

COOPERATIVE EXTENSION WORK
IN
AGRICULTURE AND HOME ECONOMICS
STATE OF OKLAHOMA

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OKLAHOMA AGRICULTURAL AND
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Oklahoma's
INSURANCE POLICY
Against
Depression and Hard Times

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Director of Extension

"When every farmer in the South shall eat bread from his own fields and meat from his own pastures and, disturbed by no creditors and enslaved by no debt, shall sit among his teeming gardens and orchards and vineyards and his dairies and barnyards, pitching his crops in his own wisdom and growing them in independencies, making cotton his clean surplus, and selling it in his own time in his chosen market and not at a master's bidding, getting his pay in cash and not in a receipted mortgage that discharges his debt but does not restore his freedom—then shall be breaking the fullness of our day."

HENRY W. GRADY.

Henry W. Grady saw the South's problem with unflinching clearness and expressed it in winged words. The South must work toward the goal of complete independence, for states, for every farm. Its complete realization is, of course, utopian, but the nearer we come to it the better will be our lot.

OKLAHOMA'S INSURANCE POLICY AGAINST DEPRESSION AND HARD TIMES

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Director of Extension

You can't do anything about the weather, therefore, you should adapt your farming system to the kind of weather that we usually have in Oklahoma.

You can't make it rain when it won't rain, but you can conserve the rain that falls during the wet season and utilize it to the fullest possible advantage during the dry season.

The Lord gives every Oklahoma farmer enough rain on his land every year to make a bumper crop if he would only prepare to conserve the surplus that falls during the winter and spring, store it up in the great underground subsoil reservoir and thus enable his thirsty crops to draw upon this supply during the dry spell.

There isn't much that the farmer can do individually about depression in general or about the tariff, freight rates, taxation, legislation or farm prices. There is a lot which the individual farmer and his family can do on their own farm to avoid the difficulties and hardships which depression, high taxes and unfavorable tariff, and low prices of farm products may bring. Certainly, as a citizen, every farmer should take an active interest in governmental affairs and should join with his fellow farmers in organized movements which are calculated to safeguard the interests of agriculture. But no governmental action can or should take the place of the sensible, practical measures which every farmer and his family can and should apply on their own farm for insuring a good living.

If you will diligently practice the following general principles in your farming operations, they will serve as an insurance policy against depression and hard times.

1. THE LIVING. "The man who farms to make money will go broke, but the man who farms to make a living will make money." The first and chief business of farming is to make a living for the family on the farm and unless we produce a good living on the farm in large measure, we and our families will go without much that we need and want to eat. The following are some of the provisions of the insurance policy against hard times:

Every farm family should have at least one good milk cow, two will be better, to furnish an abundance of milk and butter for family needs throughout the year. The man who fails to provide plenty of milk and butter for his children every day in the year is denying them the most nourishing and most essential human food, and is not giving them a fair chance in life.

At least one acre should be planted to a good garden to provide plenty of fresh vegetables during the growing season, and a good garden of adaptable vegetables should be grown in the fall. Enough vegetables, fruits, meats, pickles, relishes, jellies, jams, etc., should be preserved to provide an ample supply for the family every day throughout the winter months. Not many farmers can afford to buy canned fruit and vegetables from the store as liberally as the family needs them and unless these are produced and preserved on the farm in large measure, the family will go without them. The surest way to have these is to produce them.

At least a hundred good hens, properly housed and fed, should be kept by every family to produce plenty of poultry and eggs for the family regularly throughout the year. Some surplus eggs and chickens for market will bring in some change regularly to meet family expenses.

Hogs and cattle to provide plenty of pork and beef for the family regularly throughout the year, should be raised and fattened on the farm. By methods which the farm women are learning, supplies of beef, pork, chicken and other meats can be successfully canned and stored away for family needs.

2. THE LAND. The farmer and the land which he farms are in reality a partnership. The farmer furnishes the seed and the labor, and the land does the rest. The farmer gets the cotton, the grain, the hay or whatever the crop may be, and the land is certainly entitled to the stalks, the straw and such other material as will aid in keeping up the fertility. The following are some of the provisions of this insurance against low yields and crop failure.

