

# CHAPTER 12

## Helpers—Public and Private

**N**O OTHER GROUP IN OUR SOCIETY have as much public time and money spent in helping them with their problems as do farmers. This is due partly to the nature of farm problems. It is also due to the vital importance of agriculture to the welfare of all people.

### **For Facts About Farming and Homemaking**

#### **The County Farm and Home Agent**

The county agricultural agent (some states use other titles) deals mostly with the problems of farming. He is the county educational representative of the state agricultural college and the United States Department of Agriculture. He is responsible for the educational program carried out in the county as directed jointly by local people and these two institutions.

His co-worker, the home demonstration agent or home economist is the home representative of the above two institutions. She works mainly on an educational program designed to improve the living of the farm family. Her special interest is to help farm families be well fed, well clothed, and well housed; and to help with their problems of raising a family and improving family living. She is interested in individual and public health education but from a general rather than a medical point of view.

Many counties provide other extension assistants, a youth worker being the most common. The 4-H club program gives

emphasis to projects suited to boys or girls of all ages from ten to twenty years. Livestock, crop, and homemaking projects are featured. Fairs and demonstrations stimulate farm boys and girls to develop exact knowledge of better farming and homemaking methods. 4-H club work also stresses training in cooperation and citizenship as well as recreation for rural youth. Both the farm and home agent take part in developing and carrying out the youth program.

Farm families want many kinds of information which extension agents can furnish. These include: locally adapted new crop varieties; use of fertilizer; soil testing; improved feeding methods; properly feeding and clothing the family; methods of canning and freezing foods; planning a step-saving kitchen and other home conveniences; price outlook for the farm and home; keeping and using farm and home records; family planning of the farm and the home; improving education, health, and recreation in the rural community; good public policies for agriculture; and many others.

In other words, the extension office serves as the local information center for the state agricultural and home economics college and the U. S. Department of Agriculture which it represents.

Usually this office is in the court house or the post office building in the county seat. In older days, extension work was sometimes officially linked with a local farmers' organization. This is still true in a few states. But this plan has been on the decline. Extension workers are in the county as public workers to help all rural people without regard to whether or not they are members of a farm organization.

### Vocational Teachers

Many rural high schools have a department of vocational education. It may be for either agriculture or home economics or both. The main purpose is to teach these subjects to high school youth.

Boys studying agriculture have production and other projects carried out at home. Usually the boys are organized into a club called the "Future Farmers of America." The girls may have a "Future Homemakers" club. Most vocational teachers hold "night schools," usually in the winter months for adult farm men and women. Here, in a series of ten lessons presented during that many weeks, are taught many of the newer methods in farming and homemaking. These schools are an excellent place to go

to keep up with the newest knowledge in these fields. Such schools are also valuable as a place to exchange experiences as to strong and weak points of various ideas and methods. Many schools have special classes for young farmers.

### Farm Radio Programs

Most radio stations in rural areas have programs geared to the educational needs of their farm audience. As a place to keep up on day-to-day markets and weather, they are unexcelled. Many have excellent programs on homemaking, production, and general economic problems. The family interested in improving themselves will make full use of this information.

### Reading Material

Detailed information on production, homemaking, and similar problems is best secured through the use of bulletins and circulars published by the state college and the USDA. These can be obtained from the local extension office or by writing the state agricultural college. Rather than clutter up the house with a vast array of such reading matter, it is better to look it over first and select what is useful. Then arrange it in a file or other easily accessible place. A bulletin that can't be found when needed is little better than none at all. So a system of filing material on similar subjects in the same place is far better than having a larger number that cannot readily be used.

Some state colleges now furnish up-to-date information in a magazine which may be had without cost.

Most rural newspapers carry a great deal of useful information for farm people. They tell about new methods and practices. Many of them report on local and distant markets and crop conditions. They usually report information on governmental actions that may affect local farmers.

Farm magazines carry much of the newer information to be had about farming and homemaking. Magazines adapted to local conditions have an advantage in that more of the material will be usable. It is well to be cautious in adopting new practices until there is reasonable assurance that they fit local conditions.

