they ceased to belong to the Chamber. In another instance it was reported that the committeemen retained their positions until they signified that they were no longer interested in agricultural development work.

#### NUMBER RECEIVING PAY

Members of Bureaus and Committees as a rule do not receive any compensation for their labor. The only ones receiving compensation are those who are hired for special purposes and at the same time serve on the committee or in the bureau. The Secretary of the Chamber, the County Farm Agent, the Home Demonstration Agent and agricultural specialists receive pay for their labor but I do not believe we could say they receive compensation for being on the committee, rather we could say that they are on the committees because they are trained workers and that their pay comes from the work they do in a special manner.

#### METHOD OF RECEIVING OFFICE

Like many other chamber of commerce activities there is no definite way in which all members of committees receive their office.

Ninety four Chambers reported the committee membership as being appointed by the President of the Chamber and forty reported that the members were appointed by a Board of Directors.

In ten instances they were elected from the membership of the organization and in six they were appointed by a

committee on committees.

In some Chambers the membership of the committees are made up by voluntary choice of the total membership, each member selects that committee in which he is the most interested.

#### BUDGET

Of the two hundred and forty seven Chambers reporting agricultural activities only twenty five stated that they had a definite agricultural budget.

#### BUREAU EXPENDITURES

The amount of the annual expenditure of Bureaus ranges from as low as one hundred dollars to as high as sixteen thousand dollars. Seven bureaus reported that they spent one thousand dollars a year on their agricultural program.

The average expenditure as reported by the bureaus was two thousand one hundred and forty two dollars.

#### COMMITTEE EXPENDITURES

The Chambers reporting committees stated that their expenditures ranged from very little or nothing to five thousand dollars. The most common amount reported as an annual expenditure by committees was five hundred dollars. Twenty Chambers reported that they planned on spending five hundred dollars a year on their agricultural development program. The average expenditure of the committees was eight hundred and fifty eight dollars.

In many instances the secretaries reported that they received funds as the need seemed to justify the expenditure.

RELATIONSHIP BETWEEN COMMITTEE OR BUREAU AND  
ESTABLISHED PUBLIC AND PRIVATE  
ORGANIZATIONS

Commercial organizations have found that they can best deal with the farmer and his problems by working through organized agencies for farm improvement rather than by endeavoring to work with individual farmers. Chambers of commerce find it better to give their support to the programs which these organizations most familiar with the farmers' needs have worked out than to try to carry out independently agricultural programs of their own making.

The agricultural organization with which chambers of commerce report the most cooperation is the county farm bureau, which is the point of contact between the farmer and the Agricultural College Extension Service. Of the two hundred and forty seven Chambers reporting agricultural activities, one hundred and ninety one mention some form of cooperation with the farm bureau, county agent or State extension service.

IN WHAT WAYS CAN THE COMMITTEE OR BUREAU WORK IN COOPERATION WITH  
(1) THE STATE AGRICULTURAL COLLEGE

The consensus of opinion seems to be that if a Chamber of Commerce is to accomplish maximum results it must move

with the established order. In practically every state the Agricultural College works on a long-time agricultural development program and needs every resource of the state to put that program across.

The chamber of commerce which can line up with a long-time agricultural program in a county or community way will be doing a useful piece of work. By cooperating with the college in a state wide program it is possible for the small Chamber to assist in some real team work in which big and little Chambers are pulling in the same direction. On the other hand, a Chamber can start something that simply gets in the way of the program and in the end causes dissatisfaction not only among the farmers but among the business men as well.

One of the big problems of the College is to get the farmers' organizations that are working with it to adopt a long-time program. It takes time to overcome prejudices and to let the farmer know that the College is working with him instead of for him.

Therefore the College should map out its program in consultation with the farmers; they always should have the right to decide what that program should be. And when the farmer has accepted the College program he feels that it is his, and may be a bit reluctant to accept the program of any other organization.

Farmers make very little distinction between the assistance they receive from town people, chambers of commerce, agricultural colleges, farm bureaus and other sources. The big problem is, therefore, for the chamber of commerce to develop hook-ups between the program which the farm bureau, or other organizations are carrying on and bring about more cordial relations.

A survey of the horticultural possibilities of a community was made in cooperation with the Agricultural College in a mid-central state which resulted in the development of a five year plan of cooperative endeavor. The Chamber of Commerce employs a horticulturist to manage this program.

In one particular instance where the College was endeavoring to develop a "Clover and Prosperity" campaign it took over a year for the preliminary work to be completed. When it was completed the commercial organizations of the state were well prepared to launch in unison their ideas and the plan went over in fine shape.

## (2) THE U. S. DEPARTMENT OF AGRICULTURE

The Bureau of Agricultural Economics frequently cooperates with chambers of commerce in making certain surveys in their trade areas, particularly with respect to production and consumption of farm products.

These surveys determine to what extent the home markets

are being neglected and open up new fields of possibilities to the producers in those areas.

### (3) LOCAL AND STATE FARMERS' ORGANIZATIONS

Very few Chambers of Commerce attempt to work with any state organization other than with their agricultural college. In one instance a secretary reported that they were attempting to tie-up their work with the State Grange; others reported that where the farmers had County Unions they were endeavoring to work in harmony with the Unions established plans.

Agricultural organizations of state or county extent are few in number and their activities are not available for incorporation in this study.

I am sure that the contact with the colleges and contact with the educational forces now at work have been of wonderful assistance to agriculture. Of more benefit than any other one thing that has come to agriculture, at least in recent times, has been the endeavor of extension service through its county agents, home demonstration agents, and others of a similiar nature.

### (4) THE COUNTY AGENT

One hundred and seventeen Chambers of Commerce reported that they worked in close harmony with the county farm agent. In many cases he is the director of



the farm bureau and very often is the chairman of the agricultural committee of the Chamber of Commerce.

The county agent is the connecting link between the state college and the farmer. He works in cooperation with the state development program and also with the local farmers' organizations.

Naturally before cooperative efforts can be secured it is necessary to have a county agent with which to work. Chambers of commerce have favored the establishment of farm bureaus in many ways. In some instances the Chamber of Commerce not only organized the bureau but gave it space, light, heat, stenographic service, etc.

It would be impossible to set up an ideal method of contact between the agricultural committee and the county farm agent. Any number of schemes might work, but each would work out in different communities in a little different way.

A majority of the projects discussed on the following pages have been carried on in cooperation with county agents and farm bureau organizations. Several secretaries reported their activities no further than to say that they cooperated with the county agent and county farm organizations in every possible way.

The idea of telling the farmers how to farm or what they should do is not prevalent among the better chambers of commerce at the present time. The commercial organizations endeavor to find some man, usually the county agent, who can lead his community and work through him.

## AGRICULTURAL SURVEYS

The idea of basing the chamber of commerce agricultural program upon a general survey of the agricultural situation in the trade area is gaining ground slowly. Only a few Chambers have made or assisted in making such general surveys. A larger number have made special surveys before starting a particular project, usually with the idea of determining the feasibility of increasing the production of some crop or dairy product, or of locating a condensary or canning factory in the town.

The general survey usually has taken the form of a food production, consumption and distribution survey for the purpose of planning readjustment; the better to supply home market demands. Information has been secured by chambers of commerce from farmers, wholesalers, United States Department of Agriculture and numerous other sources.

### ARE AGRICULTURAL-ECONOMIC SURVEYS NECESSARY AS A WORKING BASIS FOR CHAMBER AGRICULTURAL ACTIVITIES?

The agricultural-economic survey gives a cross-sectional picture of present conditions. It is a basis upon which to work, and it is essential that a chamber of commerce, in its agricultural activities, proceed on a fact basis. That basis can best be secured through a survey.

The Chamber of Commerce and the Dayton Industrial Association of Dayton, Ohio employed specialists to make an industrial survey of their possibilities. The relationship of Dayton to its agricultural trade area was summarized as follows: "Since the closely surrounding country is Dayton's market for many industrial products, as well as for much of its merchandising activity, it is in Dayton's interest that the hinter land flourish and prosper. The immediately tributary country is growing, but not rapidly.

Because of their joint relationships to industry three particular farm activities are worthy of attention. They are, the growing of sheep for wool, the cultivation of hemp and the growth of sugar beets. Conditions favor a recrudescence of wool growing in the East. There is a real opportunity for sheep raising in Kentucky. Cooperative methods of wool marketing have been developed in Ohio and are being regularly practiced. The southeastern portion of the state may prove to be particularly suitable for sheep farming. Certain economic factors make it a highly assirable branch for the farmer who is hampered under present general conditions.

"Hemp was formerly grown in Kentucky on a large scale. There seems a definite prospect that its culture might be revived and the hemp fabricating industries once more brought to this region.

"With respect to sugar beets the outlook is more doubtful, but research in connection with beet culture and processing should be watched with interest."<sup>1</sup>

The text contains many detailed recommendations. For example, it is suggested that hog raising be promoted in the nearby region; that cooperative canning be inaugurated; and that a market be developed for high quality mutton. The removal of discriminatory taxes on oleomargarine is advocated. Aside from industrial relationships, and considering the farm interest alone, there is clear need for a better organization of poultry marketing; and an opportunity seems to exist for stimulating the production of beef cattle on lands not directly and immediately tributary to Dayton but still within its broadest sphere of influence.

The survey suggests that reforestation be promoted by replanting white pine in the northern forests and the protection of this tree against its enemies.

"It seems to be the general sentiment that cooperative marketing is the most promising remedy for most of the agricultural distress of which farmers complain. Ohio has been a pioneer state in such cooperation and is carrying it on in many lines. Cooperation does not seem to be a large factor in connection with milk distribution in

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1. Dayton Industrial Survey, -1926. Page 55

the city of Dayton, but the counties closest to Dayton have had an extended (though not entirely satisfactory) experience in the cooperative marketing of tobacco.

"The Dayton attitude, and in particular that of the Dayton Chamber of Commerce, clearly indicates a desire to be helpful to the farmer. But the farmer must be his own chief helper. The only effective help he will get from others will come from sympathy expressed in the passing along of sound business principles. People talk about industrial democracy. As farming is now organized, economic success requires effective democratic organization of marketing. This puts up to the farmer a problem of the first magnitude; one which has never been proposed on any such comprehensive scale to any other type of producer. The farmer is perhaps least adapted of all men to accept such a problem, yet he must accept it. He never will handle it while he remains hostile to the accumulated experience of others in merchandising activities. On the other hand, those who rashly intimate that they can solve the farmers' problem offhand do not appreciate its magnitude. Here is an industry making products against world competition. In the main it is an industry which carries little goodwill, speaking in a technical sense; that, few buyers are going to specify

John Brown's wheat. It is an industry in which the producers are small and disorganized while the buyers are large, powerful and frequently organized. In many other respects also the situation is one of the most extreme difficulty.

"It is only too true that democracies of all sorts (including political democracies) have tended to be inefficient; and this tendency is a constant destructive force. American agriculture must do in the most difficult possible field what American Industry has generally failed to accomplish in fields where it would have been distinctly easier to succeed. The word 'must' is used deliberately. It is not believed that government can, or that business will, improve the condition of the farmer. He must do it himself. He must then depend on some of his city neighbors for counsel. These latter should approach the problem rather humbly, recognizing the magnitude of what confronts them. They cannot do the thing for the farmer but they may be able to put the farmer in a better frame of mind for tackling the job himself. The recent two day conference of Ohio bankers at the State University is a step in this direction and the activity of the Kiwanis clubs in bringing about friendly relations between business men and farmers is an important step."<sup>1</sup>

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1. Dayton Industrial Survey, 1926. Page 57

I have quoted at length from the Dayton Industrial survey because it contains such a wealth of information. After studying it we can see, in a meager way, the problem that confronts the farmer. We can see the magnitude of his problem and we can feel that any information which we are able to give as to how commercial organizations are cooperating in the solving of those problems will be of benefit to all.

