

CHAPTER VI

RURAL CREDIT AND THE AGRARIAN REFORM

AGENDA IN THE FARM PRESS

Introduction

This chapter presents a survey of the most salient agrarian issues in the farm press during the peak years of the farm credit debate. It records the changes in a complex and often contradictory agrarian ideology during this period, and describes them as the product of agenda-setting in the print press. The results of the farm press survey tend to support the two major hypotheses under study in this dissertation. First, they confirm the evidence supportive of H1 in Chapters II and IV that the rural credit reform initiatives that emerged during the 1910s had a proximate origin in nonfarm sectors of the economy. Farm journalists were among the nonfarm actors who, with support of business interests, spearheaded a proposal to solve a complex set of agrarian problems linked to agricultural credit. Second, the survey results strongly support H2 by demonstrating the congruity between the farm press and

business press agendas. Both used the same high salience issues to focus on improving techniques thought to be essential to the "business" of farming, whether in the field (soil fertility) or in the ledger book (applying capital to production and distribution). Perhaps most important, Chapter VI suggests that both sources emphasized the importance of keeping government subsidies off the reform agenda.

The novel aspect of the farm press during the 1910s was not so much the rise of agenda-setting as an institutional function. As pointed out in Chapter V, a tradition of leadership and agenda-setting had been a central tenant of the business side of agricultural journalism. Instead, the distinctive feature of the farm press in this period was the way in which the realities of urban-rural relations shifted. While the intentions of urban dwellers remained suspect, a new role for business in the formulation of agrarian ideology, practice, and policy gradually came to be accepted. In part, this change was a response to the growth of a new, outgoing, and oftentimes appealing urban agrarian sensibility. Business was admired in the farm press for its financial successes, legislative sway, and its zeal for constant improvement; farmers, on the other hand, were known primarily for their stubborn resistance to innovation. In a period rife with new industrial-economic conditions,

expanding scientific knowledge, and major technological innovation, business, not the traditional farm sector, offered a more viable model of how to make agriculture a sustainable economic enterprise.

The pages of the farm press amply reflected the fact that in the 1910s, American agriculture lacked a unitary voice to speak for the entire sector. Nevertheless, farmers reading farm trade papers heard from a host of organizations, journalists, and vocal, well-heeled urban uplifters. Every voice was vying to define the future development of agriculture. Nearly every theorist and practitioner of the "new agriculture" pointed to the important role of improved agricultural credit in a transition to industrial, scientific, and long-term sustainable farming.

A significant part of what appeared in the farm press over the period of the survey consisted of editorials and articles making arguments about what was, or what should be, the status of public opinion on key agrarian issues. For instance, a number of farm papers vehemently rejected the widespread distribution of free seeds.¹ In many cases, farm-paper editors and contributors

¹See, e.g., "Needless Charity," The National Stockman and Farmer 36, no. 19 (8 August 1912): 1.

confidently stated that rural public opinion closely followed the policy suggestions of leading editors and publishers.²

Many of the farm papers included in the survey advocated some direct role for the farmer in politics and policymaking. Indeed, many considered the best farmers, those who were proven as successful businessmen, to be ideal candidates for public office. As was the case in the business press at this time, a strong theme emerged as highly salient during this period, linking businesslike behavior and good governing sensibilities. "Business," wrote T. J. Brooks for the leading Southern farm paper The Progressive Farmer, "has always had a lot to do with politics and politics has always had a lot to do with business. To talk of separating government from business or business from government is the height of foolishness."³

The editors at the Pennsylvania-based farm paper The National Stockman and Farmer, like those at the other farm papers in the survey,

²For example, one of Herbert Myrick's farm papers announced, "agricultural sentiment is quite agreed that it wants the principles of rural finance advocated by this journal." See "The New Banking and Currency Bill," American Agriculturist, 27 September 1913, 8.

³T. J. Brooks, "Government and Business," The Progressive Farmer 27, no. 20 (18 May 1912): 18.

repeated they would not back any candidate or party in the 1912 election.⁴

Still, the paper made it clear it did want to see more farmers in public office representing "the greatest industry," since agriculture had been "discriminated against in past legislation and will be hereafter if more of its representatives are not sent to Congress."⁵ Like most farm papers, The National Stockman and Farmer rejected partisanship, while nevertheless maintaining that it kept a vigilant watch over the farmers' interests in Washington. The National Stockman and Farmer editors rejected all political advertising, which, it was feared, would violate the confidence of their readers.⁶

⁴"Our Policy," 1. Nonpartisanship was the rule for the big farm papers, even in the solidly Democratic South: "We shall never make The Progressive Farmer the organ of any man or any party, but shall continue to present what seems to us to be the truth, commending or condemning as seems to us just, trying at the same time to realize our views are as fallible as those of anyone else." See "The Presidential Campaign," The Progressive Farmer 27, no. 33 (17 August 1912): 11.

⁵"Farmers in Congress," The National Stockman and Farmer 38, no. 12 (20 June 1914): 1. Consider also "Put Farmers in Farm Positions," American Agriculturist, 15 February 1913, 26, which argued too many lawyers and other professional men were in positions at important agricultural offices. These were thought to be men with little sympathy for farming, lacking the experience of hard work, meaning they tended to do more harm than good. Practical and successful farmers, on the other hand, were available everywhere for these positions.

⁶"A Platform for Progressive Farmers," The National Stockman and Farmer 36, no. 21 (22 August 1912): 3; "Political Advertising," The National Stockman and Farmer 36, no. 26 (26 September 1912): 1.

A set of interconnected and highly salient themes captured by the survey of farm press coverage of the rural credit reform debate was coded either as rates and terms for credit, farm profitability, or cost of living. This replicated the issue coding used to organize the first part of the business press survey. Farm press editors permitted, and expressed, a very wide range of views on these subjects, routinely linking them together in much the same manner as their colleagues in the business press. The most common sentiment expressed was that something was going to be done to change the way farmers borrow money. This necessity, it was repeatedly stressed, grew out of a groundswell of support, most often urban, but other times rural, for more advanced systems of rural production, marketing, and finance.⁷

Where the controversy and diversity of opinion lay was (1) whether or not some kind of federal reform was actually needed, and if so in what form; and (2) who constituted the legitimate sources of opinion and strategy for the

⁷For example, a prominent farm mortgage banker wrote in the business press: "Mortgage banks are surely coming in America and those people who are now engaged in the banking and mortgage business would do well not to oppose the new developments, but should be the first to reap the profits from the changes by themselves leading reform." See George Woodruff, "How to Operate a Mortgage Bank," Business America 14, no. 2 (August 1913): 161-64. See also Duffus, 261, who argued: "Public men in all parts of the country are urging Government action of one form or another in the solution of the pressing problems of rural credit."

effort. As Chapter V demonstrated, prominent farm press journalists harbored some suspicions about the viability of farmers as opinion or policy leaders in agricultural finance debates.⁸ For some leaders of the farm press, the issue of finance was thought either too technical or else too explosive to be trusted in the hands of farmers, many of whom were known to be reluctant to keep accurate accounting books well into the 1910s. Thus, through forums such as the National Conference on Marketing and Farm Credits, and in the pages of the farm press, a rural credit reform agenda emerged that featured many of the same arguments, and much the same financial logic--even the same cast of urban agrarian actors--that appeared to be so influential in setting the reform agenda in the business press.

Rates and Terms for Credit

⁸Some even doubted their own capacity to contribute to debates about finance, though these doubts never prevented farm papers from expressing their humble views on great matters of finance. According to one editorial, the "editor of an agricultural journal is not qualified by experience to pose as an expert on monetary affairs." Consider "Political Control," The National Stockman and Farmer 37, no. 14 (5 July 1913): 1. Sometimes, rural financial wisdom relied on its simplicity, as it did for the Wallaces, who believed the root of the word "credit" was simply "trustworthiness." See "Varying Rates of Interest," Wallaces' Farmer 39, no. 10 (6 March 1914): 4.