### Other Educational Sources

Short courses offered by the agricultural college are a source that should not be overlooked. Many who did not have an opportunity for regular college training can, over a period of years,

use this as a valuable substitute. Often these are supplemented by field days, demonstrations, and tours which are excellent places to get new ideas and see new methods in practice.

Forums and discussion groups are held in many communities, especially on the broader economic and social problems affecting

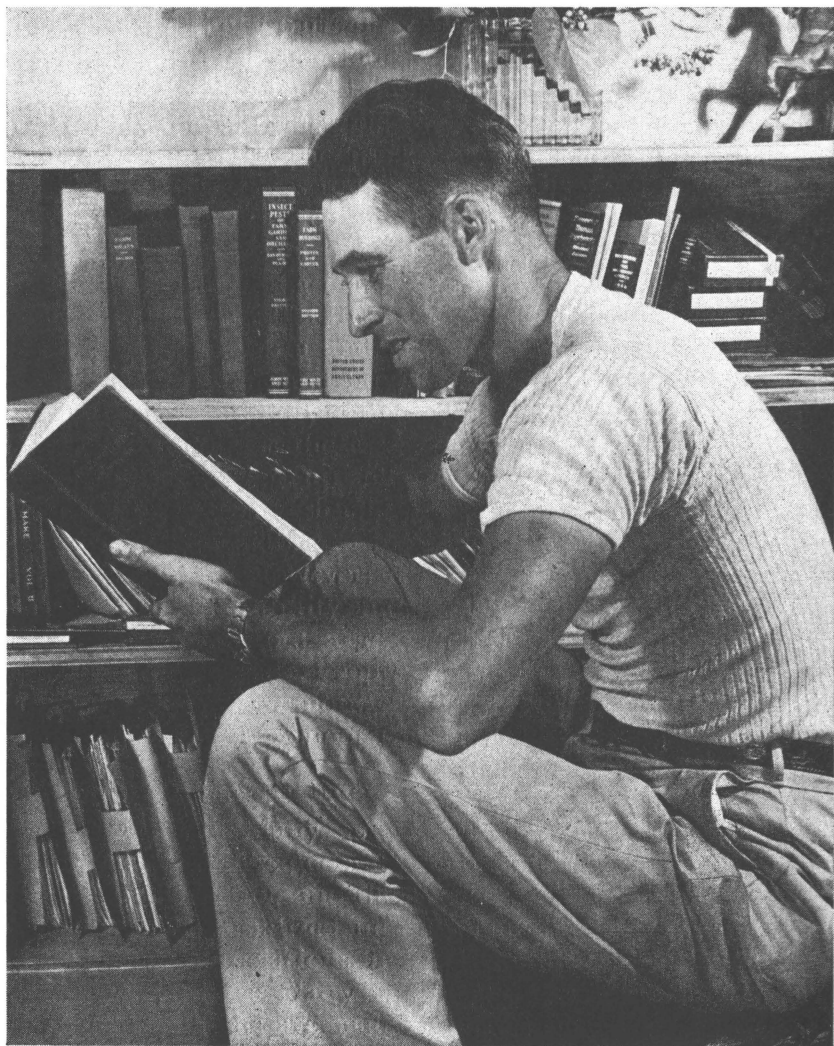


FIG. 74—The business-like farm family needs a great deal of information to keep it abreast of new production methods, changing economic conditions and the like. This Iowa farmer, who manages a large amount of capital, part his own and part rented, and the labor of two hired men, looks up information needed in his hog operation.

farm people. The county agricultural agent will know what is available.

Fairs, especially the larger ones, are a source of much useful information. This is especially true of new machinery and equipment that may be available for either the farm or the home. Here most of it can be seen in operation. The livestock shows are important to more specialized producers.