An agricultural survey, whether general or specific, as carried out by a chamber of commerce should be for the purpose of discovering along what lines the Chamber can do constructive work in behalf of its trade-area. Such a survey is useful in many ways, for instance a Secretary from a west central state said that prior to making a survey the members of his organization were interested in the dairy cow and firmly believed that a milk condensary should be established in their city. After a dairy survey was completed they found that they had fewer cows by seventy five per cent than they thought they did. The condensary was not established, but a neighboring town, without a survey, undertook to establish one. The result was that in less than two years the operating company ceased to exist.

The survey of agriculture in a trade area serves as a check upon diversification campaigns and special



projects which Chambers constantly contemplate putting on. In many instances the trouble with diversification campaigns has been in the minds of those who were working for the best interests of agriculture in that trade area, - there was lacking a definite, clear-cut picture of the exact status of that agriculture.

It often happens there is started a move for more dairy cows and for the purpose of bringing on greater diversification in that area. It is generally supposed that the area will support a certain number of cows that should be brought in, and the business men are perfectly will in many cases to finance the introduction of those cows. There have been cases where it later was found there was not sufficient acreage or feed necessary for the feeding of those cows, and there was not sufficient shelter, and the like.

It is not the province solely of the Chamber to inaugurate surveys; but there is a Federal Department of Agriculture in Washington, and the State Extension Departments, both of which are active in the matter of making such surveys. It frequently happens that the Chamber can lend assistance, and in some minor cases make complete surveys. The county agent has, many times, the training in research work necessary for making surveys and is capable of rendering

valuable service.

The survey gives the business men and farmers many opportunities to become better acquainted. One Secretary reports that, "When we got through with the figures that the survey revealed, we didn't find out a great deal; there hadn't been any notable changes in the status of our agriculture. But the survey did this: It put a great many of our Chamber members for the first time in most intimate contact with the farmers and their problems. Questionnaires were taken out to the farmers and the answers brought in by Chamber members. It was amazing the amount of increased knowledge and agricultural interest that resulted from that survey to the members of the Chamber of Commerce."

At a southern point a survey of the dairying possibilities was made which resulted in the establishment of a milk evaporating plant of sufficient capacity to accomodate fifteen thousand cows. As a result of this survey the farmers will undoubtedly take a greater interest in the dairy business.

In another section as a result of a tomato survey a canning factory was established. A Kansas Chamber had a survey made which resulted in the establishment of a powdered milk plant costing seventy three thousand dollars.

A horticultural survey was made in Kansas which resulted in a five year plan for the development of apples and other fruits.

Out of the two hundred and forty seven Chambers reporting agricultural activities only thirty seven reported that an agricultural survey had been made of their trade territory. Of this number seventeen reported the survey was in the nature of a general agricultural investigation. Perhaps these surveys are fore-runners of complete surveys or specific surveys. I gather from the information at hand that the general agricultural surveys as reported by many of the Chambers were more in the way of an inventory to be used if a demand arose, rather than a survey to be put to immediate use.

Ten chambers of commerce reported that they had made dairy surveys. One reported that its survey was for the purpose of establishing cooperative marketing facilities, one was a corn survey, and the others were for specific local conditions. Several reported that the surveys were carried on by industrial concerns looking for a suitable location.

#### COST OF SURVEYS

The cost of the surveys as reported by the various Chambers varied from nothing to five hundred dollars.

Very few reported the cost of the survey, saying that it was either a part of a general survey or that they had keep no cost records.

Of the nineteen who reported as to the financing of the survey, thirteen said the Chamber paid for the work.

## AGRICULTURAL CREDIT

Bankers are usually members of chambers of commerce and quite often are on the agricultural committees. The banker's viewpoint in agricultural matters is worth cultivating by both business men and farmers.

When a cooperative program has been worked out between farmers and business men for readjustment of production or something of the sort, the banker must be sold on the proposition, because the man behind the teller's window isn't going to loan money for any project unless he is thoroughly convinced that it is a sound one.

There are very few who really understand the type of credit needed by the farmer. In the first place, agricultural credit divides itself into two classes, long-time credit and short-time credit. Long-time credit is what is known as capital investment credit, which covers land, equipment, etc., and short time credit should take care of the farm operations.

The farmer has a third type of credit that is little understood, but is becoming better and better understood every year by the average business man.

Our commercial banking system is set up to take care of the trade and traffic of commerce. It is efficiently organized for that purpose. State and National banks must be liquid at all times and cannot make long-term loans.

The farmer must have short-term loans to take care of his hired help, his harvest operations, etc. He also needs an intermediate type of credit, which is not a long-term credit, nor is it a short-term credit. It is an intermediate credit and partakes of the nature of both.

Most farmers realize that if they are to prosper they must engage in some scheme of diversification. He is foolish if he borrows money for carrying out such a scheme if he does not know before hand that he can have that credit during the full term for which he will need it. A man going into the dairy business needs have assurance that he can have credit for at least two years. A man growing beef animals must be assured of at least three years credit; at the close of that time he should be able to begin the paying off of his credits, if everything goes well.

The average type of commercial bank in the country is not able to take care of such loans, except in a very

limited amount. They are not justified in taking the depositor's money and loaning it to an individual for one, two or three years.

Commercial organizations are beginning to see the need of this new type of financing that takes care of the dairy business, the hog business, beef cattle growers, the ranchers, and so on; and in general, the farmer who engages in diversified farming. More and more emphasis must be placed on intermediate credit, and the providing of that type of credit through the Federal Land Bank system, and through the Trust Companies and mortgage agencies.

#### SPECIFIC PROBLEMS

Chambers of commerce have not limited their assistance to any specific type of problems. The interest of the Chamber lies not in their immediate vicinity but in the trade area of their industries. The seed-wheat policy for southwestern Kansas is a typical project not fostered by local interests exclusively. It was a cooperative enterprise worthy of notice. In brief the policy was as follows: During 1923 the wheat crop of southwestern Kansas failed and also the price slumped considerably. Many of the farmers in that section of Kansas were unable to finance the seeding of their wheat crop in the fall of

1923. Many of them were tenants operating on little capital and were unable to secure credit from the banks, which were badly cramped.

The situation was relieved somewhat when the Santa Fe Railroad sent some money into the section to be handled by the banks. But that money was to be loaned only on good collateral. Finally a number of men interested in the wheat industry, headed by Mr. Mohler, secretary of the Kansas State Board of Agriculture, formed its Central Seed-Wheat Association and raised money in Chicago, Kansas City, Wichita, and perhaps a few other points. With this money they bought seed wheat and furnished it to the farmers for a consideration of one-fifth of the 1924 crop. Considering the average yield of the southwestern counties of Kansas over a period of years, the investment didn't look very good. When attempt was made to raise funds in Kansas City it was found that a similar proposition was put forth in 1917 which netted a return of only seventeen cents on the dollar. Consequently the money was not easy to raise on the basis of getting back one-fifth of the crop. However, the results of the 1923 investment were most gratifying because of a good wheat crop. The business men not only received their original subscription in



return but a profit of something like sixty three cents on every dollar invested.

In another instance a chamber of commerce saw fit to assist the farmers of its community get a start on purebred gilts and to somewhat increase the hog industry; the packing plant had been built but was idle and with no possibility of it being reopened and operated without a larger supply of finished live stock, particularly hogs.

Over one hundred members of the Chamber agreed that each should adopt a boy and advance the money for the purchase of a purebred gilt and to finance him through the season, in case he needed to purchase a little food or anything of the sort, and to be repaid at the close of the year from the sale of the gilt, leaving the farmer boy the product.

More than one hundred boys were provided with pure-bred gilts and the season was wonderfully successful. At the close of the season every member of the Chamber of Commerce who had advanced funds were repaid, - no interest was charged, just an advance of funds, - and the boys had over six hundred spring pigs for either increasing their breeding operations or for sale.

During the fall fair the members of the chamber of commerce entertained the boys who raised the hogs.

This was done whether the boys brought in their exhibits or not. The Chamber members took the boys to the fair, participated in the awarding of prizes and made a very fine festival out of it. It was the aim of the members of the Chamber of Commerce to keep a close personal contact with the boys and to keep them interested in better production methods.

## MARKETING FARM PRODUCTS

The extent of the activities of chambers of commerce in securing better markets for the farm products in its trade area indicates the fact that they realize the opportunity of the town lies in the country. Towns are natural evolutions and the outgrowth of necessity - places to store and distribute the world's surplus products through the channels of commerce. The town is built on farm profits, on what the farmer produces in excess of his own needs and no town ever prospered where the land was poor, providing, of course, it was an agricultural town. Business is very sympathetic, very sensitive to crop production. The forecast of a poor crop materially affects other markets and when the prospects are bright for a bumper crop all business activities seem to be active.

The old fashioned Chamber of Commerce with its cash bonuses and free factory sites is rapidly passing away. Commercial organizations are beginning to realize that the only road to prosperity leads directly to the farm. They are realizing that ~~not~~ all the problems of the farmer deal with production, important as this is, but that, they, the cities are but the natural outgrowth of the farmers' surplus production.

Commercial organizations owe it to the farmer to assist him in finding the best possible markets for his products. Especially is this true if they have been urging the farmer to greater production, or to specialized production. Many Chambers begin their work in a small way by establishing curb markets. These markets are good, especially in the truck farming regions, but they do not benefit a sufficiently large per cent of the producers. It is not uncommon to find Chambers who have carried their work much further and have assisted in the establishment of cooperative marketing associations. The Chambers assist in bringing industries to the community that will take care of the farmers product and assist in legislative matters pertaining to rate cases, etc.

Chambers of commerce have assisted farmers in organizing cooperative markets for selling celery, beans, tobacco, eggs, butter, milk, etc. The cooperative marketing of dairy products is very important in the Central States and more Chambers of Commerce reported assisting in the establishment of markets of this nature than any other type.

By making a dairy survey one Chamber was successful in inducing a cheese factory to locate in the town. A milk condensary was also established in the town as a

direct result of the survey.

The cooperative idea of handling farm products, to shorten the road between producer and consumer, is going to be worked out by the farmers. The business men should be willing to assist in the solving of this problem. The question of enabling the farmer to get his products to the consumer with the least possible expense, with the least amount of lost motion, is a fundamental question and should be approached from that angle.

Business men are able and are willing to assist the farmer with his marketing problems as is shown by the following illustration.

It was brought to the attention of the Chamber of Commerce that the local farmers were endeavoring to supply a large city with a portion of their milk. The farmers were doing this individually and were experiencing some difficulties. The local Chamber proposed that a milk concentrating plant be established and that the farmers bring their milk to the concentrating plant for shipment. This scheme worked; it not only made it easier for the farmer to market his product but in this instance gave him a greater profit.

In order to obtain a better market for the products

of its immediate trade area a Chamber of Commerce conducted a campaign to bring additional buyers into the market and thus induce competition. It also conducted a campaign against the chain stores for not buying what products they could from local producers. At another place there was organized a municipal market for the marketing of beans and sugar beets.

In still another city there was conducted, in cooperation with the Farm Bureau, a house to house demonstration explaining the value of corn sugar and urging the housewives to buy a local product. The Chamber in this city is also working with the Chemical Engineering Department of the state college trying to obtain the utilization of the waste products of the farm.

In order to assist farmers in marketing their crops some chambers of commerce arrange a free employment bureau for farm labor during the rush season. Employment bureaus of this nature are found in the wheat belt and in the berry regions.

The marketing program of chambers of commerce varies considerably. The program, as reported by one secretary is as follows: (1) Secure the establishment of a cold storage plant of adequate capacity to meet the needs of

the local trade area, (2) Make surveys of successful marketing methods and facilities and disseminate this information among farmers, (3) Develop a wholesale market, (4) Develop and improve curb and public marketing facilities, (5) Assist in matters of standardizing weight, grading products, and packing in standard commercial packages and crates, by agitating for provision in agricultural towns of public scales and facilities for grading and packing and by securing experts to instruct farmers in grading, packing, storing, and marketing, (6) Make surveys of markets for products produced in the territory and assist in distribution and disposal of surpluses. Compile lists of principal produce dealers throughout the country who would be interested in handling certain products and make these names available to growers. Help business men in small communities to aid farmers in their neighborhood to market their vegetables and farm products by supplying information as to markets and on proper grading and packing.