The rural credit reform impulse was represented in the farm press as the result of an increasingly widespread recognition that farmers were economically disadvantaged in comparison to urban businesses. One of the sources of this disadvantage, it was argued, was a poorly developed, often exploitative system of rural credit. High rates of interest, and unfavorable terms that prescribed costly renegotiation on a regular basis, made borrowing money to buy or improve farmland a risky proposition, especially for the less well-to-do farmer. At the outset of the 1910s, unfavorable rates and terms for credit reinforced a long-popular idea that staying out of any kind of debt was the best goal for a farmer. For those going into debt, inadequate financial machinery increased the risks of running the farm as a business, and contributed to the steady increase in tenant farming.

By the 1910s, however, conventional farmers' wisdom about avoiding debt could itself prove costly in the era of a newly industrializing agricultural economy. The most progressive farmers, particularly those with enough security to ensure reasonably priced loans from selective and discriminating rural bankers, were improving their business practices through the application of capital to problems of production and distribution. One paper noted that while many farmers took pride in never going in debt, "we can't help

wondering how much greater might have been their success if they had used their credit with judgement instead of allowing that valuable business asset to lie inert and useless."⁹ Credit, the paper concluded, when it was properly applied to agriculture, was a useful and indeed necessary tool for building up a business.

Most of the farm sectors, however, lagged far behind the leaders of the movement for a capital-intensive, scientific, long-term sustainable form of what was then being described simply as "businesslike" agriculture. Many farm papers considered whether this might in fact be due to the lack of adequate rates and terms for long-term credit. One letter to a Midwest farm paper stated:

The American farmer certainly does need a big helping of agricultural science, but of what use would it be so long as he is unable to put it into practice? Our law makers, and city people in general, who have no practical experience in the farming business, seem to think that the farmers have great hoards of money, if only they could be induced to spend it.¹⁰

⁹"The Use of Credit," The National Stockman and Farmer 36, no. 28 (10 October 1912): 1.

¹⁰Roy Bell, "More Capital Needed," The Prairie Farmer 87, no. 2 (16 January 1915): 8.

The expressed opinion that there was a problem with the rates and terms for agricultural credit emerged as a highly salient issue in the farm press during 1912.¹¹ There was a sectional component to some of the coverage and analysis. For example, most papers agreed that farmers in the West and the South suffered the greatest abuses due to poorly developed credit systems and poor farming practices. Demands for a legislative overhaul at the national level were thought to be most uniform in these sections of the country. Nevertheless, farm papers in the Midwest and the Northeast, where rural credit machinery and farm practices were more fully developed, also noted the need for some kind of reform, largely to ensure a transition within the sector toward more progressive farming practices and to slow the steady growth in tenant farming. While some papers voiced support for a quick legislative response to expressed public opinion, others took a strong position trying to dampen the increasing calls for cheaper money.¹²

¹¹See, e.g., "Farm Mortgages," The National Stockman and Farmer 36, no. 30 (24 October 1912): 1; and R. C. Milliken, "Objects of Rural Credit: A Few Examples," Successful Farming 13, no. 10 (October 1914): 20.

¹²Alva Agee, "Farm Facts and Fancies," The National Stockman and Farmer 37, no. 29 (13 October 1913): 2; "Cheaper Money for the Farmer," Wallaces' Farmer 38, no. 39 (26 September 1913): 4; "Farm Credit Facts," The Prairie Farmer 87, no. 11 (22 May 1915): 8; John D. Miller, "Lower Mortgage Rates Needed," The Prairie Farmer 87, no. 1 (2 January 1915): 7; "Our Credit

In the West, one contributor writing for the California Cultivator during 1912 observed that rural credit was going "to be the subject that will eclipse most other national issues for the next few years."¹³ By 1915, the same paper concluded that prevalent 10% interest rates and 5% commissions meant "there is abundant reason for more cooperation or possibly more socialism."¹⁴ In the South, The Progressive Farmer captured the spirit of the Southern farmer's dilemma by depicting an "interest bug" in a cartoon, voraciously eating entire rows of crops, with the caption reading: "What the farmer has to guard against--is an Interest Bug that will eat up the crop faster than the investment makes it . . . this is one great reason why the farmer stays poor."¹⁵ In their editorial columns, Southern farm press readers regularly found the claim that

Facilities," The National Stockman and Farmer 37, no. 37 (13 December 1913): 1.

¹³J. W. Jeffrey, "New Economic Movement," California Cultivator 39, no. 11 (12 September 1912): 250.

¹⁴"Rural Credit," California Cultivator 44, no. 6 (11 February 1915): 174.

¹⁵"The Interest Bug and The Farmer," The Progressive Farmer 29, no. 35 (29 August 1914): 11.

an "adequate system of rural credit is today one of the most imperative needs of the American farmer."¹⁶

Even the Midwest farmer, however, heard editorial refrains calling on the bankers to reflect upon how their lending practices provided a bulwark against balanced rural economic development. In one case, the editors at The Prairie Farmer noted: "Providing adequate provision for rural credit is one of the greatest problems in The United States. The person who says that farmers already have ample credit facilities doesn't know what he is talking about."¹⁷

Another Midwest paper, Farm Life, similarly declared:

Cheap money for the farmer--an immediate and practical necessity for the farmer for the prosperity and development of the country--is proving a difficult problem. The agricultural margin of profit is small, and we can't pay eight or nine per cent interest. Few railroads or banks or manufacturing enterprises could afford to pay that much for the use of their capital.¹⁸

Still, there were many serious doubts expressed in the farm press about whether this was a regional or national problem. The Pennsylvania-based Farm Journal believed that people living in the "shadows" of the great Eastern

¹⁶"What Rate of Interest Do You Pay?," The Progressive Farmer 30, no. 3 (16 January 1915): 1.

¹⁷"Bankers, How About This?," The Prairie Farmer 87, no. 8 (10 April 1915): 10.

¹⁸"How to Get the Money," Farm Life 34, no. 2 (February 1915): 16.

money centers had "little conception of the difficulties and hardships which often confront the would-be borrower in the far West." The inability of the small farmer to borrow in these regions, the paper noted, inevitably depressed rural living in general. For farmers in every region, however, it was clear that the emerging plan to introduce amortization, as practiced in Europe, to American farm credit was regarded as a "great recommendation," worthy in itself of garnering national farm support for the credit reform movement.¹⁹

The prominent Eastern publisher, and theorist of co-operative credit, Herbert Myrick, had his five Orange Judd Weeklies acknowledge the highest and worst charges existed mostly in the West and South, where money was known to be scarce. Nevertheless, one of his papers claimed it would see to it farmers everywhere in the nation paid the same low rate for long-term mortgage credit, no more than 5%, and, he claimed, perhaps even as low as 4%.²⁰

¹⁹"Farmers' Problems," Farm Journal 36, no. 4 (April 1912): 262; "Farmers' Problems," Farm Journal 38, no. 8 (August 1914): 15.

²⁰"Cruel Facts As to Farm Usury," The Orange Judd Weekly Farmer, 6 November 1915, 11; "Farm Finance Notes," American Agriculturist, 18 January 1913, 12.