### **Government Farm Programs**

#### **Conservation, Storage, Crop Insurance and Subsidy Programs—(PMA)**

In recent years, the federal government has provided a wide variety of programs designed to help farmers. One of these is to help with soil and water conservation or with drainage problems. Others deal with farm income or price support programs. They may or may not include acreage control features. A third kind provides a means for the farmer to protect his crop yields from the hazards of nature. A fourth provides for storing up crops and making loans on them. Others are straight subsidy programs (direct government payments) to improve the farmer's income.

Because of the wide variety and changing nature of these programs, we cannot describe them here. Some of them, though not all, are available to every Midwest farmer. It is in the interest of each farmer to keep up-to-date on programs available in his own community.

All of these are handled locally by the Production and Marketing Administration. Farmers in each township elect their own local committeemen. From this group are selected county committee members. Every county has a committee office, usually in the county seat.

As noted above, the PMA carries out the various federal agricultural programs listed. These programs are under the direct control of the federal government and are limited by congressional law and by the rules of the agency they represent. They do not deal directly with education nor with credit.

The local PMA committeeman can give information on how much of a payment a farmer can get for carrying out soil conservation or other practices on his farm, how to store crops for a crop loan, whether crop insurance is available in the county, and similar questions.

### The Soil Conservation Service—(SCS)

This is a federal agency set up to help farmers with their soil erosion and water control problems. Locally, it is sponsored by a Soil Conservation District. Such a district usually is on a county wide basis. A committee made up of local farmers or others interested in soil conservation guides its program.

Most of the work of the SCS is in helping farmers work out a soil and water conservation plan for their own farm. SCS specialists also carry on demonstration work so that other farmers can see the methods that are used.

The SCS does not make payments to a farmer for carrying out the program. The government offers conservation and other practice payments but these are made by the PMA described above. The SCS shows the farmer how to use conservation practices and work out a crop plan that makes them possible.

In level areas, the SCS has a production type of program to help farmers with their drainage problems. Here the SCS worker advises on tile drainage, ditching, or other methods of getting and keeping water off the land so it will produce more. Here again, any payments for practices are handled by the PMA.

The county agricultural agent can describe the work of the SCS and advise on how it will apply to a particular farm.

### For the Man Needing Credit

Several government agencies and private organizations are at hand to help with credit problems.

#### Local Banks

Very likely the local banker will be one of the first credit men a farmer will want to see. He is a permanent resident of the community and is interested in its welfare. Other farmers can give information about the general point of view held by local bankers. As a group, bankers tend to be conservative since one of their responsibilities is to protect the money of the depositor. Sometimes this makes them overly cautious. An increasing number of banks are using a specially trained man who understands the credit problems of farmers. Where this is true or where the banker himself has a good understanding of farm problems, the bank will be a good place to get advice and help.

Remember that a credit man must have the full details of the business before he is in a position to be of much help. The

farmer should be ready to supply his banker or other credit source with the facts they need. Any business should be operated on a business-like basis. This means putting on the table all the pertinent facts that the creditor needs in arriving at a decision. No one can be slipshod in getting together the facts needed or secretive in supplying them if he hopes to have a good working relationship with his creditor.

#### The Production Credit Association—(PCA)

This is a government sponsored, cooperative credit agency for making short- and medium-term loans for production purposes. In other words, it provides much the same loaning function as a bank. It extends credit for longer periods than some banks and sometimes at a lower rate of interest. Usually one office serves a number of counties. The county agricultural agent can tell you where the nearest office is located and advise as to its services.

#### The Farmer's Home Administration—(FHA)

This is another government-sponsored credit agency. It furnishes credit to farmers whose income level or amount of property owned does not warrant a loan from a regular credit agency.

The FHA is authorized to make operating loans to those who have a farm to operate but do not have the capital or credit necessary to operate it. It makes operating loans to be repaid over a period of years on a definite re-payment plan. Being a government agency, it is limited in its operations by the restrictions set up in the law. But it is especially useful to young farmers who can secure a farm to operate but who do not have enough property to get credit elsewhere.

Another part of its program is the making of farm ownership loans. These are made to qualified tenants interested in buying a farm. A county committee of farmers pass on the eligibility of the individual to one of these loans.