The question of marketing farm products is a business question and the farmer must think of his activity as a business, - as manufacturers either producing raw material to sell to some other manufacturer, or, in the case of dairying, producing raw material through their machinery,

the cow, developing that raw material into material for direct consumption, they are business men and manufacturers.



### BOYS' AND GIRLS' CLUB WORK

The boys and girls of today are the men and women of tomorrow. Chambers of commerce are taking advantage of that fact and at the present time boys' and girls' club work commands a high place in their agricultural activities.

The members of the Boys' and Girls' clubs are learning their obligation to the communities in which they live, as well as learning what their rights are; and also learning that their rights carry with them a corresponding obligation.

The boys and girls are going to be in the next few years the farmers of their respective communities; they are going to be farmers who have learned to develop skill in their industry.

Chambers of commerce and farmers' organizations are no longer thinking of Boys' and Girls' club work as simply an extra outside interest for the "kids", but rather they are recognizing this work as an integral part of the agricultural extension activities at each agricultural college. The Chambers of Commerce are thinking that this work is a dignified, and more mature attempt on the part of the State Agricultural College to interest these older farm boys and girls in better

farming and better home-making.

As an aid to education a secretary reported that the Chamber of Commerce started out in the spring and put on a "short course", inviting all the boys and girls who were unable to attend high school. Free board and lodging was provided for all who attended the short course school. "We think it is a very important part of agricultural work, he said, "because we are bringing up the boys and girls who in the future will follow agriculture along better lines and with better ways and means. The contact with boys and girls also enables the Chamber to make contact with the parents of these boys and girls. It makes it easier to work with the parent when the boy will talk to his father about what he is doing. When the boys take an interest and when the boys show an example right there on the farm, producing something that gives results, it is proof that the better methods are profitable and wise to follow."

One Chamber of Commerce secretary reported that his Chamber had raised fifteen thousand dollars for Boys' and Girls' club work. The Chamber employs a club secretary and is squarely behind the work both financially and morally.

In the opinion of one secretary the big problem in Boys' and Girls' club work is to check up on the results of the different projects. After the work is started it is necessary to keep up the enthusiasm. This can be done by having a special agent whose chief duty is to work with the club members. Some of the ways of keeping up interest in club work is by summer conferences, trips to the state fair and short courses at the agricultural college, also by giving prizes at frequent intervals. By employing a special agent the Chamber is privileged at any time to know the exact status of any projects which it may be fostering.

In some instances the activity of the chamber of commerce is confined to giving entertainments before the clubs. Quite often the entertainments are held in a district school, in some instances it was reported that the Chamber of Commerce rooms were used as places of entertainment for the clubs. Banquets, picnics, and prizes are used to stimulate club members to further activity.

A Boys' and Girls' club division in the Chamber of Commerce is not uncommon. This division looks after all details connected with the club work and it also helps in keeping the boys and girls organized.

The consensus of opinion seems to be that the chamber of commerce should not start Boys' and Girls' club work on its own initiative, but should work through the county agent and the farm bureau.

Club-work is like Boy Scout work. There is practically no limit to which you can carry it. Not all boys and girls will be permitted to attend the State Fair, the American Royal or the International Livestock shows and consequently some feel slighted. Several Chambers of Commerce have arranged to make local tours with the boys and girls who were not permitted to attend the shows. These tours have been made very valuable by conducting the boys through the meat packing establishments and other industries which are closely connected to the farm. The girls are usually conducted through the canning and cooking establishments. Farm inspection tours have also been arranged for both boys and girls.

From the tenor of the reports received I take it for granted that no Chamber of Commerce is directly opposed to Boys' and Girls' club work. One secretary voiced the opinion of many when he said: "Our position is that the future of the farm is in the hands of these youngsters and the future of our town is dependent, to

a considerable extent, upon the prosperity of our farms, so a workable tie-up is not only advisable but absolutely necessary."

## CROP AND LIVESTOCK IMPROVEMENT CAMPAIGNS

Chambers of commerce have probably done more along the line of crop and livestock improvement than anything else. Although it is true that it is not the function of the Chamber of Commerce to educate the farmer yet it is the function of the Chamber to lend its moral support to the Colleges of Agriculture and Farm Bureaus in this educational work. The contacts that are made in this way are bound to be beneficial in bringing business men and farmers to a realization of their interdependence.

The most logical contact is to strengthen the bonds that exist between the existing agencies such as the Agricultural College and the Farm Bureau. The farm bureau is the real connecting link between the farmer, the business man and the College.

Diversification campaigns are quite common with chambers of commerce, especially in sections where the farmers have been depending almost wholly upon one crop. Less wheat and more cows, seems to be the slogan in the wheat belt.

No campaign, however, is harmful as long as it is on a safe and sound basis. Many associations have become over-enthusiastic about dairying during the last few years, and perhaps have exaggerated statements. The dairyman is not going to get rich quick. His is a hard job and usually one that is new to him. Dairy cattle are an asset to the farm in that they provide fertilizer for the soil and interest the farmer in growing his own legume crops which are also very beneficial to the soil. These assets, together with the milk supply, place dairying among the first in diversification.

#### LIVESTOCK IMPROVEMENT

Perhaps some of the most outstanding work in the way of livestock improvement as sponsored by chambers of commerce is in the modified-accredited-herd-area work. The work in many cases has been done by the county farm agent. Without direct expense to the county, in many instances, every dairy cow in the accredited-area is tested for tuberculosis. If a herd is free from tuberculosis it is made an accredited herd. If not, the herd is tested until it is wholly free of tuberculosis. The condemned cattle are slaughtered and the county pays the dairyman a part of their value. Testing is done by State and

Federal veterinarians. As a rule the farmers are much opposed to the work until they are convinced that it does pay them to have their cows tested.

In order to introduce better livestock into dairying communities many chambers of commerce are carrying out the Better-Sire train idea. This method of introducing sires is not new but it is worthy of a review.

The way it is usually carried out is for some interested Chamber of Commerce to get in communication with the proper railroad officials and arrange for a demonstration train. The next thing to be done is to go to the breeders, outline the project to them and secure the sires. In one instance the secretary of a Chamber of Commerce reported that his organization received fifteen Hereford and fifteen Shorthorn bulls and fifteen Poland China and Fifteen other pure blooded boars. The breeders consigned these animals to the train free. After the sires are received the committee in charge



of the train go to the various communities in which they expect to place the animals and in various ways select the men who are to receive the sires. One of the requirements is that the man receiving the sire be a good stockman and able to take care of the stock. Another requirement is that a scrub bull or boar be exchanged for the pureblood. A contract is drawn up between the committee and the man that is to receive the sire to the effect that he will take good care of the animal he receives. Contracts are also drawn up between the stockmen and the local business organization signifying strict cooperation.

When the train arrives in a town the man who is to receive the purebred sire has his scrub sire at the station. The ceremony of exchange is carried out on a flat car in the center of the train. The scrub animals accumulated on the trip are sold to packers. The money received from the sale of the scrubs is turned over to the breeders who consigned the animals. That is all the breeders get out of the deal at that time.

Usually about a year later a follow up trip is made. The cooperative committees which had signed contracts, would call upon those farmers who had received a sire to see how he had handled the stock. The breeders who

consigned the stock are urged to keep in constant contact with the men to whom the animals had been given. Furthermore the names of the men who receive the sires are turned over to the breeders' association.

In answer to a question of the reaction of the value of the purebred sire train, a member of the Lincoln Nebraska agricultural committee said. "It was very much worth while. We breeders know that if we are careful in our selection of sires there is bound to be some effect on our stock and that this effect will be watched closely by everyone in every community in which we have a purebred sire. However, the effect is not immediate. The improvement may not be noticed for a number of years."

Not all schemes for the introduction of dairy cattle have proven successful as is shown by the following incident. Some over enthusiastic men in one of the civic organizations in a certain community initiated a campaign to bring dairy cattle into their trade area. The organization secured two men to go to a dairying state and buy purebred cattle. One of the men was honest but very ignorant and the other was either ignorant or crooked. They brought back four carloads of dairy cattle and among them a lot of aborters.

Some of the cows were supposed to have had cow testing records, but after they got to the county purchasing them they did not produce a third of what they were reported to have produced in their native state.

Another activity of chambers of commerce in promoting better livestock is in the fostering of ton-litter contests. Several Chambers reported that they were participating in such contests at the present time. As usual most of the work is carried on through the county farm agent. In many instances the farm agent works out the plans and the Chamber assists him in putting his plans into execution. In one instance it was reported that the county farm agent was working in cooperation with farm bureaus in adjoining counties in an effort to introduce high class animals. In this particular instance most of the previous work had been done by individuals and it was thought the efforts had been too scattering.

One secretary reported a state wide cooperative venture. The committee in charge consisted of livestock specialists from the extension service department of the Agricultural College and other recognized authorities. During the first year the chamber of commerce contributed

the state wide prizes.

This year the Union Stockyards Company will present a bronze medal to all contestants who raise a litter weighing a ton or more in the prescribed time. Armour and Company contributed a ton of tankage to the local Chamber sponsoring the movement. The Chamber was given the privilege of distributing the tankage in any manner it saw fit.

Poultry shows and demonstrations play their part in the program of agricultural betterment as sponsored by chambers of commerce. Three hundred settings of eggs were distributed by one Chamber to poultry club members. The establishment of hatcheries, promoting association trap nests, better houses and annual poultry shows are promoted by many chambers of commerce.

The raising of hogs, other than the ton-litter contests, is another activity which a number of Chambers reported. The business men, for example, in one locality, purchased purebred hogs and placed them in the hands of the farmers on shares. The farmer, of course, having the privilege of buying the interest of the business man at any time.

Better wool production is being encouraged in some regions. One Chamber was instrumental in placing eight thousand purebred sheep on the farms in its trade area.

This same Chamber cooperated in the establishment of a wool pool market.

No organization mentioned any effort that was being made to place a more desirable work horse on the farm.

#### CROP IMPROVEMENT

In some sections of the central states fruit farming is becoming a very important industry. In one section an active campaign to use more home grown apples was conducted. In another grape vines were distributed to the farmers and one Chamber was instrumental in having eight hundred acres of apple orchards set out.

A northern Chamber gave strawberry and raspberry plants to the farmers and further assisted them in selling their product.

In their efforts to increase efficiency in production chambers of commerce have cooperated with the farm bureau in fruit, poultry and dairy production, in soil analysis and in the use of lime. Other opportunities to cooperate with the farm bureau have been in the improvement of legume crops, improvement and increase of poultry production, beef cattle production, better corn yields, celery and beet experimentation and propagation.

The first effort made by several organizations to

promote better agriculture in their trade area was to foster movements to hire a county agent. In not a few cases Chambers reported with much pride that they had been instrumental in having a county agent employed. The agent, in many cases, took up rooms at the Chamber of Commerce hall and was provided with all the necessities for the carrying on of his business. As soon as he was firmly established the Chambers would carry out their programs through his assistance. "The success of our farming activities has been due to the cooperation which we have received from our County Agent," reports an organization.

The results of the cooperative effort between the county farm agent and the chamber of commerce have been most gratifying. In one locality where lime was lacking the county agent carried on experimental work and so thoroughly convinced the farmers of the need of lime that they have ordered over two hundred and eighty cars of lime for their fields. Another secretary reported that the Chamber of Commerce had succeeded in having eighty cars of lime placed on the farms.

Chambers of commerce further the educational work of the Agricultural Colleges in various ways. They

sponsor short courses for farmers and have expert students of agriculture address the meetings, the Chambers arrange for tours of inspection with specialists in charge, they sponsor picnics, banquets, etc. They endeavor at all of these meetings to bridge the gap between the farmer and the townsman and provide worth while educational programs.

Sometimes it has seemed best for experimental work to be carried on by the chamber of commerce. Two secretaries reported that they carried on experimental farm projects. One farm contained eighty acres, the other ten acres. A number of crops were grown on these farms and different rotation schemes were carried out. The experimental growth of sugar beets has occupied the time of the agricultural committee in one chamber of commerce during the past three years.