A prominent Pennsylvania-based farm paper regularly took a combative stance toward elements of the rural credit reform movement, which were disparaged for aiming only at the lowering of interest rates. At The National Stockman and Farmer, the idea that a federal law was needed for rural credit was vigorously contested. The National Stockman and Farmer editors declared, "let us divest ourselves of the idea that money may be made cheap and kept cheap by law or by any artificial means."²¹ Repeatedly they insisted the public demand for a new federal law presented both sectional and class issues:

One interesting question arises every time we discuss rural credits, and that is, how much do the people of this territory want or need them? It is a fact that farmers in Ohio, Pennsylvania, West Virginia, and States which border these have shown very little interest in the subject. Nearly all the writing and speaking in favor of any credit plan has been done by men in other lines of business, very little by farmers themselves.²²

Another editorial in The National Stockman and Farmer similarly charged that the agitation for rural credit reform had been conducted hitherto "chiefly by city people." Furthermore, echoing the well-known sentiment of

²¹"Cheap Money," The National Stockman and Farmer 37, no. 45 (7 February 1914): 1.

²²"Rural Credit Tendencies," The National Stockman and Farmer 37, no. 50 (14 March 1914): 1.

Agriculture Secretary David F. Houston, the paper's editor declared there was no need for any class legislation, paternalistic government intervention, or cumbersome financial schemes. "The American farmer, as I know him, is a rather independent person. He has a prejudice against backdoor handouts." All prudent discussions on the subject, reasoned the editor, admit it is not proper for the government to lend directly to the individual.²³

This set of skeptical editorial remarks demonstrates a significant disjunction between the farm press and major farm organizations, such as the National Grange and the National Farmers Union, which ultimately came out in support of direct, low-interest government loans for farmers.²⁴ This farm-organization plan, described in Chapters VII and VIII, received little if any support in the farm journals and business press. None of the twelve farm papers surveyed endorsed farm organization calls for direct government lending.

²³"Agricultural Credits a Simple and Effective Plan," The National Stockman and Farmer 37, no. 9 (31 May 1913): 4-5.

²⁴See the recommendation of the National Grange before Congress that the federal government should issue bonds at 3½%, and lend at 4½% directly to farmers on long-time loans, in Congress, House, Statement of Professor T. C. Atkeson, 178-79.

Quite the contrary was the case. The editors at the influential paper Wallaces' Farmer generally concurred with opinions expressed at The National Stockman and Farmer when it came to matters of rural credit reform. Both papers sounded themes remarkably similar to those found in the B. F. Harris paper The Banker-Farmer. Since the demand for cheap money was thought to be more or less confined to newer sections of the country where farming was still young, there was no urgent need for reform that uniformly lowered interest rates. Uncle Henry Wallace was a staunch "goldbug" Republican on monetary issues dating back to the 1890s, though the paper Wallace's Farmer claimed nonpartisan status. Editorials appearing in Wallaces' Farmer, covering several topics on two pages per issue (whereas the standard farm paper was a single page), constantly stressed that most of the demands for cheaper farm credit were founded on unsound, inflationary principles. "The love of cheap money," wrote one of the Wallaces in typically stern farm press prose, "is the root out of which grow various false theories of government and of economics, wild speculations and diverse rascalities."²⁵

²⁵"The Price of Cheap Money," Wallaces' Farmer 38, no. 15 (11 April 1913): 3.

A better solution, indeed the only solution, for the editors at Wallace's Farmer, was improved farming and a trust-based relationship with the local banker. In this way, Wallace's Farmer made the work of lowering the rates for credit simply a matter of raising personal credit through reliable and proven individual practices: "the real help we get is self-help, either individually or collectively. This will have none of the back-action that is likely to result from endeavoring to secure the credit of the county or state government or that of the nation."²⁶ The increasingly popular notion of government-backed farm finance schemes was deemed unworthy of investigation, though a minimal role for federal supervision and moral endorsement for a new system were deemed to be an acceptable extension of government responsibility.

Farm Profitability

Closely linked to discussions of rates and terms for credit in the farm press was another constellation of issues concerning the state of farm profitability. Farmers suffered from low prices and high rates of interest throughout the period of the 1870s until a turning point in 1897, at which time

²⁶"How to Improve Credit," Wallaces Farmer 39, no. 11 (13 March 1914): 4; see also "Cheaper Money or Better Credit," Wallaces' Farmer 39, no. 12 (20 March 1914): 4.

a steady increase in crop prices and land values made farming potentially more profitable than it had been for some time. Even with rising prices, however, the risks of farming at the outset of the century were considerable, particularly for those farmers reared on the self-destructing logic of the single-crop method.

As the Country Life Commission noted in 1909, farming was still not as profitable as it could have been given the era of rising prices for staples. Increasingly, the once debt-wary farm-paper journalists joined with other Country Lifers who pointed to the need for progressive applications of capital to the problems of production and distribution. In addition, they called attention to the market conditions that, if ignored, threatened to return farmers to the earlier dilemma of stagnant prices for overabundant crops. In the final analysis, all of the farm papers surveyed pointed to the need for better farming, which meant adopting better farming practices and business methods as a means to ensure farm profitability.

Putting a farm on a business basis in 1912 meant applying capital on the farm as a business would in the city. The Progressive Farmer was prone to reminding Southern readers that the "running of a farm requires capital just as other business operations," and also to noting that this was a point overlooked

too often by those just getting their start in farming.²⁷ Also in The Progressive Farmer, F. W. Gist wrote that a new system of rural credit providing money at cheaper rates would "aid the farmer to make more profit out of the farm."²⁸ The editors at The Prairie Farmer added: "It takes a large amount of capital to farm nowadays, and the young farmer who is anxious to succeed can not devote too much attention to building up a strong line of credit."²⁹ Meanwhile, The National Stockman and Farmer offered a steady diet of nothing but "straight talk" characterizing farm profitability as a matter of attaining the "pure business basis," which consisted of having the means of applying capital to maximize capacity of product and profit, skilled management, informed buying and selling, flexibility for crop adaptation, proper tillage and healthy orchards.³⁰ As a corollary to this argument, many farm papers noted a banking

²⁷"Put the Farm on a Business Basis and It Will Pay," The Progressive Farmer 27, no. 1 (6 January 1912): 2.

²⁸F. W. Gist, "Farm Profits and Farm Problems," The Progressive Farmer 28, no. 51 (27 December 1913): 6.

²⁹"A Young Man's Credit," The Prairie Farmer 84, no. 2 (15 January 1912): 10.

³⁰Alvin Agee, "Business Methods in Farming," The National Stockman and Farmer 38, no. 38 (19 December 1914): 5.

system was needed "adapted especially to farmers" and their seasonal and long-term credit needs.³¹

At the Farm Journal there was perennial concern with the nature of the market for farmers' crops, in light of the increasing stream of pleas from "urban propagandists" urging farmers to adopt methods that would increase their yields. In the regular department called "Farmers' Problems," the editors devoted periodic attention to a view that cast aspersions on the idea that class-wide measures to increase productivity would necessarily be good for the farmers' profits. "There is a great deal of fine-spun theory," they argued, "about the halo awaiting him who makes two blades of grass grow where but one grew before, but that extra blade costs time and effort as well as money." Perhaps more important, the editors noted, the present market conditions made the margin between just enough supply and a surplus narrow, so much so that even a "careless thinker" could reason that increasing output would have the effect of lowering the price. "On the whole, therefore, the era of higher prices finds the farmer of today little better off at the end of the year than he was at the beginning . . . he is not likely to become enthusiastic over any proposal

³¹See, e.g., "Rural Credits," Successful Farming 13, no. 4 (April 1914): 7.

involving the old chestnut of making two blades of grass grow where one grew before," because of experience that taught the lessons of supply and demand.³²

Invariably, all the farm journals in the survey identified the same basic problem to explain the generally poor farm profitability: that was none other than the farmer. Better farming simply meant adopting better business practices. This was the old saw of the farm press for over a century. The long-term task of improving the readers' abilities as agriculturists was seen by farm journalists as the only reliable solution to problems with farm profitability. As The Prairie Farmer put it, there was a large class of farmers who needed to put more enthusiasm into their work: "It would be unkind to call them lazy, but they certainly are shiftless. . . . One of our greatest farm problems is how to wake up the shiftless farmer."³³ The Progressive Farmer

³²"Farmers' Problems," Farm Journal 36, no. 2 (February 1912): 102; "Farmers' Problems," Farm Journal 38, no. 1 (January 1914): 34; "Farmers' Problems," Farm Journal 39, no. 3 (March 1915): 38-39. Much the same sentiment was evident at The National Stockman and Farmer--for example, in the declaration that if the farmer was to double his yields, it would come only at a great personal economic loss under current systems of distribution. Consider C. M. Freeman, "The Lot of the Farmer," The National Stockman and Farmer 38, no. 38 (19 December 1914).