By terracing the sloping land, you prevent the loss of the fertile top soil by erosion. You also will be able to hold on the land at least three or four inches additional of the rainfall received during the winter and spring months, and store this surplus moisture up in the great underground sub-soil storage reservoir to be drawn upon by natural processes and utilized by thirsky crops during the dry summer.

Through the centuries, nature built up a fertile, spongy, mellow top soil

that greedily soaked up the rain as it fell, prevented it from flowing off down the slope, and it was stored up in the subsoil for future needs of growing plants. By crop rotation, the growing of legume crops, returning stalks and straw to the land and thus restoring the organic matter, humus or decayed vegetable matter in the soil, we can restore this sponginess and moisture absorbing and moisture holding capacity of the soil and thus hold on the land the surplus rainfall of the winter and spring, and store it up in the subsoil to be utilized by thirsty crops during the dry weather. This extra inch or two of available rainfall will make a tremendous difference in periods of drouth.

3. THE LABOR. It has been definitely determined that many farmers are cultivating land that cannot possibly return sufficient yields to pay for labor, seed, feed for teams and other expenses of operation. The man who grows crops on such land is in reality paying for the privilege of cultivating the land. Such land should be used for pasture or permitted to lie idle. The same applies to labor expended on scrub cows, scrub poultry and scrub livestock of all kinds. The following are insurance provisions against loss on labor expended:

Farm no land and keep no livestock which will not yield a fair return for labor expended above costs of operation, rent, interest on investment, etc. Under normal conditions it takes at least 100 pounds of lint cotton per acre, 10 or 12 bushels of wheat per acre, 80 eggs per hen or 175 pounds of butterfat per cow on the average to cover cost of production and the farmer must get more than that under average conditions to realize a net profit on his operations.

Operate only such land and keep only such livestock as can be handled in an efficient and thorough manner, gauging the size and arrangement of enterprises so as to utilize effectively and economically the labor, equipment and capital at all times of the year.

Plan your farm operations so as to utilize all labor of hands, teams, and equipment the maximum number of days per year. Idle hands, teams and equipment during certain seasons of the year often make the difference between profit and loss on the farm operations.

Farmers usually don't calculate wages for themselves and their families, but in reality each farmer has himself and his family employed on a 12 months' basis, and idleness or unemployment of the farmer and his family is little different from idleness of hired farm labor. An idle month, week or day on the part of a farmer and his family will offset the profits from a month, week or day at hard work. No farmer can expect profits from farming if he and his family are unemployed much of the year. The farm plans should be so made as to provide productive work for the farmer and his family regularly at all seasons. There are a hundred things on every farm which can be done under shelter during bad weather. The farmer has himself and his family "hired" and it is poor business not to keep this "hired labor" employed regularly at all seasons of the year, allowing for school, recreation, community activities, etc. A day unemployed is a day

without wages. Many days unemployed by a farmer and his family means many days without wages. This necessarily means a lowering of the standard of living and doing without many of the things which would make life more worth while for the family. By all means work out a balanced plan of farming that will provide work for the family all seasons of the year. Every farm boy or girl has a right to employ his or her time in productive work and to receive some of the returns from this work. The planning of the activities of the family is a great responsibility upon the father and the mother. The children should be consulted. Each member of the family is a partner in the business and should have a voice. In planning the farm business, we should keep in mind that idle weeks or days are least fruitful of profits and development of right character, and on the other hand are most fruitful of poverty and want, and of wrong ideals and wrong habits. Time is the farmer's capital and must be effectively employed.

4. THE LIVESTOCK. A careful study of farms in any community of the state will reveal that the successful farmers are those who follow a system which combines crops and livestock in the farm operations. The necessity of rotating crops and of growing those crops which will build up the fertility of the soil compels us to keep livestock to utilize those crops to the best advantage. The most profitable way of marketing grain and hay produced on the farm is through livestock. The most practical way of utilizing waste and untillable land is to grow pasture for livestock. In the profitable management of livestock on the farm, the following essentials should be kept in mind.

Keep only the kind and quality of livestock which will give you maximum returns on labor, feed and investment. Scrub livestock are usually kept at a loss. Systematically cull out and dispose of the poorer animals and carefully select the best females for breeding purposes.