We could not conceive of better crop production without better seed and chambers of commerce have not overlooked this item. In fact, pure seed campaigns are very common agricultural activities of commercial organizations.

The treating of wheat for smut has held the attention of one Chamber, last year they treated, with little expense to the farmer, enough seed to plant thirty

thousand acres of smut free wheat. Certified alfalfa and clover seed campaigns are quite often sponsored and aid given by the chambers of commerce.

#### PUBLICITY OF CAMPAIGNS

A publicity campaign must come about gradually if it is to interest the farmer. The greatest danger in publicity is in leading the farmer to believe that you are trying to tell him something about farming. The farmer knows the conditions that exist in his immediate vicinity and he resents such an attitude just as a business man would resent having a farmer tell him how to run his business.

An interesting example of how a Chamber of Commerce assisted the State Agricultural College in the publicity of a campaign inaugurated by the College is as follows:

On this occasion the Chamber organized a committee and without consulting the newspapers made mimeographed lists of the farms they intended to visit, showing when they intended to start, where they would stop first, and all about each farmer and his business. They looked each farmers place over, talked to him, took some pictures and drove on. The committee took a number of millionaires along with them so that the papers would take notice of the trip. Needless to say the farmers



not only got publicity in the home town papers but in the larger papers throughout the central west. For two weeks the newspapers carried pictures of those farms and stories of what those farmers were doing.

Later on arrangements were made with the Agricultural College to send out several men for a period of about two weeks. These men and a number of farmers from the community made a tour of the dairy regions in a neighboring state and had some motion picture films taken during the trip. When they returned home the committee loaded the films, a motion picture machine and a bunch of batteries in the back of a car and loaded up a string of electric lights and a player piano on the back of a truck and started for the country.

A meeting had been prearranged at some farm home, ten or twelve miles from any electric lights. After the motion picture was shown a representative of the Agricultural College would tell about the tour of inspection that had been made in the dairying country. The newspapers thought the scheme a novel one and gave an abundance of publicity.

In one instance members of the chamber of commerce visited a woman who kept some wonderful farm records. Bankers were sent out to her place and the books were

audited, pictures were taken of the books and sent to the newspapers and they all used them.

The point is that the farmers were put in the newspapers and it materially assisted in breaking down the barrier between the farmers and the business men.

FAIRS AND EXHIBITS, REGIONAL, STATE  
AND LOCAL  
PARTICIPATION BY CHAMBERS

The idea of fair participation by chambers of commerce seems to lie in the fact that if they can get a crowd to attend the fairs they are exploiting community friendliness.

At a state fair a local chamber of commerce offered free admission to school children on certain days. All the schools of the county dismissed for the day and the Chamber provided a prominent speaker to discuss, for instance, the merits of Hereford or Shorthorn cattle. At this same fair an annual banquet was given to the Boys' and Girls' club members.

The type of assistance rendered by chambers of commerce varies from purely financial support to the actual work of carrying the projects through all stages. Poultry shows, rooster days, egg contests, dairy shows, county fairs, community fairs, corn shows, achievement shows and legume shows are some of the different types of fairs and exhibits which chambers of commerce sponsor.

Store window displays are carried on in a number of towns to encourage agriculture. One secretary says, "We try to make credible exhibits and it seems to help, because we get a lot of inquiries from different parts of the state as to where such things may be secured." In one locality the merchants turn their display windows over to the Chamber of Commerce for use on dairy days, corn days, etc. The Chamber collects the display material and distributes it to the merchants but the merchants do the actual decorating.

State Agricultural Colleges frequently enlist the aid of the chambers of commerce to help them secure window display space in the towns of the county. In one instance a gopher eradication method was sent out in the form of a demonstration agricultural exhibit which showed the methods of exterminating pocket gophers. This type of exhibit is used extensively in alfalfa sections.

The gopher eradication exhibit is brought to a community and placed in a prominent show window for three or four days. There is a man in charge of the exhibit and he explains how the system is used. This method of exhibition reached more interest-

ed people than would almost any other method in such a short time and was reported as very successful.

Many Chambers conduct product exhibits. These exhibits are usually held in a vacant store building and the public is invited to attend.

## AGRICULTURAL LEGISLATION

To what extent can and should Chamber Agricultural Committees or Bureaus take practical cognizance of various proposals for State and National Agricultural Legislation?

"Only ten per cent of the problems of the farmers can be remedied by legislation, the other ninety per cent must be solved by the farmers themselves and their immediate associates, the business men of each agricultural community."<sup>1</sup>

In the statement quoted above, there lies a declaration of the opportunity afforded business to make a practical demonstration of its own belief that agriculture can be benefited through the injection of more and better business into its schemes of management. The question now is how can business discharge this task which is at once an obligation and a privilege?

Chambers of commerce have evinced their desire to aid in promoting better agriculture in their trade areas and in fostering more cordial relations between

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1. Jardine, W. M., Secretary of Agriculture

farmers and business men. This cooperation has been mutually beneficial.

It does not seem to be quite the jurisdiction of chambers of commerce to endeavor to handle very much agricultural or any other form of legislation. It appears to me that one of the most desirable means of promoting legislation is for the chamber of commerce to take an active interest in the appropriations for its Agricultural College. Legislative matters are quite often discussed by the agricultural bureau or committee but generally all action is cleared through an executive committee.

The chamber of commerce, when it undertakes legislative matters, is treading on contravertable ground and in many instances the ideas of the bureau or committee would be at variance with the business men which they represent.

The National Chamber through its referendum system offers to business men an opportunity to initiate national legislation. If by a resolution a group of business men requests that some national legislation be initiated, or takes a stand against some legislation that already has been initiated, the

resolution is studied carefully by a committee of the National Chamber and is then submitted to all member chambers in referendum form. In this way the viewpoint of the entire membership may be secured on any legislative matter which may be in the hopper or which has yet to be initiated.



## ROAD IMPROVEMENT

The problem of transportation begins at the farmers' door and leads to the city market. Obviously the cost of transportation is greater over poor roads than on good ones, on muday roads than on dry roads and on roads covered with snow than on cleared roads.

Since the farmers transportation problems begin at home our study would not be complete unless we undertook to find out some of the things chambers of commerce are doing to obviate the difficulties.

It should be the duty of commercial organizations to spend at least as much time in trying to get better roads to the town as it spends in efforts to have the freight rates reduced on the farmers products after he gets them to town. At the present time many farmers live several miles from a hard surfaced road and in times of bad weather the profits of the product are used up in extra gas consumption.

Good roads campaigns have the support of chambers of commerce in all sections. For the most part their activities are centered around state and

county projects, especially in bond issue campaigns. In one section the chamber of commerce offered a bonus of fifty dollars per mile for all roads improved by cooperative effort. During the past year it has paid the bonus on nine miles and report that three and one half more miles will be ready to receive the bonus very soon.

In another instance the chamber of commerce was instrumental in having about fifty miles of road oiled. The expenses of oiling were borne equally by farmers and business men.

From Ohio comes the following information: We believe we have been of special service to the rural sections in some very constructive measures. It was through the Chamber of Commerce that the county road system, which means the roads entirely outside of the main market and inter-county highway system, was financed. We induced the county commissioners to submit to a vote of the people of the entire county a one mill tax levy to be devoted entirely to that county system, which takes the farmers out of the mud. The townships and abutting property owners provided some additional money and the state provided one thousand

dollars a mile to build and keep these roads graveled."

A north central state has a chamber of commerce that is actively engaged in road work of two distinct types; it promotes good roads and it helps to keep those roads free from snow in the winter. The agricultural bureau works with the farmer in the promotion of good roads. In this particular instance it initiated and put over a bond issue for five million dollars for a good roads program in the county. It has also materially assisted in the construction of over two hundred miles of concrete, and over one hundred and fifty miles of improved gravel road, in the county. This road improvement has brought the farmer many miles nearer the city in point of time necessary to cover the distance. The farmers have the best of roads in all kinds of weather and the cost of transportation over such roads is materially reduced.

It is not alone in the construction of roads that this particular Chamber is interested as is attested to by the following: "This bureau after four years of endeavor has succeeded in a snow removal service. We started it by raising one thousand dollars and putting it into snow fences for demonstration

purposes and this last November we secured an appropriation of ten thousand dollars and in January another seven thousand five hundred dollars for the purpose of building additional fences. We have also purchased three snow plows which have kept our main roads passable nearly every day throughout the winter.

SOCIAL, RECREATIONAL AND SPECIAL MERCHANDISING  
ACTIVITIES DESIGNED BY CHAMBERS OF  
COMMERCE FOR BRINGING TOWN  
AND RURAL FOLKS INTO  
CLOSER CONTACT

In some respects the opportunities differ between the large and the small town for getting into contact with the rural folks. In the small town the business men enjoy contact with farmers which is absolutely impossible in the larger towns, for the reason that when the farmer goes into the small town he meets and trades with the proprietor of the store; he does business in a different way than he would where the proprietor or managers are back behind the curtain and the clerks meet the public. Consequently, the problem of contact in the smaller town is not the same as in the larger town; one of the first duties of the chamber of commerce in the smaller town is to bring about a meeting between town and rural folk to stimulate friendship.

After the meeting is called the problem confronts the Chamber as to how they are going to bring about this mutual understanding and how they are going to

assist each other in solving the problems that are vital to both.

One method by which these bonds of friendship can be made stronger is through hearty cooperation in aiding the projects which are under way and which are being carried out by organized agricultural clubs, not only in the county, but in the entire trade area as well.

Six Chambers reported that they send speakers and entertainers to the rural sections. One Chamber reports that it endeavors to visit at least fifteen farmers' meetings in its trade territory each year. In one instance the chamber of commerce not only furnishes the speakers, entertainers, etc., but they actually stage a traveling fair and exhibit in all the towns of their trade area.

In Aberdeen South Dakota we find an Equity Cooperative Creamery not connected with the Farmers Equity Exchange. The reporting secretary says it was the first successful cooperative creamery in the United States. It has received the cooperation and support of the Chamber of Commerce and business men of that vicinity.

At another city in the same state they have

fostered a cooperative packing plant. A cooperative alfalfa seed growers association functions as does also a potato growers exchange.

At Mitchell South Dakota they have what is known as the world's only corn palace. It has been a great factor in advertising South Dakota as a corn state. Postal cards advertising the palace are used extensively. The cards carry the following bit of information:  
 "The world's only Corn Palace, Mitchell, S. D. Original cost \$275,000.00. Redecorated annually at a cost of \$10,000.00 in corn, grains, and grasses. The most marvelous exhibit of nature's wonderful colors blended into works of classic art by skilled decorators."

"Get Acquainted Festivals" are in order with the Chambers activities to bring people into closer relationship with each other. At one of these festivals the secretary said they entertained over a thousand farmers and their wives, and he added, "We all had a good time."

In some instances the relationship between the chamber of commerce and the rural folks becomes a little one sided. In one place there was organized by the chamber of commerce a farmers community picnic.

A free dinner was served to the farmers. The first year only a moderately sized crowd was in attendance and there was food enough for all, but the second year more came than the chamber of commerce take care of; consequently the free dinner idea had to be abandoned. This incident is used merely to show that some Chambers take upon themselves an almost impossible task and when it breaks down they are just about in the same position as they were before starting the project. The logical thing to do, of course, is to work in unison. There is no just reason why the farmer should be subsidized any more than the town people and the average farmer will resent being made an object of charity.



## FARM ACCOUNTING

With this phase of the study I find that bankers have been materially assisting the farmers in establishing systems of cost records. Some of the bankers are connected with the agricultural division of the chamber of commerce and others are not. In one instance a bankers association hired a man, who was formerly county school superintendent, to install certain methods of cost accounting in the country schools. This same man, under the auspices of this group of bankers, has established a chain of thrift banks in every county school, not only is he teaching farm accounting to the school children, but thrift as well.

Little permanent value is obtained by passing out farm account books to farmers unless some method of teaching the farmer how to use the book is given him. A brief explanation of one follow up system will suffice to make the above statement clear.