³³"Waking Up the Shiftless Farmer," The Prairie Farmer 84, no. 16 (15 August 1912): 8.

similarly noted that some people legitimately doubted whether the prevailing methods of business in agriculture could justify the lowering of interest rates, and yet the paper remained confident that the time was coming "when the farming business of our country will present the same prosperous front and back as do other large businesses today."³⁴

The system of better farming was widely viewed as the linchpin to securing reasonable interest rates. Lower interest rates alone, warned The National Stockman and Farmer on several occasions, could not alleviate the hardship caused by poor farming: "We may as well own to the truth. A lot of us are careless. A lot of us are prejudiced against improved methods--and a few of us are just plain shiftless. Lower interest rates will never cure these things."³⁵ Lee Fisher, also writing for The National Stockman and Farmer, noted that the "great question is not cheaper money but how to get the farmer to discard his worn out methods and use progressive methods of farming."³⁶

³⁴A. L. French, "Is the Farmer Entitled to Easier Money?," 35.

³⁵W. M. Johnson, "Cheaper Money--Some Things It Would and Wouldn't Do," The National Stockman and Farmer 37, no. 45 (7 February 1914): 5.

³⁶Lee Fisher, "Cheap Money for Farmers," The National Stockman and Farmer 39, no. 25 (18 September 1915): 4.

Cheaper money was certainly in demand, but for many in the farm press it could not serve as a panacea in the ways that reformers often presented it. Instead, it was pictured as a reward for the adoption of better business practices. Part of the problem was the shameful lack of records that characterized the sector. The widespread practice of turning over crops to buyers without good records, wrote the American Agriculturist, was a kind of "misdirected charity" practiced by the out-of-date farmer, and likely to win no favors from any banker who knew his business.³⁷ From Denver, Western Farm Life announced that the "average farmer, who is content to follow the methods of his grandfather, is a back number who has no place in the twentieth century."³⁸ At The Orange Judd Weekly Farmer, there was paternalistic talk of assisting "the less efficient to become as thrifty and prosperous as you are yourself."³⁹

³⁷"Farmers Need Business Training," 8.

³⁸"The Colorado Farmers Congress, A Big Success," Western Farm Life 17, no. 3 (1 February 1915): 4.

³⁹"The New Patriotism," The Orange Judd Weekly Farmer, 6 July 1915, 8.

Cost of Living

As demonstrated in Chapters III and IV, during the period of the survey there were few issues more salient in the urban press than the rising cost of living. Popular opinion about the rising cost of living was considered so widely agitated that all three major political parties devoted a plank to the concept during the 1912 campaign. Democrats proclaimed the high cost of living a serious problem in every American home, predictably attributing the main cause to high tariffs and associated commercial conspiracies established by past policies of the Republicans. The Republican platform similarly called the high cost of living a matter of national concern, and it endorsed a general scientific inquiry into the types of abuses thought to unnaturally raise the price of food. The Progressive party's cost-of-living plank touched specifically on "poor methods of raising crops and bad business methods in marketing crops."⁴⁰ By 1913, the Annals of the American Academy of Political and Social Science made "The Cost of Living" and "Reducing the Cost of Food

⁴⁰Johnson and Porter, 168-93.

Distribution" the focus of intense scholarly attention, much to the delight of the California Cultivator.⁴¹

The farm press regularly, though at times reluctantly, joined in the public debate about the cost of living. Rising food prices, insisted farm papers, were a problem that received the greatest and most sensational attention in the urban press. City papers heralded the presence of an agricultural problem--widespread inefficiency--and concluded higher than necessary food prices were largely responsible. The farm press, not surprisingly, presented the matter from another point of view. By way of contrast, farm-paper editors were more likely to invert the popular catch phrase about the cost of living and decry instead the "cost of high living." Regardless of the fact that this rhetorical twist was widely attributed to railroad tycoon and agrarian James J. Hill, it seemed to stick in the minds of

⁴¹Clyde Lyndon King, "Can the Cost of Distributing Food Products be Reduced?," Annals of the American Academy of Political and Social Science 48 (July 1913): 109-224; Homer C. Price, "Effect of Farm Credits on Increasing Agricultural Production and Farm Efficiency," Annals of the American Academy of Political and Social Science 50 (November 1913): 183-90; "Distribution Cost," California Cultivator 42, no. 1 (1 January 1914): 14.

farm press editors, who by and large resented having their "shiftless" farmers blamed for social and economic burdens.⁴²

Farm Journal, typical of the farm press, seemed pleased with the implications of an argument that pointed to the corruption and degradation of the city as the root cause of costly high living. When the newspapers in the city attacked farmers who held their wheat for a better price, the farm paper responded that this was a "fair sample of a good deal of the disjointed thinking that is abroad in the land with respect to the high cost of living." The real source of trouble lay with the speculators and manipulators in the wheat pit, further down the distribution line from the producers, who still only got less than a dollar for a bushel, and yet, the editors observed, there were no cries in the press to close the produce exchange. "All this talk about the high cost of living," the paper concluded, "is nothing but an attempt to put the blame on somebody else for one's own desire to buy more things and live higher than before." Average Americans, according to Farm Journal, were simply too

⁴²"Farmers Want Justice, Not Charity," The Progressive Farmer 28, no. 7 (15 February 1913): 31; "Too Much Inefficiency Everywhere," The Prairie Farmer 85, no. 19 (1 October 1913): 10.

prone to indulging in luxuries. On this matter, the paper asserted James J. Hill was right to point to urban consumption as the cause of high costs.⁴³

Much the same argument was heard from Successful Farming, whose Washington correspondent reported that Hill's oft-quoted "cost of high living formulation" was essentially correct, though the majority of men and women were in fact "sober-minded, conscientious, frugal," and therefore unable to indulge in the costly high life. The appetites of some citizens, however, were more problematic: "Railroad men say they are booking all the people they can carry to the California expositions. In the tango lairs, cafés, and freak restaurants of the big cities, the gay, thoughtless, spendthrift crowd is as big, as spendthrift and as gay and thoughtless as ever."⁴⁴

If anything pandered to the pride of the farm population, it was a few choice words from the farm press editors about the misguided city ways and, in particular, ridicule of the apparently disjointed urban views about issues such as the cost of living. Farm Journal was a popular source of the rhetorical counterattack on a perceived urban assault: "The dwellers in the cities have a

⁴³"Farmers' Problems," Farm Journal 38, no. 11 (November 1914): 30-31.

⁴⁴Herman B. Walker, "Ferreted Facts for Farmers," Successful Farming 14, no. 5 (May 1915): 10.

sure panacea for high prices. It is that the farmer shall get busy and raise more, and thereby reduce the price to the consumer. That sounds like a very simple solution of a most difficult problem."⁴⁵

While the Farm Journal editors made it clear that they cared very little for simple solutions to complex problems, they did at times look back with some nostalgia, at least when it served their purpose to do so, upon the "simple life." The new era, one in which the objective of mankind was only to spend money and incessantly give gifts, was marked by the kind of extravagance which was thought to drive the rise in the cost of living. Extravagance was "another of the crying evils of the day," and it was one not confined to the foibles of the rich. Instead, extravagance had spread to all classes. The wayward cities were "contaminating the towns and the villages," warned the paper, concluding "those who rail most against the high cost of living will have to wait for a great social upheaval to reform conditions."⁴⁶

Picking up this line of reasoning, The National Stockman and Farmer pointed out that most popular thought on economic questions tended toward inconsistencies: "For several years the public has clamored incessantly about

⁴⁵"Farmers' Problems," Farm Journal 36, no. 2 (February 1912): 102.

