

and next year will be on the front row."

Joseph Hirsch Speaks.

Mr. Law introduced Joseph Hirsch, Chairman of the Agricultural Commission of the American Banker's Association as the man who had stood up both in and out of season and advocated the support of the agricultural and livestock industries.

"Our business here at this Agricultural College is to have pointed out to us those things that make for the development of Texas' agriculture," he said. "It is a business proposition for the Texas Bankers' Association. You will go back and put into work things learned at the College and will expect the proper courtesies from your banker."

Mr. Hirsch then read a paper in which he outlined a campaign to be known as a Farm Ownership Drive which is soon to be undertaken by the American Bankers' Association. "The plan embodies the bringing together of land owners, and worthy tenant farmers, with the view of selling farms to the latter upon such terms as will permit the purchasers to pay for the land over an extended period of years, using the facilities of the Federal Farm Land Banks or similar agencies, and embodying the taking of second lien notes by the vendor." He distributed some pamphlets on which were printed a set of amortization tables on a ten and fifteen year basis, and at six per cent, seven per cent and eight per cent interest, which he said he hoped vendors would employ so that the purchaser would make his annual payments, both first and second lien, on an amortization or fixed annual payment plan.

In the discussion that followed the applicableness of his plan was questioned by one banker, but was strongly supported by the discussions of many others.

In closing he commended the great work that officers of this College are doing and deplored the fact that professors of Departments are paid only \$3,000 per year and deans only \$3,600 per year, and asked the question of the bankers if they thought they were more important than Dr. Bizzell, President of the College, or than T. O. Walton Director of Extension. Yet, he said, many of you are getting more than twice as much money as they. He also criticised the fact that John C. Burnas, Head of the Department of Animal Husbandry, was forced to leave the College to obtain a salary worthy of his capabilities.

Committee on Permanent Organization.

At the conclusion of Mr. Hirsch's address Mr. Law told the meeting that he thought it was time for them to decide whether this conference was to be a temporary, spasmodic affair or was it to be made a permanent thing, at the instance of which statement a motion was made by one of the bankers present that a committee on permanent organization be appointed at once and make its report before the conference adjourned. The motion carried and Mr. Law after deciding that the committee should be composed of nine members, three College officials, three bankers, and three farmers appointed as representative of the College, Dr. Bizzell; as representatives of the farmers, D. E. Lyday, and Jim Gorham; and as representatives of bankers, Joseph Hirsch, Colonel P. L. Downs, and Jim Shaw. Dr. Bizzell was asked to appoint the other two members from the College and he named T. O. Walton and E. J. Kyle. As the third member of the farmer

representatives Walton Petet nominated J. T. Orr who was elected. And on motion of Colonel Downs, F. M. Law was made exofficio member. The appointment of the nine members was confirmed by vote of the conference and they were instructed to meet and report before the adjournment of the conference.

Colonel Downs Speaks.

Colonel Downs was then introduced by Mr. Law and he spoke on "Farm Tenantry".

The basis of our prosperity, content and happiness is agriculture, he said, and we must have the producer and the man who finances him together in order to make it a success.

He sanctioned the Farm Ownership drive outlined by Mr. Hirsch and said that the Texas Bankers' Association would do their part in putting on the campaign. Everywhere there are tenants who would buy and owners who would sell if there was only some means of bringing them together and suggesting terms suitable to both.

He said that sixteen per cent of the applications for loans made to the Federal Farm Loan Bank last year were from persons owning no land. More were made by persons in East Texas than by farmers of the black land belt, and though there were more applications from both South and West Texas the number would not equal those coming from East Texas.

He thanked Mr. Hoyle and Mr. Walton for their co-operation in promoting the Conference, and expressed his appreciation of the work being done by the College, saying that he always enjoyed coming here in connection with his work as President of the Board of Directors of the Experiment Station, and that he rarely ever missed a commencement exercise.

LIVESTOCK IN COLLIN COUNTY

Fresh evidence is being received every day of the progress being made in Texas in the production and distribution of purebred livestock, and G. D. Everett, County Agent in Collin County, in reporting to the Extension Service, A. and M. College gives further satisfactory proof along this line in the remarkable showing being made in that county.

The Collin County Purebred Livestock Association which was organized in 1918, held their second annual sale March 2nd and 3rd at McKinney, Texas. The members consigned 108 head of registered Jersey and Short-horn cattle, sheep, Poland China and Duroc-Jersey hogs, which brought a total of \$18,152.50. The Jersey cattle averaged \$267.50, which is believed to be the highest average for Jerseys sold at any consignment sale in Texas.

The amount involved may appear to those accustomed to large deals, but it is large for a county sale in North Texas. One important feature of the sale was that 74 out of the 108 head sold were kept in Collin county by farmers as foundation stock. This augurs exceedingly well for the future prospects of purebreds in this county and illustrates the progressive ideas of the farmers of that section.

One of the members of the association, J. J. McLain, held a sale of Duroc-Jersey hogs March 6, and a record was established in this sale for Duroc-Jersey sows of Texas when one was sold for \$1,850.00. This sow was bought by a young farmer for foundation stock. The average for this sale was \$230.00.

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