At a certain place about nine years ago there was started by a bankers association a bookkeeping class of twenty five, twenty three completed their account books the first year.

At the close of the year the bankers made a summary

of those books and figured out what the average farmer in that community had of capital, how that capital was distributed, how many acres, what were his expenses and receipts. They gave each account a number, but did not give names. Alongside that column of averages they entered the average of the best three in the community. These three averaged about \$1200, more net income than the average. Each farmer's record was filled in and given to him, so he knew what his farm was doing, but knew nothing about any other individual, although he had record of the average farmer of the community. By that comparison he was able to size up the situation and see where he was weak or where he was strong in the operation and business management of his farm.

The records have been kept during the past nine years and furnish a point of contact that has a tremendous influence in the community.

Chambers of commerce do not come in directly in this matter of farm cost accounting. It is well, of course, that they favor such undertakings, but the actual promotion should be done either through the organized Farm Bureau or through the Agricultural

College agency. These organizations come more directly in contact with the farmers in the way of experimental cost projects.

### SUGGESTED PRINCIPLES FOR CONTACT

It seems to me that the foregoing discussion has emphasized the following points:

1. The interdependence of industry, commerce and agriculture as related to the general prosperity of our country.

2. The necessity of a proper mental attitude on the part of all parties concerned toward one another's problems.

3. That both business and agriculture have adequate and competent national and state organizations provided with the necessary expert advice to properly survey and analyze the situation and advise local units how these problems may be solved.

4. That the unit point of contact is the county, and that these problems should be taken up by properly accredited local organizations such as the County Farm Bureau and the Chamber of Commerce, rather than in a haphazard way, by groups of individuals who have no thorough knowledge of the facts.

5. That where no such local organizations exist at present, the first duty of the parties interested is to organize them.

6. That the key men, the direct points of contact between agriculture and business, are the County Agent and the Commercial Secretary. The responsibility for the success of this entire movement will rest largely upon their ability to carry out the plans which have been decided upon, after careful study and investigation as the practical methods to promote the balanced prosperity of industry, commerce and agriculture.

TYPICAL AGRICULTURAL PRODUCTS  
OF  
CHAMBERS OF COMMERCE

## COOPERATION WITH AGRICULTURAL ORGANIZATIONS

1. Farm Bureau assisted in establishing and conducting a seed testing bureau for making both individual and composite ear tests of seed corn.
2. Organized county farm bureau.
3. Farm Bureau agent spends one day each week in the C. of C. rooms and calls on all persons who desire information in regard to livestock and poultry. He also assists the farmer with his soil and seeding problems.
4. Farm bureau is outgrowth of C. of C. agricultural committee.
5. Secured members from the C. of C. membership for the farm bureau.
6. Furnished quarters, supplies, and clerical help to farm bureau until they could get thoroughly organized.
7. Bought a lime spreader and gave it to the farm bureau.
8. Working with the farm bureau in combatting the corn borer.
9. Furnishes meeting rooms. Provide entertainment and help secure funds for furthering farm bureau activities.
10. Assisted the farm bureau in conducting an agricultural short course.
11. Occupies same quarters as farm bureau.
12. Agricultural agent is secretary of C. of C. and is also state demonstration agent.
13. Organized a county farm bureau. Assisted in securing a home demonstrator.
14. County agent is a member of the Board of Directors of the C. of C.

15. Cooperated with the county agent in developing diversified farming.
16. Furnishes speakers and entertainers for farm bureau meetings.
17. Secured county support for home demonstration agent.
18. Cooperating with the farm bureau in promoting better livestock. Assisted in establishing a cooperative market for tobacco.
19. Holds joint meetings, picnics, etc.
20. Cooperated with the farm bureau in developing dairying, poultry production, baby beef and crop rotation.
21. Takes active part in legislative matters pertaining to agricultural extension work. Assists in membership campaigns.
22. Provides speakers on annual inspection tour.
23. Cooperated with the farm bureau in conducting an agricultural short course.
24. Conducted farmers' institute.
25. Cooperated with the farm bureau in a horticultural survey.
26. Gave lime to county agent to be used in demonstration work.
27. Conducted farm bureau membership campaign.
28. Assisted farm bureau in establishing a tomato canning factory.
29. All members of the farm bureau are honorary members of the C. of C. and the body as a whole is given one vote on questions.



30. Supports county agent.
31. Furnishes stenographer to county agent.
32. Cooperated with the farm bureau in importing cattle and sheep.
33. Supports appropriation measures for the county farm bureau.
34. Helped defray expenses of agricultural demonstrations.
35. All agricultural activities are carried on in cooperation with the county farm bureau.
36. County agent discontinued. C. of C. endeavoring to carry on his work.
37. Actively engaged in a campaign to employ a farm agent.
38. Representatives of C. of C. attend farmers' meetings.
39. Pays for advertising matter sent to farmers.
40. Helped organize county leaders council.

## EFFORTS TO SECURE BETTER MARKETS FOR FARM PRODUCTS

1. Truck growers marketing division.
2. Helped in the establishing of a cooperative milk shipping plant.
3. Worked on shipping association for live stock and better marketing conditions.
4. Handles rate problems affecting agricultural products.
5. Organized a state wide campaign for an increase in the bean tariff.
6. Promoted a farmers' curb market also promoted the growing of sugar beets.
7. Conducted a campaign against chain stores who would not buy local products. Encouraged competition among poultry buyers.
8. Helped establish a raw milk market.
9. Organized a truck growers marketing association.
10. Promoted the establishment of a cheese factory, also a milk condensary.
11. Helped sugar beet manufacturing company get in touch with beet growers.
12. Established a sales pavilion.
13. Organized municipal markets for the marketing of beans and sugar beets.
14. Established a cooperative berry growers market. Contracted with a jelly making company for the growers entire output in car lots.
15. Exhibited motion pictures on eradication of corn borer and other topics of agricultural interest.

16. Promoted a dairy marketing company costing \$180,000. Company has been successful and is now free of debt.
17. Assisted the farm bureau and Corn Growers Association in the marketing of corn sugar.
18. Working with the Chemical Engineering Department of the State college trying to obtain the utilization of the waste products of the farm.
19. Endeavoring to secure better freight rates, more efficient service and better markets.
20. A dairy survey resulted in the establishing of a milk evaporating plant.
21. Promotes apple week.
22. Assists in cooperative stock marketing. Shipping yards installed.
23. Assists farmers in disposal of small grains.
24. Organized wool pool club.
25. Aiding the farmer by buying certified seed and assisting him distribute his product.

## EFFORTS TO IMPROVE FARM PRODUCTION

1. Organized a cow testing association.
2. Worked for a better milk supply.
3. Conducts irrigation demonstration farm.
4. Completed an agricultural and horticultural survey for the county.
5. Assisted in anti-T.B. campaign.
6. Conducted apple week.
7. Conducted purebred poultry sales and assisted in securing better livestock.
8. Purchased seed potatoes.
9. Distributed lime and acid phosphate to farmers for demonstration tests in growing clover and alfalfa.
10. Gave premiums for best five acre corn patch.
11. Conducted certified alfalfa seed campaign.
12. Assisted in promoting diversified farming.
13. Conducted agricultural short course.
14. Encouraged production of car lot shipments of berries. Provided a market for the berries.
15. Holding community meetings in town and country in the interests of soil fertility, dairy, poultry and general livestock development.
16. Provided a car of lime for the farmers.
17. Increasing number and quality of dairy cows, poultry and hogs.

18. Helped organize a cattle breeders association.
19. Holds corn picking contest.
20. Tested seed wheat for smut. Enough to seed thirty thousand acres treated in one season.
21. Promoting small fruit culture.
22. Works with poultry association in promoting better poultry, better housing, association trap nests and poultry show.
23. Conducted a purebred sire campaign.
24. Conducted an alfalfa-sweet clover institute.
25. Established a baby chick hatchery of fifty thousand capacity.
26. Inducing farmers to plant apple orchards.
27. Holds monthly sale of purebred stock.
28. Successful in placing two hundred eighty cars of lime on the soil.
29. Organized breeders' association. Gave pure seed to the farmers for demonstration purposes. Encouraging dairying.
30. Conducting a ten acre experimental farm.
31. Promoted livestock association. Gave farmers' short course. Held poultry show and dairy improvement campaign.
32. Sponsored and gave prizes on an acre yield contest of corn growing.
33. Distributed a car load of certified alfalfa seed.
34. Financed purchase of pure bred hogs.
35. Developing dairy and poultry industries.
36. Used survey to recommend sound agricultural policies.

37. Cooperated with the railroads in operating a soil fertility train.
38. Members of the C. of C. buy improved swine and place them with farmers on the shares to improve the quality of the farmers hogs.
39. Encouraged the planting of over eight hundred acres of apple orchards and have been instrumental in having four car loads of better dairy cows shipped into the community.
40. All cows in the county tested for T.B.
41. Sponsored a clover booster campaign to encourage the production of clover.
42. Engaged a specialist to conduct a dairy survey of the county.
43. Raised the funds for the building of a fifty thousand dollar hatchery.
44. Assisted the farmer by furnishing him with strawberry plants, grape vines and in developing roads, also in the extension of rural telephone lines.
45. Bought and distributed lime by the train load.
46. Aided the farmer by buying certified seed and assisting him to distribute his product.

## ASSISTANCE TO BOYS' AND GIRLS' CLUBS

1. Entertainment of rural school children at the county fair. Organized Boys' and Girls' pig and sheep clubs.
2. Furnished three hundred hatchings of eggs to poultry club members.
3. Gave financial assistance.
4. Gave prizes to rural school agricultural clubs.
5. Secured over four hundred members for the 4-H club.
6. Entertained county club members at a banquet.
7. Provided funds to send club prize winner to International Livestock Exposition.
8. Offers three hundred dollars in prizes to corn club members.
9. Planning formation of a baby-beef and also a pig club.
10. Distributed eggs to poultry club members. Prizes given at the annual poultry show.
11. Employs a county club agent.

## ASSISTANCE TO AGRICULTURAL FAIRS AND EXHIBITS

1. Poultry show, egg contests, better poultry extension work.
2. Poultry and dairy show is now an annual affair.
3. Assisted agricultural fair.
4. Conducts a fall festival.
5. Chamber of Commerce secretary is secretary of the fair association. Assisted in reconditioning the fair grounds and race track.
6. Working to improve county fair.
7. Cooperated in establishing a community fair.
8. Promotes an annual rooster day festival.
9. Gave \$85. for prizes to baby beef growers who exhibited at the fair.
10. Promotes an annual corn show.
11. Conducts livestock show.
12. Cooperates with the farm bureau in conducting an annual achievement show.
13. Prizes totaling \$131.00 were offered at the corn and poultry show.
14. Assisted in promoting a legume festival.
15. Assisted the farm bureau in putting on an annual fair, assisted in campaigns of pest extermination, chinch bug control, bindweed extermination, the use of pure seed, soil conservation and upbuilding, developing the dairy industry and grade improvement of livestock.



16. Handle fruit exhibits and all general farmer publicity that the farm bureau issues.
17. Established agricultural livestock show. Supports minor agricultural exhibits which the farm bureau conducts.

## EFFORTS TO PROMOTE CORDIAL RELATIONS BETWEEN TOWN AND COUNTRY

1. Town and country luncheons.
2. Furnishes meeting rooms for farmers. Conducts joint meetings of farmers organizations and C. of C.
3. Holds 15-16 rural community meetings each year.
4. Furnishes entertainment at farm bureau meetings.
5. Participate in the annual farmers' picnic.
6. Each C. of C. member invites a farmer to luncheon. Farmers reciprocate with picnics.
7. Gives breeders banquet and entertainment once a year for beef cattle men. Attended by three hundred farmers and their families.
8. Organized community clubs.
9. Gives an annual picnic for the farmers. Speakers of authority on farm products are in attendance.
10. Cooperates with the Grange and farmers union locals.
11. Conducts a dairy day picnic. Attendance usually about three thousand.
12. An annual farmers institute is sponsored by the C. of C.
13. Annual "Farmers' Night".
14. Farmers are members of the C. of C.
15. All farm bureau members are honorary members of the C. of C.