⁴⁶"Farmers' Problems," Farm Journal 36, no. 6 (June 1912): 378.

the cost of foodstuffs; but that same public has just as constantly demanded style and service that help make foods costly."⁴⁷ This was presumably the type of rhetoric that kept farmers on subscription lists.

Another approach in the farm press tackled more substantive cost-of-living problems having to do with the way in which food was distributed. Wallaces' Farmer acknowledged the debate between the various print press outlets over where the responsibility lay, noting that just increasing production would do little for the average farmer. Instead, the editors raised the idea of lowering prices by bringing the producer and consumer into more direct contact, thereby eliminating the unnecessary expense of the middleman. This was a theme that came to dominate the efforts to upgrade farmers' efforts at cooperative marketing and distribution. In one article, Wallaces' Farmer proposed trolley lines that would shrink the cost of transportation from the field to the table.⁴⁸

⁴⁷"Popular Inconsistencies," The National Stockman and Farmer 36, no. 48 (27 February 1913): 1.

⁴⁸"The High Cost of Living," Wallaces' Farmer 38, no. 25 (20 June 1913): 2; "From Field to Table," Wallaces' Farmer 38, no. 44 (31 October 1913): 4.

At The Progressive Farmer, one proposal appearing on the regular Farmers' Union page suggested government aid, in the form of information, targeting consumers. In this scheme, better information on the consumer end of the marketing arrangement would somehow take care of the cost-of-living quandary.⁴⁹ Another article highlighted a speech to the American Commission in Europe by Sir Horace Plunkett, the oft-cited hero of the Irish Agricultural Organizational Society. In this speech, it was the middleman who appeared as the enemy of rural business progress and economic security in the cities:

The existence of these middle agencies is responsible for a large proportion of the increased cost of living, which is the most acute problem of modern industrial communities. They have too much power over the farmer and are too expensive a luxury for the consumer. It would be very unbusinesslike for any country to contemplate the permanence in national life of a class whose personal interests are always leading them to fleece both the producer and consumer alike.⁵⁰

The Prairie Farmer editors made it clear why the cost of living was a matter that weighed heavily on the urban population. Partial crop failure, concluded the paper, was more acutely felt in town:

⁴⁹"Our Farmers' Union Page," The Progressive Farmer 27, no. 5 (3 February 1912): 30.

⁵⁰For the report of this Plunkett speech, see George W. Russell, "Why and How Farmers Must Co-operate," The Progressive Farmer 28, no. 43 (25 October 1913): 13.

Higher prices compensate the farmer for smaller crops. Sometimes this tendency continues so far that a small crop actually brings more than a large one. . . . It is a different story for the man who lives in town. He is compelled to pay higher prices for his food. These high prices are often increased by the unscrupulous middlemen, who having a smaller volume of produce to handle, make up for it by increasing the price on each unit.⁵¹

The spirit of the age captured in the farm press was characterized by much more than theories about the relationship between the rates and terms for credit, farm profitability, and the effect of both upon the cost of living. This period in American agricultural history was widely perceived as the dawning of a new era for agriculture. The 1910s represent a transition period between preindustrial and early industrial agriculture. Farmers were turning, or being turned reluctantly, to the teachings of agricultural science. Many farmers were strongly resisting all such influences, even as the agencies providing the expert information and encouragement were multiplying.⁵²

Farmers were also learning tough new lessons (in the form of declining yields) about the need to farm in a sustainable manner. The need for farmers to maintain soil fertility was a preeminent issue in the Progressive Era farm

⁵¹"The City Man's Problems," The Prairie Farmer 85, no. 21 (1 November 1913): 10.

⁵²Scott, The Reluctant Farmer.

press, as it always had been for farm journals. As noted in Chapters III and IV, many of the newest agencies heralding the need to improve soil fertility and crop yields were resulting from efforts on the part of the business community. There was a need, farm press journalists suggested, to come to terms with the changing relationships farmers were experiencing with other classes.

No longer, it seems, were rural and urban classes necessarily adversaries, though a great reservoir of bitter class resentment and distrust remained intact throughout this period. Farm papers in the survey, by and large, welcomed the great commercial and banking interests as those interests placed themselves center stage in the multifaceted efforts of the agrarian reform movement. Why did farm papers with rural readerships take this position toward traditional class enemies of the farming community? Perhaps it was because agricultural science and soil fertility, and the practical education required therein, represented some of the favored issues for business reformers, as they had been for farm journalists for some time. Each of these

issues surrounded and were interwoven into the discussions of rural credit reform, and thus they were captured by the survey of the farm press agenda.⁵³

Education and Scientific Agriculture

While the printed word was certainly no meager influence, the long-standing resistance of significant numbers of farmers to printed calls for modernization caused agrarian reformers to pursue demonstration farms and agricultural extension as alternative informational media. Businessmen were a significant factor in the efforts to bring county-level demonstration agents into national agriculture policy. According to The Prairie Farmer, the original McKinley field demonstration bill proposed in December of 1911 was the direct result of work by the Illinois Bankers' Association, acting under the direction of B. F. Harris. The paper concurred with bankers across the nation who favored the agricultural extension plan, and the soil conservation ideas

⁵³"At the Farmers' Institute: How to Obtain Most from the Meeting," Successful Farming 15, no. 2 (February 1916): 18; "Efficiency on the Farm," Western Farm Life 17, no. 9 (1 May 1915): 8; "More Business Education Needed," American Agriculturist, 5 September 1914, 8.

fostered by the business group known as the National Soil Fertility League (see Chapter III).⁵⁴

Speaking to the Southern Commercial Congress, Clarence Poe, editor of The Progressive Farmer, praised demonstration-farm luminary Seaman Knapp for devising a method that "actually reached the ear and heart of the man behind the plow." Poe noted that, in England, soil fertility had been maintained for millennia, while in the United States, it was frequently run down in less than half a century. Knapp's genius was that he developed "a new way of disseminating all the vast treasures of truth" which others had discovered. Improving rural life through the Knapp demonstration method, Poe concluded, meant that

all would follow as naturally as the day the night; the prosperity of our towns, and of every worthy industry in them would be doubled, and new spirit and vastly increased vigor would be found for every manufacturing and commercial enterprise known to our people. . . . This is the problem for our statesmen, our

⁵⁴"County Demonstration Fields," The Prairie Farmer 84, no. 1 (1 January 1912): 10. On the educational work of the business-sponsored National Soil Fertility League (NSFL), see "A Million Dollars to Help Farmers Grow Bigger Crops," The Prairie Farmer 84, no. 11 (1 June 1912): 3. Also consider the special NSFL supplement to the Wisconsin Equity News.

editors, our agricultural leaders, our men of vision in every profession and calling.⁵⁵

Even with the combined force of an advancing farm press, an expanding United States Department of Agriculture, and the new agency of the demonstration farm, the practices of many farmers remained deplorable to the leaders of the farm press. The editors at Wallaces' Farmer admitted it was difficult to get farmers to adopt the good farming practices, even when they knew it was good for them:

It is one thing, however, to know what to do and to prove it up by the history of agriculture ever since it has had a history, and quite another thing to bestir ourselves to do it. Our inertia is so great that as a rule we will not do the right and the best thing until something forces us to do it; just as a stone will lie still until somebody or something stirs it.⁵⁶

At The Prairie Farmer, editors reported the words of a country banker who said that it was fashionable to "berate farmers being conservative and slow to new methods." The trend was toward calling farmers "unprogressive

⁵⁵Clarence Poe, "What Dr. Knapp Did for Southern Farmers," The Progressive Farmer 27, no. 16 (20 April 1912): 5. See also "The Evils of the One Crop System," Wallaces' Farmer 40, no. 3 (15 January 1915): 4; and J. A. Krall, "The Value of Crop Rotation: The Soil Shows Its Appreciation," Successful Farming 13, no. 10 (October 1914): 22.