Breed only to sires of known breeding. It is not sufficient that a sire be registered. It is essential to know the breeding back of the sire and every female should be bred to a sire that will produce an offspring better than the dam.

The fundamental basis of profitable livestock management is good pasture. Few farmers can be found who have profited in the handling of livestock without good pasture. It is not difficult to provide green pasture for our livestock 12 months of the year. Careful study should be given by each farmer to the development of a pasture plan suited to his own particular situation. With proper care it is possible in most of the state at least to develop permanent pastures. Through proper management and protection native pastures may be improved and brought back to something near their original condition. Giving the native pasture a rest, mowing weeds and thus preventing seeding or running sheep on the pasture to destroy the weeds, and protecting native pasture from fire will all help to restore and maintain the luxuriant native grass which nature placed here ages ago, and which we should preserve for those who will come after us. Sweet clover, white dutch clover, Japan clover, bermuda grass, rye grass, dallis

grass, orchard grass, blue grass, winter vetch, Austrian winter peas, alfalfa, rye, barley, oats, wheat and sudan grass are crops from which a farmer in any part of the state may work out a suitable pasture plan for his particular farm.

Produce the grain and hay for the livestock on the farm as far as possible. Unless we produce plenty of feed for our livestock on the farm most of us will not feed liberally and will probably not profit from our livestock operations.

If you do not produce it you should buy the necessary feed supplements to provide balanced rations for your livestock. Cotton seed cake or meal, tankage, beef scrap and other high protein feeds may appear high in price compared with other feeds but they are the most economical feeds which a farmer can buy when needed to balance the ration. The man who feeds a ration lacking in some of the feed elements required for animal development is wasting a part of his feed without return and cannot hope to realize maximum profits on his operations.

5. QUALITY PRODUCTS. It takes little more labor to produce high quality products than to produce a quality which the market doesn't want and which the market will buy only at a low price. The farmer who produces short staple cotton, low quality wheat, poor quality cream or canner cattle, pays the price for his mistake when he sells his product. The man who produces the quality of product that the market wants finds a ready market, receives the highest price and makes the greatest profit.

6. SELLING YOUR PRODUCTS. Selling is as much a part of farming as producing and careful planning and management in the disposal of what we produce is as important as in the production of those products. It is for each farmer to decide for himself, on the basis of his own conditions, what he will produce and how he will dispose of it. However, in deciding these questions, he should give very careful consideration to the kind and quality of products which will offer him the greatest profit and the time and manner of selling which will bring him the greatest return. Cooperative marketing is a matter which each farmer must pass upon for himself, but certainly farmers as a group have a perfect right to join together in a business organization for the purpose of preparing and marketing their products to the best advantage, and it is in line with action which other classes and groups of citizens have taken for years. What one farmer does in the matter of production and marketing necessarily affects the interests and welfare of his fellows and should be concern to each farmer individually and to all farmers as a group. The motive for organized marketing should always be that of securing an equitable and fair share of what the consumer pays for our products and not that of injuring or destroying other individuals or other businesses.

Study the market demands in advance and try to produce the kind and quality of products which the market will take most readily and at the best price and which promises the greatest net return on your farm operations.

Try to time your production and your marketing so as to take ad-

vantage of the most favorable time for marketing. Try to produce your dairy products, poultry products, and other products as far as possible for sale during the period of favorable prices.

In planning your marketing, take into careful account your relationship to other farmers and your obligation to cooperate with them as far as possible in the preparation and marketing of your products, at the same time recognizing the necessity of being fair to the general public and to other lines of business and industry.

7. THE FARM BUSINESS. It is no longer sufficient, if it ever was, that a farmer and his family work hard with their hands from sun to sun. Careful planning, good management, and balance of the business are essential to success. Buying and selling, saving and spending, borrowing and lending, and protection of financial standing are all definitely a part of farming. The following are insurance provisions against financial difficulty and embarrassment.