16. Chamber of commerce members attend at least fifteen farmers meetings during the year.
17. Organized a Farm Women's Homemaker Club. The club meets in the C. of C. rooms once each month.
18. Revival of old settler's picnic.
19. Dinner and luncheon meetings. Each merchant invites at least one farmer as his guest.
20. Showed motion pictures of the corn borer and his work and provided all of the entertainment at a farmers' institute.
21. Chamber of commerce favors farmer membership.
22. Employes a landscape gardner to improve the country school grounds.
23. Favorable to all methods whereby a cordial relation between farmers and business men can be effected.
24. Holds meetings of chamber of commerce men and farmers and has an expert explain the relationship of business and agriculture.
25. Assists the farm bureau in caring for farm bureau delegates. Assists in the distribution of farm literature.

## MISCELLANEOUS ACTIVITIES.

1. Advertised wheat train.
2. Cooperating with local banks in endeavor to interest farmers in organizing a farm bureau.
3. Promotes good roads.
4. Assisted in securing an appropriation from the county to finance a farm bureau.
5. Encouraged farmers to clear more land. Assisted them by providing cheap explosives.
6. Rat extermination work.
7. Helped pay cost of keeping county roads free from snow.
8. Aiding in the drainage of truck land near the city.
9. Joint meetings with farmers held; taxation discussed.
10. Active in having roads oiled. Farmers pay one-half and business men the other half of the cost.
11. Interested in farm legislation.
12. Offered a road bonus of \$50.00 per mile for each mile of road improved by cooperative work. Paid this bonus on twelve and one half miles.
13. Maintains a free farm labor employment bureau.
14. Securing oil for township roads.
15. Definite horticulture plan worked out for a period of years.
16. Sponsored a campaign for a bond issue to build hard surfaced roads.
17. Helps farmers secure berry pickers. Working for better roads.

TYPE  
OF  
AGRICULTURAL SURVEYS  
MADE BY  
CHAMBERS OF COMMERCE

# AGRICULTURAL SURVEYS MADE BY CHAMBERS OF COMMERCE

No.	Cost	How Financed	Nature of Survey	How Done
(1)	\$00.	Voluntary work	General Agriculture	Personal Contact
(2)	\$00.	Treasury		Correspondence
(3)	\$100.	C. of C.	General Agriculture	By Secretary and staff. Secured information from Co. Agent, State College, personal contact.
(4)		City Council	General Agriculture	Personal Contact
(5)	\$150.	C. of C.		Co. Farm Agent
(6)	\$00.		Dairy	Co. Farm Agent
(7)	\$00.		General Agriculture	Co. Farm Agent Office staff.
(8)		C. of C.	General Agriculture	Technical Experts
(9)	\$00.		Corn	Farm Bureau
(10)		Budget	General Agriculture	Technical Experts
(11)				Co. Farm Agent
(12)	\$00.		Dairy	
(13)		C. of C. Farm Bureau	General Agriculture	Personal contact, questionnaires.
(14)	Time of workers		Dairy	House to house canvass.

No.	Cost	How Financed	Nature of Survey	How Done
(15)	Very little		Cooperative marketing possibilities	Loop routes
(16)	\$00.		Dairy	U. of C.
(17)	\$150.	Budget	Dairy	Correspondence, rural meetings
(18)	\$00.		Dairy and fruit	Correspondence, personal contact.
(19)	Unknown		General Agriculture	Secondary statistics
(20)			Dairy	Personal contact
(21)			Agricultural and horticult- tural	Co. Farm Agent, Agri. Dept., R. R., Agri. College, U. of C.
(22)	\$00		General Agriculture	Forty business men.
(23)	\$00		General Agriculture	U. of C.
(24)	\$200.	Budget	Dairy	Personal contact correspondence
(25)	\$00		General Agriculture	Correspondence
(26)	Unknown	U. of C.	General Agriculture	Correspondence, conferences
(27)	Unknown	U. of C.	General trade	Extension Dept., State College.
(28)			Dairy	Personal contact correspondence.

No.	Cost	How Financed	Nature of Survey	How Done
(29)	\$500.	C. of C.	General Agriculture	State Agri. College
(30)		C. of C.	General Agriculture	Secretary and staff
(31)		County	General Agriculture	Co. Farm Agent.
(32)	\$200.	C. of C.	General	Agri. Committee of C. of C.
(33)	\$400.	Contribu- tions from business and professional men	Dairy	Personal contact
(34)			Retail trade development	Staff, C. of C.
(35)			General Agriculture	C. of C.
(36)		County	General Agriculture	Co. Farm Agent
(37)	\$150	Retail Trade Division	Buying	



ORGANIZATIONAL SET-UPS  
BY  
CHAMBERS OF COMMERCE  
FOR  
AGRICULTURAL WORK

No.	Form	Number Members	Occupations	How Chosen	No. Rec'ing Pay
(1)	Committee	9	Farming, hardware, mercantile, seed, State Dairy Com.	Appointed by Pres.	None
(2)	Committee	3	Merchants	Appointed by Pres	None
(3)	Committee	7	Farmer, Dairyman, Mill and elevator, Retired Farmer, Clothing merchant, Grocer, dry goods merchant.	Chairman is/ 2d Vice Pres., C. of C., elected by Board of Directors. He appoints other six.	None
(4)	Committee	5	Manufacturer, retailer, jobber, farmer, Smith Hughes H. S. teacher	Appointed by Pres.	None
(5)	Committee	3	Farmer, stock raiser, imple- ment dealer	By Board of Directors	None
(6)	Committee	5	Represents retail interests	By Board of Directors	None
(7)	Bureau	1	Co. Farm Agent		None
(8)	Bureau	3	Prof., Co. Farm Agent, grocer.	Chairman elected, others appointed	None
(9)	Committee	5	Farmer, retired farmer, three merchants	Appointed by Pres.	None
(10)	Committee	3	Clothier, real estate agent, Co. Farm Agent.	By Board of Directors	None

No.	Form	Number Members	Occupations	How Chosen	No. Rec'ing Pay
(11)	Bureau	7		By Board of Directors	None
(12)	Committee	5	Pres., Farm Bureau, retired farmer, three business men	Appointed by Pres.	None
(13)	Committee	8	Farmers and business men	Appointed by Pres.	None
(14)	Committee	5	Farmers and business men	Appointed by Pres. and Sec.	None
(15)	Committee	5	Sec., Farm Bureau, four farmers.	By Board of Directors	None
(16)	Committee	10	Banker, Co. Agent, State Representative, business men	By Board of Directors	None
(17)	Committee	10	Co. Farm Agent, Physician, business men	Appointed by Pres.	One
(18)	Committee	20		Appointed by Pres.	None
(19)	Committee	4 to 6	Co. Agent, Business men		None
(20)	Committee	3	Co. Agent, two farmers	Appointed by Pres.	None
(21)	Committee	5	Co. Agent, four business men	Chairman appointed by Pres.	None
(22)	Committee	8	Merchants and fruit growers	By Board of Directors	None

No.	Form	Number Members	Occupations	How Chosen	No. Rec'ing Pay
(23)	Committee	3	Business men who own real estate	Appointed by Pres.	None
(24)	Committee	10	Business and professional men	Appointed by Pres.	None
(25)	Committee	3	Farm Bureau Agent, banker, shoe dealer	Chairman appointed	None
(26)	Committee	3	Co. Farm Agent, banker, merchant	Appointed by Pres.	None
(27)	Committee	3	Grocer, banker, farmer.	Appointed by Pres.	None
(28)	Committee	11	Farmers and merchants	Appointed by Pres.	None
(29)	Committee	4	Farmers and business men	Appointed by Pres. and Sec.	None
(30)	Committee	3	Business men	Appointed by Pres.	None
(31)	Bureau	3	Co. Farm Agent, two merchants	Appointed by Pres.	None
(32)	Committee	7	Business men	Appointed by Pres.	None
(33)	Bureau	11	Business and professional men	by business men	None
(34)	Bureau	9	Merchants, farmers and school teacher	By Board of Directors	None
(35)	Committee	15	Business and professional men	By a vote of membership	None
(36)	Committee	7	Business men	Appointed by Pres.	None

No.	Form	Number Members	Occupations	How Chosen	No. Rec'ing Pay
(37)	Committee	5	Business men	Appointed by Pres.	None
(38)	Committee	3	Retail merchants	By a Board of Directors	None
(39)	Committee	7	Banker, creamery operator, mgr., seed potato assn., five retail merchants	By Board of Directors	One
(40)	Committee	5	Creamery, live stock, poultry, real estate, retir- ed farmer	Appointed	None
(41)	Committee	11	Seven farmers, hardware dealer, creamery manager, county agent, Smith Hughes teacher	Appointed by Pres.	None
(42)	Committee	25	Business and professional men	Committee preference as expressed by members	None
(43)	Bureau	3	Clerk, Dist. Court, hardware merchant, Assistant Supt., canning factory	Chairman Board of Directors	None
(44)	Bureau	5		Appointed by Pres.	None
(45)	Bureau	4	Merchants	Appointed by Pres.	None
(46)	Committee	30	Farmers and business men	Appointed	None

No.	Form	Number Members	Occupations	How Chosen	No. Rec'ing Pay
(47)	Committee	5	Four business men, one farmer	Appointed by Pres.	None
(48)	Committee	19	Farmers and business men	Appointed by Pres.	None
(49)	Bureau	8	Lumber dealer, two bankers, two farmers, miller, garage mgr., creamery mgr., lawyer	Appointed by Pres.	None
(50)	Committee	12	Business men, farmers, Co. Agent		None
(51)	Committee	4		Appointed by Pres.	None
(52)	Committee	12	Farmers, business and professional men	Appointed by Pres.	None
(53)	Committee	3	Jeweler, banker, clothier	Appointed by Pres.	None
(54)	Committee	5		By appoint- ment	None
(55)	Committee	7	Co. agent, H. S. teacher, lawyer, four business men	Appointed by Pres. and Board of Directors	None
(56)	Committee	11	Farmers and business men having farming interests	Chairman selected from Board of Directors; he selects others.	None
(57)	Committee	6	Farmers and business men	By Board of Directors	None

No.	Form	Number Members	Occupations	How Chosen	No. Rec'ing Pay
(58)	Committee	16	Banking, retail and wholesale merchants, manufacturers	By a committee	None
(59)	Committee		Merchants and farmers	Appointed by Pres.	None
(60)	Bureau	5	Co. Supt., Schools, business men, farmers	Appointed by Pres.	None
(61)	Bureau	3	Farmers, business men	Appointed by Pres.	None
(62)	Bureau	4	Farmers, lumber- men	Appointed by Pres. and Sec'y.	None
(63)	Committee	1	Farm Agent	Appointed by Pres.	None
(64)	Committee			Appointed	None
(65)	Bureau	7	Merchants, bankers, attorney, farm agent	Appointed by Vice Pres. in charge	None
(66)	Committee	10		Appointed by committee on committees	None
(67)	Committee	5	Farmers, merchants, professional men	Appointed by Pres.	None
(68)	Committee	10			None
(69)	Committee	8	Business men	Appointed by Pres.	None
(70)	Committee	4	Co. Agent, Co. Veterinarian, two bankers	Appointed by Pres.	None
(71)	Committee	3	Druggist, coal merchant, creamery manager	Appointed by Pres. and Board of Directors	None

No.	Form	Number Members	Occupations	How Chosen	No. Rec'ing Pay
(72)	Committee	3	Merchants	Appointed by Pres.	None
(73)	Committee	45-50		Nominating committee	None
(74)	Committee	10	Business and professional men	By Board of Directors	None
(75)	Committee	5	Business and professional men	By a committee on committees	None
(76)	Committee	20	Generally agriculturists	By Board of Directors	None
(77)	Bureau	10	Merchants, school teacher, lawyer, fruit grower, professional men	Appointed by Pres.	None
(78)	Committee	12	Bankers, doctors, professors, real estate dealers	Appointed by Pres. and Sec'y.	None
(79)	Committee	7	Professors, farmers, business men	Appointed by Pres.	None
(80)	Committee	5	Mostly retired farmers	Appointed by Pres.	None
(81)	Bureau	17	Co. Farm Agent, farm owners, business men and railroad men	Appointed by Pres., approved by Sec'y and Co. farm agent.	None
(82)	Committee	6		Appointed by Pres.	None
(83)	Committee	5	Co. agent, merchants, Pres. and Sec'y Co. Fair Assn.	Appointed by Pres.	None