⁵⁶"Cure for the Ills of Southern Agriculture," Wallaces' Farmer 38, no. 44 (31 October 1913): 5.

and backward" if they failed to adopt every new idea that came along--to which the editors of the paper rejoined that the cautious farmer is in fact no more cautious than the careful businessman who wants to see the methods proven first.⁵⁷

For some in the farm press, such as W. I. Chamberlain of The National Stockman and Farmer, the popular slogan proclaiming the farmer a benefactor to mankind--by making "two blades of grass where only one grew before"--was in fact a "city fallacy." Farmers, he noted, were weighted down by their own inertia, and would not rush to embrace that strategy. The very basis of the idea that bigger yields were good for farmers had been challenged, he concluded, by USDA studies showing that farmers receive more money when average yields are low, and less when they are uniformly large.⁵⁸

Soil Fertility

For students of agriculture who contributed to the farm press, and professional agricultural journalists, one practical point had been proven

⁵⁷"Conservatism," The Prairie Farmer 87, no. 6 (13 March 1915): 12.

⁵⁸W. I. Chamberlain, "Two Blades of Grass," The National Stockman and Farmer 38, no. 11 (13 June 1914): 4.

beyond doubt by the 1910s. The nation could not continue to abuse its soil without risking national catastrophe. While the farm press had insisted this was the case at least since the middle of the nineteenth century, only in the first decades of the twentieth century did the issue also become prominent in mass media outside of the farm press. In the articles and editorials of the farm press it was repeatedly stated that the "first move of the would-be business farmer should be the improvement of his soil," which was, as one paper noted, a task that would require careful borrowing.⁵⁹ The Wisconsin Agriculturist, in typical farm press language, editorialized: "The farmer who robs the soil is sawing off the limb upon which he is sitting."⁶⁰

Editors at the Farm Journal reported the remarks of the Irish agricultural-organization enthusiast Sir Horace Plunkett, particularly with regards to his much-publicized remark about the American agricultural economy being the most "extravagant" in the world. Plunkett had a reputation for condemning the way that vast tracts of virgin land in the United States had been opened up to the process of "soil robbery." Whereas England maintained

⁵⁹A. L. French, "Farming Is a Business," The Progressive Farmer 27, no. 39 (28 September 1912): 8.

⁶⁰"The Business of Farming," The Wisconsin Agriculturist, 17 February 1916, 20.

soil fertility for more than two millennia, the editors of Farm Journal noted, the American farmer was known to run down his soil in less than half a century. The paper remarked this concept "has been stated so many times by teachers of agriculture and editors of farm papers that the fact awakens only a passing interest."⁶¹ In the South, The Progressive Farmer reported that "our whole system of farming has been a soil-robbing system."⁶² The Prairie Farmer, a Midwestern paper, did claim that thousands of Illinois farmers were following the soil fertility advice of the scientist Cyril G. Hopkins, though it admitted that was nowhere near to a majority of the state's tillers.⁶³

It seemed to the editors at Wallaces' Farmer that a "great many American farmers live under the delusion that their soils will never wear out." The farmers of other nations, such as China, Japan, England or Ireland, did not labor under the "delusion." In prophetic fashion, the editorial solemnly warned that only good farming and conservation would put off the day when America, and even the well-tilled soils of the Old World, would come to

⁶¹"Farmers' Problems," Farm Journal 37, no. 5 (May 1913): 338.

⁶²"Are You a Soil-Builder or a Soil Robber," The Progressive Farmer 28, no. 46 (15 November 1913): 12.

⁶³"Our Debt to Dr. Hopkins," The Prairie Farmer 85, no. 19 (1 October 1913): 10.

resemble "an exhausted planet, such as we suppose the moon to be."⁶⁴ This style of editorial prose at Wallace's Farmer helped earn the Wallaces their national reputation. It often appeared as reprints in other farm papers, a practice common in the farm press. Often the editorials from Wallaces' Farmer were laden with rhetoric linking political stability, morality, soil fertility, and national survival. For the influential Wallaces of Iowa,

The permanence of our government and even of our civilization depends on the maintenance of fertility in the soil. When soils lose fertility, farmers become poor, have not the means to educate their children, and the great farming class, that is the very backbone of our republic, its balance wheel, loses its influence.⁶⁵

In another editorial, Wallaces' Farmer sounded a theme familiar to anyone following the work of the leading banker-farmer and business press editor, B. F. Harris: "We are not half as much interested in bank reserves as we are in soil reserves . . . [which] on many farms are being depleted as fast as we can draw them out. Nature is a better banker than any man . . . for she

⁶⁴"A Strange Delusion," Wallaces' Farmer 38, no. 43 (24 October 1913): 4.

⁶⁵"The Immorality of Bad Farming," Wallaces' Farmer 38, no. 43 (24 October 1913): 5.

refuses to allow the farmer to draw out all the fertility at once."⁶⁶ On this point, the confluence of the leading farm press opinion and the business press opinion was considerable.

Relations to Uplifters and Other Classes

The farm and business press presented much the same agenda concerning the need for more education to encourage the preservation of soil fertility. This often meant that farm journalists found themselves explaining the basis for a new cooperative urban-rural relationship to farmers, many of whom were skeptical about the motives and intentions of urban business interests. One of the most salient issues in the farm press during this period was the dynamic relationship between farmers and their would-be urban benefactors. Urban agrarians, the farm press collectively acknowledged, were a force to be reckoned with in Progressive Era agrarian politics and policymaking.⁶⁷

⁶⁶"Bank Reserves--Soil Reserves," Wallaces' Farmer 33, no. 44 (31 October 1913): 5.

⁶⁷One paper noted the increase in officials, instructors and "gentry" whose job it was to uplift the farmer. See "Home Rule in Agriculture," American Agriculturist, 4 January 1913, 18.

It was a legitimate matter for debate whether these businessmen were developing mutual interests between interdependent economic sectors or simply acting out their own self-interests. Regardless of who won the public debate, the fact remained that the increasing presence of business in agricultural development was a trend that no farmer or farm paper could easily dismiss. The presence of intense nonfarm interest in agriculture raised many questions about how the farming classes should respond, and who, in the end, should set the agenda for legislative reforms.⁶⁸

One of the major historical struggles on the part of rural agrarians was with the power perceived to be exerted by railroad corporations. By the 1910s, however, railroad executives were active leaders in the movement to improve the condition of farmers, very often in collaboration with farm papers. A new urban-based commitment to pursuing mutual interests of farmers and businessmen, more often than not, was warmly received by the farm press. According to the President of the Southern Railway, the railroads

⁶⁸"Can Farmers and Businessmen Cooperate?," 16; "Farmers and Others," 1; "Favored Farmers," The National Stockman and Farmer 37, no. 2 (12 April 1913): 1; "Let the Farmers Help the Bankers," The Prairie Farmer 84, no. 4 (15 February 1912): 12; "The Rise of the Agriculturist," The Wisconsin Agriculturist, 18 June 1914, 10.

were pursuing mutual interests because they were dependent on constant increases in traffic.