Plan and direct your farm operations so as to have several sources of cash income, in other words don't put all your eggs in one basket. Some extra cows to produce cream or milk for market, a flock of hens to produce eggs to sell each week, a few head of surplus livestock for market, a few acres of potatoes, fruit and vegetables for market, and various other means of providing regular income throughout the year will make it possible to finance the farm operations and meet living expenses without incurring financial obligations, and will leave our main farm enterprises free of encumbrance.

Every farmer should guard carefully against financial obligations and expenditures beyond his income. Installment buying, borrowing at the bank, or carrying a credit account at the store are all unwise when they can possibly be avoided. Sickness and adversity come unexpectedly and wise farm families will prepare for them by avoiding financial obligations as far as possible.

Every farmer should ponder earnestly and long before placing a financial encumbrance upon his home or incurring financial obligations of other sorts. When a man mortgages his home or borrows on other security, he is simply mortgaging the future of himself and his wife and children. There was an old idea that it was a disgrace and a dishonor to place a mortgage upon the home or to sign a note. No man who followed that "old foggy notion" ever went through foreclosure proceedings, and many thousands of tenant farmers of Oklahoma would today be living comfortably upon their own farms, with their families comfortable, contented and happy, if they never had borrowed money on their farms or secured credit at the bank. It is easy to "sign on the dotted line" but it is tremendously hard to pay when interest rates are high and times are hard. If you would insure against financial difficulty and hardship, and suffering on the part of your family, you should practice economy and thrift, and religiously avoid financial obligations.

Keep a careful account of your farm operations and transactions, and

check back on the business at the end of the year, in order that you may know those operations which have returned a profit and those which have shown a loss.

8. LANDLORD-TENANT RELATIONSHIPS. In most cases a landlord-tenant arrangement will not prove profitable and satisfactory and the land will become less productive and less valuable if the landlord and the tenant are not mutually interested and each unselfishly concerned about the interests of the other. It is tremendously important that the arrangement be a congenial partnership and that it be mutually profitable and satisfactory. The following are some things which will help to maintain agreeable relationships between landlord and tenant and make the operations profitable to both.

Have a definite contract which definitely states the procedure that will be followed under different circumstances and which divides the proceeds fairly between landlord and tenant on the basis of the contribution of each to the enterprise. This should be either a long-time contract or a contract which is automatically renewable from year to year as long as both parties are satisfied. It is to the interest of both the landlord and tenant that a tenant remain permanently on the farm. One of the greatest evils from which Oklahoma agriculture has suffered has been the shifting and moving from place to place by tenant farmers. "Three moves are equal to a burnout" is an old adage which still holds good. It is tremendously important that each tenant become permanently situated on a farm and undertakes by careful planning and working to accumulate something for the future.

Provision should be made for garden, orchard, poultry and livestock so that the tenant can produce the living on the farm. The landlord will do well to allow for these, rent-free, and if necessary should aid the tenant by providing shelter, equipment, fences, etc., for livestock. "If a man is good enough to be trusted with my land to farm he is good enough to be trusted with the assistance necessary to farm it in a farmlike manner."

The farm plan should be such as will carefully maintain the fertility and productivity of the land. On most farms, the first step in this is to terrace the land. Terraces are permanent improvements and the expense of terracing should be borne by the landowner unless other arrangements are agreed upon. The tenant is obligated to maintain and protect terraces on the same basis as fences, buildings and other permanent improvements. Through this procedure both the landlord and the tenant will profit from the increased productivity of the land.

9. HOME OWNERSHIP. By some means, we must eventually come back to the point in Oklahoma where the farmers own the land which they till. As a farmer and his family toil back and forth over a farm day after day and month after month, they are entitled to the encouraging consciousness that the land, the buildings, the orchards, the pastures, and the livestock are their own. When the farmer and his family gather around the table or around the fireplace at night, they are entitled to the happiness and security of knowing that the home is their own and the feeling that,

even though the house may be an unpainted cabin, it is their castle, and that no man may molest their abode in this house.