Not every county has an FHA office. If there is no office in the county, the FHA worker usually visits the county on scheduled days. The county agricultural agent can advise as to where the FHA supervisor can be reached, and the services he can render.

**National Farm Loan Association**

The office of the farm loan association is the local representative of the Federal Land Bank. The land bank is a semi-governmental agency making first mortgage loans on farms. The secretary of the local association arranges for and handles the loan but does not make the appraisal of the farm. The value of the farm and the maximum amount of a loan are determined by a trained appraiser and the Federal Land Bank.

Not every county has a national farm loan association office. The county agricultural agent or the banker will know where it is located.

**Other Lenders**

Long-term loans secured by a farm mortgage are available from many banks and insurance companies. Many insurance companies have offices or local agents in the county seats and the larger towns. Long-term loans are usually available from many of these companies with desirable features as to length and repayment plan. Interest rates are usually quite uniform between lenders.

**Buying and Selling Agencies**

Many private and some cooperative buying and selling agencies are available in nearly every community. Experienced farmers in the community are good advisors on questions of which serve the purpose best. More than one farmer should be consulted, however, as individuals have their own point of view.

Beginning farmers and newcomers to a community should look around before they decide on permanent marketing outlets. Some feel that they do better by dealing almost wholly with one buyer or seller as the case may be. If they do enough business with one firm, the advantage of volume can be obtained. Others feel that they do better by "shopping around," thus getting various firms to compete for their business. No one rule will best fit all cases. As suggested above, this is a matter for individual study.

To help in making electricity available to more farmers, the federal government has sponsored local cooperatives to distribute electric current. The Rural Electrification Administration (REA)



is the agency. However the individual farmer has little choice and can only use whatever electric current is available at his farm whether it be from a cooperative or a private utility.

### **Professional Farm Managers**

The services of a professional farm manager are available in many parts of the Midwest. Usually, such a manager is employed by a landlord to perform the functions that a trained and experienced farm owner who does not operate the farm can contribute to a farm business.

In the usual case, he chooses the tenant for the farm and arranges the lease terms with him. He sees that these provisions are carried out. Together with the tenant, he plans the cropping program. He often does the buying of lime, fertilizers, seeds, building materials, and the like that are furnished by the landlord. If a livestock share lease is used, he helps plan the livestock program and takes part in the decisions about timing the program, and buying and selling.

Many farm managers are highly skilled individuals. Where this is the case, the manager can give the tenant much help in setting up and carrying out a money-making farm plan. The tenant should welcome this additional management resource available to him where the manager is well qualified.

However, it is good business for the tenant to check up on the ability and attitude of the farm manager just as he should find out a good deal about a landlord before a lease contract is made. People who work together must have a good many things in common, especially with regard to the farm business, if the arrangement is to be a satisfactory one.

### **Special Interest Groups**

Many special interest groups are available to the farmer. Three general farm organizations, the Farm Bureau, the Farmer's Union and the Grange are best known. Many others are of more specialized interest. Thus there are crop and seed improvement associations, livestock breed associations, general livestock associations, dairy herd improvement associations and others. All of these are made up of people with special interests. The county agricultural agent or local farmers can describe the ones that are available and the purposes they serve.

**Farm Labor**

The county extension office is a good source of information about farm labor. Farmers generally turn to it for help on their labor problems. However, the regular listing agency for labor is the local government employment office. Since these are not located in all counties, the county agent can advise as to labor sources and wage rates.

**Make Use of These Helpers**

The individual family members must put forth some effort of their own if full use is made of the many helpers available to them. While some of the groups described above make their services known to the farm families in their area, active solicitation on their part is not the rule.

The beginning farmer or one who is a newcomer in a community should get acquainted with the people in charge of the various services in which the family is interested. Since most of the public agency representatives are located in the county seat town, this may mean an extra effort for families that are located at a considerable distance. But they will find the effort worth while. However, keep in mind the hundreds of farm families in nearly every county and the fact that no one individual has a right to impose on those who serve the public. On the other hand, the farm family should not hesitate to take its problems to those who are in a position to give counsel and help.