The railway is, therefore, directly interested in the property of every farmer in the territory traversed by its lines and in his ability to increase his output of farm products for shipment to other localities . . . it should endeavor to make its policies, as far as practicable, helpful to the communities traversed by its lines.⁶⁹

Railroads were indeed prominent institutions for agrarian uplift, but, as earlier chapters have shown, they were by no means acting alone, a point not missed by the farm press. Several sectors of the economy mobilized resources for agricultural uplift based on an understanding of the role that a progressive agriculture and increased farm productivity would play in keeping the national economy and its corporations viable. One speech before the Southern Illinois Lumber Dealers, excerpted in The Prairie Farmer, noted, "there is no business under the sun that can prosper without the aid of agriculture." All businesses were instructed to be intelligent and helpful to the new movement underway to improve agriculture through "valuable propaganda." It was thought that

⁶⁹W. W. Finlay, "The Railway and the Farmer," The Progressive Farmer 27, no. 7 (17 January 1912): 5.

enough information existed about proper farm methods that if it were effectively distributed, it would revolutionize the business of the nation.⁷⁰

Farm journalists did not shy away from, nor did they always condemn, what some identified as a brand of "high efficiency propaganda," despite the fact that it potentially threatened to usurp a role upon which their subscriptions were based. When the paper Farm Journal pointed to the uplift work being carried out by leading banks and businessmen through the "Better Farming Association" of Minnesota and North Dakota, the reaction was favorable. The paper saw the work as an acceptable form of "enlightened selfishness."⁷¹ Similarly, editors at The Progressive Farmer looked favorably upon the widespread development of business-sponsored County Improvement Clubs. They noted Liberty Hyde Bailey's point "that the village or small town, dependent for its support upon the surrounding farms, ought to consider itself not a part of American city life but a part of America's country life, and should live and work with this consciousness."⁷²

⁷⁰A. V. Schermerhorn, "The Businessman's Interest in Better Farming," The Prairie Farmer 84, no. 4 (15 February 1912): 7.

⁷¹"Farmers' Problems," Farm Journal 36, no. 3 (March 1912): 183.

⁷²"City and Country Should Work Together," The Progressive Farmer 28, no. 15 (12 April 1913): 14.

Meanwhile, the editors at Wallace's Farmer wondered openly what the bankers and businessmen had up their sleeves, and concluded the most obvious answer was self-interest. The banker and the farmer needed each other, and rightfully so, the paper stated.⁷³ Another Wallace's Farmer editorial insisted no individual is more interested in the prosperity of the community than the country banker. It furthermore proposed that "the banker should always be the leader--always openly--in everything that tends to the advancement of agriculture."⁷⁴

Leadership was certainly not a role that many bankers were resisting in the development of their respective communities and regions. B. F. Harris was well-known for exhorting the already well-organized American Bankers' Association to do something to realize the full potential of cooperation between the formerly antagonistic urban and rural classes. Writing in Wallace's Farmer, Harris noted that "banker and the farmer are getting closer together all the while, as they more clearly realize their interdependence. The banker sees that the basis of a better rural life is a greater earning capacity;

⁷³"How the Banker Can Help the Farmer," 3.

⁷⁴"The Country Banker and the Farmer," Wallaces' Farmer 38, no. 45 (7 November 1913): 4.

that a greater earning capacity can only be had and maintained by nourishing and feeding the soil."⁷⁵ As Harris often noted during this period, it was bankers and farmers who jointly held the nation's assets by controlling the productive links to the soil.

At the American Agriculturist, business-sponsored county improvement leagues were declared the largest movement in the agricultural world. The urban uplifters were "not only doing more to improve farm methods than anything else heretofore," stated the paper, the movement was also "bringing together the men in the country and town, the women in the town and country, young people on the farm and in the village." The paper insisted, at the very least, that responsibility for the uplift efforts was broad based:

It is not a patronizing effort of bankers to show farmers how to farm it, but it is a purely co-operative coming together of each and every interest on behalf of the common good. Such association springs from the people themselves, through a basis of representation that is entirely fair to one and all, and free from anything that smacks of politics, sectarianism or partisanship.⁷⁶

⁷⁵B. F. Harris, "1913 and What It Stands for in Illinois," Wallaces' Farmer 39, no. 3 (16 January 1914): 3.

⁷⁶"Public Problems of Today: Town and Country, Bringing Them Together," American Agriculturist, 15 November 1913, 6. Occasionally, when the movement took forms that were offensively top-down, the paper cried foul. Such was the case after the founding of the NAOS (see Chapter II), which provoked the paper to ask, "When will all these well-meaning gentry,

The depth of farm press support for the banker-farmer movement was reflected in unanimous praise for the efforts of B. F. Harris through his paper, The Banker-Farmer, and for The Banker-Farmer conferences. Farm papers were genuinely enthralled by these efforts to galvanize bankers around a vision of rural prosperity founded on the preservation of natural soil fertility. Clearly the country bankers and leading farm editors believed they each had something to learn from the other. Editors at Wallaces' Farmer, for example, were persuaded that the banker-farmer movement was a form of genuine altruism. One forum featuring state banking associations, farm representatives, and editors of farm papers in 1915, the paper wrote, was sure to produce lasting results.⁷⁷

The warm words for B. F. Harris continued following the meeting. Uncle Henry Wallace wrote one of his many traveling correspondences from the farm of the legendary banker-farmer, and the praise was indeed glowing.⁷⁸ Other farm papers continued to throw a favorable light on Harris as well, such

also state and federal politicians, learn that farm efficiency must COME UP from the farmer, instead of being HANDED DOWN to him?" See "A Millionaire Farmers' Club," American Agriculturist, 28 November 1914, 8.

⁷⁷"The Banker-Farmer Conference," 4.

⁷⁸"Editorial Correspondence," Wallaces' Farmer 40, no. 31 (30 July 1915): 4.

as Farm Life, which noted the "big thing he is doing is missionary work among his brother bankers. He is trying, as some wag says, to get the bankers to take interest in the farmers as well as from them."⁷⁹

All of the papers surveyed that reported on The Banker-Farmer conference found it to be a great success. "Bankers were shown their responsibility to the community, the reasons why they should encourage agriculture and the ways in which they may encourage it," and for The National Stockman and Farmer this was considered genuine progress.⁸⁰ The new approach to matters of mutual interest was a recognition that the smooth operation of the national economy required both healthy banks and prosperous farms. Editors at The Prairie Farmer left no doubt this banker's priority should become the norm for farmers as well:

The bankers were unanimous in expressing the opinion that the prosperity of village, city and nation is dependent on the prosperity of the farmer. . . . The day is past when a farmer's interests can be inside the boundaries of his own farm, or the business man's within the walls of his own bank or store. The business man must be interested in the development of the

⁷⁹George Weymouth, "B. F. Harris, Head of the Banker-Farmers," Farm Life 34, no. 9 (September 1915): 2.

⁸⁰"A Successful Conference," The National Stockman and Farmer 39, no. 16 (17 July 1915): 1.

country, and the farmer must rejoice at the prosperity of the town.⁸¹

The new spirit of cooperation between classes was manifest in "a splendid program," wrote the editors at Successful Farming. Despite learning from attending the conference that every effort by politicians and business was firmly grounded in self-interest, the paper insisted these efforts should not be condemned. Indeed, they heralded the realization of the strategic role for bankers in the development of a better agriculture. "They can make or break any community. Some bankers are Shylocks, and bleed the community of every dollar they can and give nothing back. But do not condemn all bankers because there are some who do not have broad community interests at heart." The conference showed a better class of bankers at work, such as those who lend with no interest for the construction of a silo, or else at a low rate for the addition of livestock, or other good-farming essentials. "Most country bankers are well read along agricultural lines and it is folly to think that because they wear white collars and sit in an office they know nothing of value to the

⁸¹"Bankers and Farmers Get Together," 8. Consider also "The Farmer and His Banker," The Wisconsin Agriculturist, 25 June 1914, 10.

farmer." Though there will still be loan sharks, farmers were instructed not to be "warped" into thinking they are representative of the whole class.⁸²

If many of the editors were more than willing to give favorable reports on the work of progressive bankers and selected urban uplifters, it was also true that space was also given to convey the sense of unease felt by farmers, and some agricultural journalists, about this newfound alliance. The dirt farmers' point of view toward uplifters, philanthropists, and self-interested banker-farmers, was frequently characterized as skeptical, or even hostile. At The National Stockman and Farmer, the editors warily reported a controversial idea put forward by Bert Ball, Secretary of the Crop Improvement Committee of the Council of Grain Exchanges. Ball had received considerable press attention for suggesting that farmers who robbed the soil of fertility should be viewed as criminals. The paper thought this logic was typical of "uplifters whose zeal is greater than their common sense," and voiced deep resentment of the "armchair agriculturists who threaten us with jail sentences if we do not keep up fertility for the sake of the public stomach."⁸³

⁸²"The Banker-Farmer Conference," Successful Farming 14, no. 9 (September 1915): 7.