No.	Form	Number Members	Occupations	How Chosen	No. Rec'ing Pay
(84)	Real Estate Develop- ment Bureau	30	Farmers and business men	By Board of Directors and Secretary	None
(85)	Committee	12	Business and professional men	Appointed	None
(86)	Committee	12	Co. farm agent, dentist, attorney, four farmers, three retailers, one whole- sale merchant	By Board of Directors	None
(87)	Committee	8	Manufacturers, whole- salers, farmers, professional men	Appointed by Pres.	None
(88)	Committee	10	Bankers and business men	Appointed by Pres.	None
(89)	Bureau	35	Farmers and Business men	By the director and Chairman of the division.	None
(90)	Committee	8	Co. agent, banker, elevator managers, creamery manager, land dealer, manager farmers store	Appointed by Pres.	None
(91)	Bureau	7		Appointed by Board of Directors	None
(92)	Committee	6	Co. farm agent, realtor, seed merchant, farmer, manufacturer, Sec'y., Celery Growers Assn.	By Board of Directors	None

No.	Form	Number Members	Occupations	How Chosen	No. Receiving Pay
(93)	Bureau	7	Co. farm agent, business and professional men	By Board of Directors	None
(94)	Bureau		Stone cutters, bankers, farmers	By Board of Directors	None
(95)	Committee	7	Farmers, business men	Farmers by Grange, others by Pres.	None
(96)	Bureau	500	Farmers and business men	Open to all	None
(97)	Committee	12	Farm owners	Appointed by Pres.	None
(98)	Special committees	20	Retailers, farmers, canning and pickling plant workers	Appointed by Pres.	None
(99)	Committee	10		Appointed by Board of Directors	None
(100)	Committee	10		By Board of Directors	None
(101)	Bureau	5	Lumberman, banker, editor, doctor, business men	Appointed	None
(102)	Bureau	4	Farmer, lawyer, real estate, professional men	Appointed by Pres.	None
(103)	Committee	5	Banker, farmers, business men	Appointed by Pres.	None
(104)	Committee	3	Farmers, business men	Appointed by Pres.	None
(105)	Bureau	50	All lines of local industry		None

No.	Form	Number Members	Occupations	How Chosen	No. Rec'ing pay
(106)	Committee	7	Co. farm agent, banker, tobacco merchant, farmer, retail merchant	Appointed by Pres.	None
(107)	Committee	5		By Board of Directors	None
(108)	Bureau	3	Farmers	Appointed by Pres.	None
(109)	Bureau	7	Attorney, banker, editor, grocer, decorator, realtor	Appointed	None
(110)	Bureau	5		Appointed by Pres.	None
(111)		5	Machinery dealer, banker, realtor, furniture dealer, Co. farm agent.	Appointed by Pres.	None
(112)	Committee	5	Business men, farmers	Appointed by Pres.	None
(113)	Committee	20	Co. farm agent and others.	Vote of members	None
(114)	Committee	7	Varied	Appointed by Pres.	None
(115)	Bureau	12	Business men	Elected by membership	None
(116)	Committee	12	Co. farm agent, business men, farmers, professional men	Appointed by Pres. and Sec'y.	None
(117)	Committee	7	Business and professional men	Appointed by Pres.	None

No.	Form	Number Members	Occupations	How Chosen	No. Rec'ing Pay
(118)	Committee	12	Co. agent, business men	Appointed by Pres.	None
(119)	Bureau	10	Five farmers, five business men	Elected	One
(120)	Committee	8		Appointed by Pres.	None
(121)	Committee	30	Business and professional men	Volunteer because of interest in work	None
(122)	Committee			Appointed	None
(123)	Bureau	15	Seven farmers, three merchants, teacher, lumber dealer, banker, insurance agent	By Board of Directors	None
(124)	Bureau	1	Farmer	By ballot	None
(125)	Special committee			By Board of Directors	None
(126)	Bureau	12	Merchants	Director elected, others appointed	None
(127)	Committee	9	Three bankers, contractor, attorney, minister, business men	Appointed by Pres.	None
(128)	Bureau	4	Co. farm agent business men	Appointed by Pres. and Board of Directors	None
(129)	Bureau			Elected	None

No.	Form	Number Members	Occupations	How Chosen	No. Rec'ing Pay
(130)	Bureau	5	Business men	Appointed by Pres.	None
(131)	Committee	15	Business men	Appointed by Pres.	None
(132)	Committee	12	Varied	Appointed by Pres.	None
(133)	Bureau	30		By choice	None
(134)	Bureau	42	All trades and classes	By choice	None
(135)	Committee	25	Business and professional men, farmers, retired farmers	By Board of Directors	None
(136)	Committee	3	Banker, two farmers	Appointed by Pres.	None
(137)	Committee	5	Ex-farm bureau agent, merchants	Appointed	None
(138)	Committee	7	Banker, business men, professor, professional men	By Board of Directors	None
(139)	Committee	8	Co. farm agent, two farmers, five business men	Chairman appointed by Pres. Others appointed by chairman	None
(140)	Committee	11	Four farmers, one retired farmer, business men	Appointed by Pres. and Board of Directors	None
(141)	Committee	30	Business and professional men	Appointed	None

No.	Form	Number Members	Occupations	How Chosen	No. Rec'ing Pay
(142)	Bureau	9	One farmer, business/and professional men	Appointed by Sec'y, approved by Board of Directors	None
(143)	Bureau	5	Co. farm agent, farmer, business men	Appointed by Pres.	None
(144)	Committee	6	Co. farm agent, one farmer, two bankers, merchants	By Board of Directors	None
(145)	Committee	18	Co. farm agent, farmers, business and professional men	Appointed by Pres.	None
(146)	Committee	3	Banker, farmer, veterinarian	By Board of Directors	None
(147)	Committee	5	One banker, two realtors, two farmers	Appointed by Pres. Approved by Board of Directors	None
(148)	Committee	5	Teacher, farmer, business men	Appointed by Pres.	None
(149)	Bureau	7	Lumberman, jeweler, insurance agent, professor, grocer-man, telephone mgr. banker.	Elected and appointed	None
(150)	Bureau	8	Co. farm agent, business and professional men	Appointed by Pres.	None
(151)	Bureau	3	Business men	By Board of Directors	None

No.	Form	Number Members	Occupations	How Chosen	No. Rec'ing Pay
(152)	Special committee	7	Varied	Director is elected	None
(153)	Committee	12	Farmers, bankers, merchants	By Board of Directors	None
(154)	Committee	6	Co. farm agent, retired farmer, business and professional men	Appointed by Pres.	None
(155)	Committee				None
(156)	Committee	5	Retired business men, realtor, banker	Appointed by committee on committees	None
(157)	Committee	12	Farmers, business and professional men	Appointed by Pres. Approved by Board of Directors	None
(158)	Committee	21	Farmers, merchants professional men	Appointed	None
(159)	Bureau	46	College professors business men, farmers	Appointed	None
(160)	Committee	4	Business men	Elected	None
(161)	Bureau	20	Business men, farmers	By a committee on committees appointed by Board of Directors	None
(162)	Committee	11	Business and professional men	Appointed by Pres.	None
(163)	Committee	5	Two farmers, two merchants, one banker	Appointed by Pres. approved by Board of Directors	None

No.	Form	Number Members	Occupations	How Chosen	No. Rec'ing Pay
(164)	Committee	15	Farmers, business and professional men	Appointed by Pres.	None
(165)	Committee	15	Retailers, bankers, farmers, professional men	Appointed by Pres.	None
(166)	Committee	6	Co. farm agent, farmers, editor, realtor	Appointed by Pres.	None
(167)	Committee	6	Co. farm agent, bankers, merchants	Appointed by Pres.	None
(168)	Committee	5	Three farmers, two merchants	Appointed	None
(169)	Committee	7	Co. farm agent, farmers, business men, editor	Appointed by Pres.	None
(170)	Committee	12	Co. farm agent, Co. demonstration agent, two farmers, eight business men	Appointed by C. of C. officers	None
(171)	Committee	8	Co. farm agent, Supt., State Exp. Station, farmers, business men, professional men	Appointed by Pres. approved by Board of Directors	None
(172)	Bureau	13	Varied	Appointed	None
(173)	Committee	5	Business men	Appointed by Pres. approved by Board of Directors.	None
(174)	Committee	3	Farmer, dentist, mgr. creamery	Appointed by Pres.	None
(175)	Bureau	3	Editor, business man, mgr. milk condensary	Appointed by Pres.	None



No.	Form	Number Members	Occupations	How Chosen	No. Rece'ing Pay
(176)	Bureau	10	Editor, business and professional men	By Board of Directors	None
(177)	Bureau	5	Teacher, business men	Appointed	None

## "DEVELOPMENT OF AN AGRICULTURAL PROGRAM"<sup>1</sup>

EVERY CITY, TOWN AND VILLAGE SHOULD HAVE A PLAN OF DEVELOPMENT: Every City, Town and Village should have a carefully worked out plan for future development. This plan should give first consideration to the natural resources and transportation facilities of the district of which the City, Town or Village is the center, as its permanent future growth will inevitably be governed almost entirely by these two factors. Under the term--natural resources--we are including resort and recreational facilities, as this is rapidly developing into one of our greatest industries. Health conditions will be given second place and beauty and attractiveness third. Millions of dollars are being spent in the large cities for things which upon close analysis are found to be nothing more or less than the satisfaction of esthetic, cultural and recreational side of life. These investments constitute the best kind of citizenship and will draw and as a matter of fact are great factors in drawing millions of dollars of trade and commerce to the cities in question. The

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1. Large, Arthur, W., Agricultural Agent, Rock Island Lines, Chicago, Illinois. Proceedings of the Eighteenth Annual Meeting, Southern Commercial Secretaries' Association, Biloxi, Mississippi. June 15, 16, 17, 1925. Pages 83-89 inclusive.

Chicago plan has been the greatest factor in the renaissance of Chicago and will make it one of the most beautiful cities in the world, constituting in effect a perpetual World's Fair. The work accomplished by the city of Memphis, Tennessee, in this direction has been outstanding. The reconstruction of St. Louis, Missouri, now under way will greatly add to the numbers of visitors and retail trade of that historic city. In laying out a plan for the future development of smaller towns and villages two factors are of prime importance.

1. That a concentrated business district increases and induces more sales.
2. That a sufficient amount of ground around residences and public buildings is essential to the best and most attractive landscape effects.

The City, Town or Village which has in operation a well considered plan for its own future development will be in a better position to successfully assist in the development of a plan for the agricultural development of its trade territory.

EVERY AGRICULTURAL DISTRICT SHOULD HAVE A CAREFULLY CONSIDERED PLAN FOR ITS FUTURE DEVELOPMENT:

In developing this agricultural program the first step should be to make an intelligent survey of the natural

resources of the district in question and determine as intelligently as possible what that particular section is best adapted for. In weighing the results of such a survey about equal weight should be given to the following factors:

1. Natural resources and conditions.
2. Markets.
3. Character and capacity of the people living in the territory.
4. Transportation facilities.

It is not enough to know that certain sections are well adapted for particular kinds of agriculture. The other three factors must also be given consideration. On the other hand the question of good or the natural resources for carrying on any particular branch of agriculture can easily be over estimated and a great injustice done the community in this respect. What I mean is this, that good markets, good transportation and especially good farmers will make a section that is reasonably well adapted for a certain kind of production more attractive and profitable than another section which has every natural advantage but is lacking in transportation, markets or good farming practices. In developing an agricultural program, agricultural and community meetings

are indispensable.