The boy or girl who misses the experience of knowing one place as home and of becoming attached to one piece of mother earth through years of contact during the years of childhood, misses one of the biggest things which go to make for good citizenship and character. The welfare of the state, our obligation to those who produce the nation's food, and the welfare of the farm boys and girls who are growing up to responsibilities of citizenship, demand that by some means the farm land of the state must drift back into the hands of those who till it and that eventually most of the farm families of the state will be permanently, comfortably, and happily situated in homes of their own, and thus vitally interested in the maintenance and improvement of the land, and in the upbuilding of the communities in which they live. Certainly, every good farmer since the time he began farming has carried back in his mind a vision and a dream of a little home of his own where he and his wife may live and work and rear a family of happy, intelligent children, may pass middle age and grow old, and linger through the shadows and pass on with the happy memories of the comfort and joy that have been theirs, and may leave their children prepared for their full contribution to society. Every plan which we formulate and every transaction which we make as farmers should lead us toward the realization of this hope.

Farming is a life in which the man, the woman, and the children all have a definite part. The first business of farming is to make a living on the farm. Unless we make the living on the farm, in large measure we will go without those things which contribute to the comfort, happiness, and progress of the members of the family. If we are to have prosperity, comfort, contentment, happiness, and progress on the farms of Oklahoma, we must stick to the fundamental principles of farming which will bring these about. If we would have insurance against the disastrous experiences of the past in Oklahoma, we must avoid the practices which have brought those conditions about. You can't buy insurance against depression, but by your plans and your methods of farming and living, you can protect yourself and your family against the hardships which depression has brought to so many thousands of farm families. We realize that no rule and no plan will apply to all situations and that each farmer must largely work out his plans to fit his own conditions, but—

We invite your careful and earnest consideration of the above suggestions and we invite you to make the fullest possible use of the services of the county farm agents, the county home demonstration agents, the specialists, and other facilities of the extension service of the Oklahoma A. and M. College and U. S. Department of Agriculture cooperating.

I WANT TO BUILD

I want to build a house to endure. A house of generous size and low-flung roofs, caressed by the gentle shade of great trees, where Permanence and Strength shall be reflected. A house where little voices may babble in the ecstasy of babyhood, and grow to the full blush of youth, and, in the fullness of Time, come to maturity, and age, and grow old, and nod, and sleep. A house where my children's children shall be nourished and fed and protected by these same walls which have sheltered and protected me.

I want to build these little lives which have rooted in the garden-soil of my soul so that they, too, shall endure. Build them so that they shall know the glory that Love is, the joy that Happiness is, the peace that Contentment is. I want to root them in the eternal truths and nourish them with the true ideals of usefulness and service. I want to build them unafraid—gentle as the daisies nodding in the fields, sturdy as the rock-ribbed hills, strong as Love.

I want to build a garden where Loveliness dwells. A garden where the lingering pictures in Memory's eye come into being and all the dreams I have dreamed of Paradise nestle at my feet in my own dooryard. A garden where mine enemy dare not come lest he, too, be charmed into forgiveness. A garden where the divine laboratory of Eternity lies in my hand and speaks in untold tones the delights, the mysteries, the wonders of the Hand behind it all.

I want to build a home where Love will dwell. A home valued not by the dollars it cost, or the richness of materials or furnishings going in to it so much as by the happiness it has created. A home which has grown dear and near because of the stress and storm it has weathered, the tears it has dried, the smiles it has caused. A home where patience and effort and denial have brought their treasures of happiness and contentment and peace. A home where Love comes like the fluttering dove, and perches and dwells—unwilling to search elsewhere.

I want to build a home!

—CHELSEA C. SHERLOCK,
(in *Better Homes and Gardens*.)

OTHER AVAILABLE BULLETINS

Other circulars which you should secure and study carefully:

Making Farm Plans for 1932	Circular No. 291
Thrift in Using What We Have	Circular No. 288
Home Dairying	Circular No. 267
Dairy Management	Circular No. 173
Emergency Home Vegetable Garden	Circular No. 278
Home Vegetable Garden	Circular No. 196
Home Preservation of Fruits and Vegetables	Circular No. 260
Home Canning of Meat	Circular No. 240
Pork on the Farm	Farmers' Bulletin 1186
Beef on the Farm	Farmers' Bulletin 1415

These can be secured free from the County Farm Agent or Home Demonstration Agent in your county or by writing the Extension Division, Oklahoma A. and M. College, Stillwater, Oklahoma.