⁸³"Compulsory Fertility," The National Stockman and Farmer 38, no. 14 (4 July 1914): 1. For the context of the original remark, see Ball, 16.

Many farmers believed they had good reasons to wonder about these efforts by the powerful grain exchanges, and other businesses routinely suspected of gouging the farmer. Traditionally the boards of trade and chambers of commerce had been viewed, at the very least, as the source of most of the deleterious speculation in crops. One letter from a farmer asked the editors at Wallaces' Farmer to offer a line on the subject of whether or not to follow the advice of organizations associated with stock gambling with the farmers' produce. The reply by the editors expressed cautious support for the idea that former antagonists could work together for clearly defined goals.⁸⁴ At Farm Journal, however, the more traditional farmers' attitude toward the grain exchanges was much less receptive:

If uplifters were half as active in searching for ways and means to enable the farmer to sell his crops to advantage as they are in devising schemes to lend him money, which after all he must repay, the man behind the plow would not long need to be a borrower . . . what the farmer needs to enable him to better his condition, is not so much an easy means for borrowing money--though that is a good enough reform in its way--as release from the trusts and combines that prey upon him.⁸⁵

⁸⁴"The Crop Improvement Committee and the Farmer," Wallaces' Farmer 38, no. 20 (16 May 1913): 3.

⁸⁵"Farmers' Problems," Farm Journal 37, no. 9 (September 1913): 494.

Indeed, farm-paper editors frequently noted that this was unmistakably an age in which every printer with some ink had something to say about the job of making rural life more satisfying. Farm papers such as The Prairie Farmer resented the uplifters who acted as if the effort was essentially inspirational, and not a matter of "concrete economic struggle." The resistance of farmers, in this context, was understandable, except perhaps to the uplifters who could not conceive of their advice falling on deaf ears:

There are all sorts of propaganda afoot for uplifting the poor farmer. They are financed in various and devious ways. The men who do the uplifting spend their spare time in bemoaning the unresponsiveness of the farmer. They expect him to stop his plow and wave his hat and shout with joy every time a new uplifter comes along. Because he is too busy minding his own business to become wildly enthusiastic over this or that uplift movement, the men back of it pronounce him hopelessly behind the times.⁸⁶

Conclusions

This chapter presents evidence that editors and publishers of the farm press were identifiable as a class of businessmen tangibly linked to the urban-agrarian reform movement. The challenge for members of the farm press was

⁸⁶"Too Much Uplift," The Prairie Farmer 85, no. 20 (15 October 1913): 10; see also "Plenty of Uplifters," The Prairie Farmer 85, no. 21 (1 November 1913): 10.

to remain credible as opinion molders with farmers, while at the same time presenting a vision of agricultural development being propounded foremost by economic sectors traditionally believed to be enemies of the farmers.

A provocative reprint appearing in the farm-organization press (Wisconsin Equity News) summarized one critical view of the farm press contribution to agrarian sentiment during this period. Robert S. Doubleday wrote about the resistance of farmers to reforms offered by the propagandists of the various progressive movements. He argued the most stubborn farmers suffered as a result of a cause "not frequently recognized--the agricultural press." Doubleday accused the trade journals of primarily offering the "two blades of grass where one grew before" theory, without any plan for more equitable distribution. Farm trade papers were also seen to be handicapped by an editorial bias toward "purely business prescience." This amounted to "a few excellent articles on advanced and scientific farming, [and] exaggerated claims for the virtues and profits of certain methods . . . which seem to be compiled on theory the farmer is merely an overgrown booby."⁸⁷

⁸⁷Robert S. Doubleday, "Reforms and the Public," Wisconsin Equity News 7, no. 11 (1 October 1914): 550-51.

There are solid theoretical and empirical reasons to believe that businessmen (including the farm-paper publishers and editors) were consciously acting through the press, particularly the farm press, to try and set the agenda of the credit reform movement during the 1910s. This supports H1 and the notion that the FFLA had its proximate origin in the urban agrarian legislative initiative. Business views were given considerable attention in the farm press. It is safe to conclude that the most salient agrarian issues in the farm and business press during this period concerned roughly the same sets of interrelated problems. The existence of a similar pattern of issue salience across two distinct press categories is evidence of the agenda-setting effects posited by H2. This survey shows farm-paper opinion, particularly on the role of government aid in farm finance, was often much closer to the well-known opinions of bankers and other rural and urban businessmen than it was to that of existing farmers' organizations.

The analytical challenge for the concluding chapter will be to deal with Benjamin Page's "knotty" questions of causality. Did the farm press agenda shape or reflect rural public opinion? Did the press agenda lead or follow public sentiment? What links can be proven between press, public, and policy agendas? As I will argue in Chapter IX, in an era prior to the existence of

reliable survey research, political actors understood the press content to be the best available surrogate indicator of how different sections of the nation, and sectors in the economy, viewed major policy questions. Papers were expected to reflect, refine, and define public opinion. To a great extent, the leaders of the farm press were able to do just that.

Other questions can be answered with greater certainty. Did the rural credit issue first emerge in the farm, farm-organization, government, or business press? Was editorial acceptance linked to public opinion and legislative votes in favor of the system of farm mortgage credit instituted under the FFLA? These are some of the most viable questions guiding work on this research project. A comparison of issue emergence, salience, content and framing in the different classes of print press in Chapter IX yields a comparative causal narrative about the struggle for federal intervention in agricultural capital markets.

This chapter has presented analysis of salience, content, and issue framing in the Progressive Era farm press. Six broad themes--rates and terms for credit, farm profitability, cost of living, education in scientific farming, soil fertility, and class relations--were identified as the most salient issues on the agrarian agenda. Each of these issues was linked to the farm credit debate.

These topics appeared in the pages of the farm press, occasionally on their own, but more often as interrelated problems. In Cohen's apt words, these constellations of articles did not so much definitively tell farmers what to think about rural credit (though many did just that), the papers told farmers "what to think about" when they considered the merits of the rural credit reform in particular, and progressive agrarian movements in general.⁸⁸ The content analysis in this survey provides evidence concerning the influential role played by a too often neglected class of influential actors, the agricultural journalists, who were witnessing, recording, and reframing this evolutionary period in agrarian finance and American state-building.

Positions, policies, and politics were revealed in a public airing of ideas through this press. The practice was widely recognized as a tradition characteristic of a healthy democratic society. Expressed public opinion found its expression in the only mass communications medium of the age that could be counted on to reach the rural population on a regular basis. Finally, the survey contributes to a qualitative evaluation of the framing and priming effects of coverage in the press. Editors and publishers of the farm press conveyed detailed messages about what was possible and impossible in terms

⁸⁸See Cohen, 13.

of legislation, and they offered criteria for making future political evaluations of candidate performance on a most salient set of agrarian issues.