**THE AGRICULTURAL MEETING:** For better agricultural and community life meetings the following things are imperative:

1. Definite place, where the meeting is to be held.
2. A definite time for holding the meeting.
3. An interesting program intelligently adjusted to the needs of the community.
4. Extensive and sufficiently advanced advertising of the meeting.

Most agricultural meetings are called with little or no advance notice and without any definite time or place for the meeting. Frequently meetings are advertised and then cancelled or postponed and no notice given the farmers and when they come to town they find that there is no meeting. There is no phase of agricultural work needing more business methods than the agricultural meeting.

**CODE OF ETHICS FOR AGRICULTURAL WORKERS:** A code of ethics should be subscribed to by every agricultural worker and should especially contain these two planks:

1. Minimum number of jokes.
2. No profane language or suggestive stories.

Better and more efficient work from all those engaged

in improving agricultural and community life should be and in the near future is certain to be demanded by the public. The great and constantly increasing role which women and boys and girls play in modern rural life demands a better and more comprehensive agricultural program. To all engaged in this work let me say that information is the surest road to the creation of enthusiasm both within yourself in relation to your own work and in others in the work which you are presenting.

#### A PLAN FOR COMMUNITY AGRICULTURAL DEVELOPMENT:

It is evident that there is no one plan, however perfect, that will fit the needs of all communities. Let us assume that a survey has been made and that all conditions are favorable to the successful carrying out of the kind of a program indicated below. This will illustrate a plan from which the best plan for any given community may be made by making the necessary additions and eliminations to suit the particular needs of a given community. Our program will consist of five major projects and cover three years, namely:

1. Poultry.
2. Dairying.
3. Hog raising.
4. Home beautification.

5. Educational work.

FIRST YEAR'S PROGRAM--POULTRY WORK: The chief efforts the first year should be centered on getting the entire community to raise only one breed of poultry and keeping only pure bred fowls.

2. The construction of one first class, complete and properly equipped poultry house and yards.

3. Inducing at least one farmer well qualified for this particular work to establish a pure bred poultry breeding farm.

4. Educational work--endeavoring to make a special effort to get all the farmers and town's people as well, to purchase and carefully read and study at least one good book on poultry raising such as "Productive Poultry Husbandry," by Harry H. Lewis. Despite all other agencies, the book still is and will probably always remain the individual's greatest opportunity for advancement. Secure good lecturers on various phases of poultry raising at frequent intervals. Educational films on poultry raising will be very beneficial.

5. Producing and marketing quality products.

6. Have the local merchants buy and pay for eggs according to the standards and grades suggested by the United States Department of Agriculture.

SECOND YEAR'S PROGRAM--DAIRY WORK. 1. The chief efforts the second year should be centered on getting the netire community to raise only one breed of dairy cattle and keeping only pure bred hers.

2. The construction of one first class complete and properly equipped dairy barn, yards and grounds.

3. Inducing at least one farmer, well qualified for this particular work to establish pure bred dairy cattle, breeding farms.

4. Educational work: Endeavoring to make a special effort to get all the farmers and town people as well, to purchase and carefully study at least one good book on dairying such as "Productive Dairying," by R. M. Washburn. Arrange for good lecturers at convenient intervals. There are many splendid films on dairying, most of which can be secured for the express charges such as "Hearts and Jerseys," issued by the American Jersey Cattle Club and which I consider the finest agricultural film in existence, the Delaval Dairy Film and others. If there is an old well established dairy district nearby, a community tour visiting the leading farms is one of the best methods for improving dairy practices.

5. Producing and marketing quality dairy products.



6. Have the local merchants buy and pay for dairy products according to standards and grades suggested by the United States Department of Agriculture.

THIRD YEAR'S PROGRAM--HOG WORK. 1. The chief efforts the third year should be centered on getting the entire community to raise only one breed of hogs and keeping only pure bred herds.

2. The construction of one first class, complete and properly equipped hog house and yards with movable A houses.

3. Inducing at least one farmer well qualified for this particular work to establish a pure bred hog breeding farm.

4. Educational work: Endeavoring to make a special effort to get all the farmers and town people as well to purchase and carefully read and study at least one good book on hog raising, such as "Productive Swine Husbandry," by George E. Day. Secure good lecturers on every phase of hog raising at frequent intervals.

HOME BEAUTIFICATION WORK: Should be carried out during each of the three years concurrently with the above project. Here is a place where the women's clubs of the cities and towns can cooperate splendidly with the rural women's clubs. Home beautification is one

of the greatest rural problems and should be strongly stressed everywhere but especially in the South where this phase of the small farm home has been generally neglected, notwithstanding the fact that in no other section of the country do flowers, roses, shrubs and trees grow with such ease and in such profusion and variety. Let us make the rural South the world's most beautiful country district.

CARRYING OUT THE DEVELOPMENT PROGRAM--PRIZES OR COMMUNITY REVOLVING FUND: Many towns and cities through their Chambers of Commerce are giving annual prizes ranging from a few dollars up to two thousand dollars or more. I do not want to appear in the light of contending that this or any other constructive effort does not bring desirable results. However, I do not believe that the community improvement revolving fund plan as developed by the Muskogee, Oklahoma, Chamber of Commerce is as far superior to the prize plan as is the modern reaping machine to the old time cradle. Under this plan a community through their Chamber of Commerce or Commercial Club definitely develops an agricultural program covering a period of years as outlined in this address and then endeavors to raise a fund which will be sufficiently large to enable some particular farmer

to make complete public permanent demonstrations of the one or more community projects agreed upon. For example, it is agreed by a certain community that poultry, dairying, hog, home beautification and agricultural and community educational work shall be their major projects for the next three years and that to carry these out would require nine thousand dollars. Of this nine thousand dollars the farmers who will be induced to carry out the particular demonstrations referred to will be able to pay \$4500 or one-half the total cost. This leaves \$4500 to be raised by the community or \$1500 per annum for each of the three years. The money advanced to each farmer is to be repaid by him over a period of years and in consideration of the public character of the work which he is carrying on and the benefit which it will be to the community, no interest is charged. All this money, or at least as much of it as is eventually repaid would go into a permanent community improvement revolving fund.

In support of such a program let us give full weight to the admitted fact that the farmer more than any other man on earth is convinced through an actual physical demonstration. To all of which the psychologists would add that the average man receives eighty-five per cent of all his impressions through the sense of sight.

FAVORABLE FACTORS IN WORKING OUT AN AGRICULTURAL COMMUNITY DEVELOPMENT PROGRAM: In every community these will be found to consist of one or more of the following and where all are found to be cooperating and coordinating their forces and efforts good results are sure to follow.

1. Educational forces: Under this heading we classify all the educational agencies such as schools, colleges, universities, county agricultural agents, home demonstration agents and vocational instructors.

2. Chambers of Commerce and Commercial Clubs: The work that Chambers of Commerce and Commercial Clubs have done and are doing for community and agricultural advancement can hardly be overestimated. However, it is my belief that their greatest contribution to this movement is the contribution of their interest, influence, and endorsement of intelligently worked out agricultural programs and methods adopted to the needs of their particular community. The professional man of every type is necessarily engaged and concerned almost wholly with theories and plans--more or less abstract things. It is the function of the business man to apply these theories and practices in concrete form to the conduct of business and pass judgment upon them as to whether

or not they are workable, th t means whether or not they will pay. When the business man endorses an agricultural program it carries with it the further idea that he believes it is practical--that is that it will pay.

3. The Press: An indispensable factor: No community can ever reach its highest and best development without the aid of the intelligent and public spirited cooperation of the local press. No other single agency can do so much to bring about a spirit of community solidarity and pride which is so essential to community advancement. No modern farmer can afford to fail to be a regular subscriber and careful reader of one or more of our splendid farm papers. The agricultural services of the daily and weekly press of some of our large cities is of splendid quality and great and lasting benefit. Such papers as the Memphis Commercial Appeal, the St. Louis Globe-Democrat, the Dallas News, the San Antonio Express, the Daily Oklahoman and others are doing splendid work for the benefit of the communities which they serve through their very intelligent and constructive handling of agricultural subjects.

4. The Church: The question of the future of the

rural church is one of the greatest problems facing America. The auto has made a complete and ineffaceable change in rural life and the rural church was one of its first and greatest victims.

I see no permanent hope for the old time rural church. It has gone forever or will go as soon as good roads reach all rural districts. Union or consolidated churches serving larger congregations but with better organization of the rural work is the hope of the future.

5. Bank: I have never been able to find a single agricultural community that has made a real, permanent, satisfactory and prosperous solution of their problems that did not have the benefit of the intelligent cooperation and counsel of an agricultural minded banker counselling with them as to what would pay best and instilling in their minds sound economic principles and thrift.

6. Agricultural Organizations, Live Stock Breed Associations, Etc.: These organizations are doing a great and much needed work. More frequent public addresses by their leaders as to the aims and ideals of their organizations at Chambers of Commerce and other commercial meetings would be beneficial to both

and help bring about better understanding and relationships.

7. Railroads and Large Commercial Organizations:

The railroads have done more and better agricultural development work than any of the other large organizations. All of the large railroads have well qualified men engaged in this work whose services are available to the communities along their particular lines, at call and without cost. Many other large organizations such as the International Harvester Company have a large corps of speakers and are in a position to give smaller communities a great deal of excellent service gratis.

A COMMUNITY DEFINED: A community consists of all the individuals, organizations, interests, agricultural and commercial enterprises, etc., carrying on their activities within a given area. A study of a complete cross-section of community life is one of the most fascinating and valuable studies that any individual or association can make. I found the great business men-farmers' dinner and talk one of the best ways to educate all elements of the community to their complete interdependence and right ethical relations. The way we conduct this event in the great Southwest is for each business man to invite and bring one farmer as his

guest to the dinner. At some mutually convenient time before, during or after the dinner, the two men are supposed to become personally acquainted and discuss their mutual problems. The dinner is followed by addresses from outside speakers and short talks by farmers, business men and community leaders.

"Village Problems in Self-Government," by Professor Shailer Matthews, of the University of Chicago is one of the best discussions of the very serious problems facing our smaller communities that has every been written.

THE PRESENT AND FUTURE: We are living in the Golden Age of the World. Here and now under the Stars and Stripes and not in some dim mythical past or purely illusionary Utopia, more men and women have and enjoy more of the comforts and conveniences and even luxuries of modern civilization than in any other age or country. Opportunities are better, greater, more diversified and the rewards of industry more certain than ever before, but there is this one all important qualification applying to all but with peculiar force to agriculture, namely, that we must be prepared to carry on our work whatever it is under modern methods and conditions. There is no hope along any other line.



Consequently all agricultural educational agencies should be encouraged and fostered in every possible way. Of these agencies, I regard the Vocational Agricultural Training in the schools as the most important and practical of all. Under this plan there is a trained agricultural teacher in the schools for the higher grades and the high schools and agriculture is made attractive to them during the early formative years when life's habits, ideals and aspirations are being formed. Theoretical studies are confirmed and an imperishable impression made upon the mind by actual demonstrations carried out on the home farm. Boys and girls are educated for practical, helpful and profitable farm life and not educated away from the farm.

Agriculture is no longer the chief industry of America, but it is and always will remain the great basic industry of the nation; the one industry upon whose success and prosperity all other industries depend. It is truly the "Song of the Flow" that makes the wheels of industry go around.

The right attitude of all business men and all patriotic far-sighted American citizens toward agriculture has never been better or more accurately expressed than by James J. Hill, the great railroad and empire builder, in what he called:

## THE STRENGTH OF THE NATION

"The man who assumes to be the farmer's friend, or holds his interest dear, will constitute himself a missionary of the new dispensation. It is a contribution to the welfare of all humanity. It will strengthen the pillars of a government that must otherwise be endangered by some popular upheaval when the land can no longer sustain the population that its bosom bears.

"Here lies the true secret of our anxious interest in agricultural methods because, in the long run, they mean life or death to future millions who are no strangers or invaders, but our own children's children, and who will pass judgment upon us according to what we have made of the world in which their lot is to be cast."

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