Payday Every Day

One of the common every day conditions found on our tour of inspection was the fact that the dairy farmer had a payday almost every day. He receives his milk and cream checks regularly every few days or two weeks. The wheat farmer receives his checks once a year and sometimes his crop is so short and the price so low that his check fails to cover expenses.

We wrote to Mr. C. G. Kruger, Cashier of the First National Bank of Wausau, Wisconsin, and asked him for a statement regarding the frequency of deposits of a few of the dairy farmers of his bank. He sent four statements as given below. He stated also that many of the farmers were in the habit of cashing their milk and cream checks and paying all of their store bills before depositing the balance in the bank. Here are the four statements, which he sent giving the dates and amount of each deposit.

Robert Venzke, R. No. 2, Wausau, Wisconsin—18 Holstein, Guernsey and Brown Swiss cows, made 54 deposits in the two years from June 1, 1922 to June 1, 1924. Total cash deposited $5,764.24 making an average of 2 1/4 deposits each month of $106.76 for each deposit.

Ellingson Bros., Wausau, Wis.—31 deposits in two years, June 1, 1922 to June 1, 1924. 18 Holstein cows, deposited $4,221.94, an average of $136.19 for each deposit and 1 1/3 deposits for each month.

Barney Holzom, R. No. 7, Wausau, Wis. 28 Holstein and Guernsey cows. Made 148 deposits, June 1, 1922 to June 1, 1924, total of $10,388.44, an average of six deposits each month of $70.19 for each deposit.

Mathie Bros., Wausau, Wis. 27 Holstein cows, June 1, 1922 to June 1, 1924. 132 deposits or a total of $15,194.46. An average of $115.10 for each deposit and 5 1/2 deposits for each month.

In looking over the records of these four dairy farmers the deposits run quite uniform, except the big deposits are in the winter time when the flow of milk is strongest and the price is highest. An occasionally large deposit would indicate the sale of some live stock or other farm products than milk. The advantage of this system of farming is very apparent to every banker and business man in Kansas City and its trade territory as against the practice of the average grain or live stock farmer.

Great Good to Result from Tour

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understanding of the farmers’ problems will bring about that sympathetic feeling prerequisite to a square deal. If individual business men and bankers are not qualified to understand and work with the farmers, let them employ some one who is. Large or associated industrial organizations, city or state chambers of commerce, county or state bankers associations, can best and most economically stimulate and obtain results by organizing agricultural committees and perhaps employing the services of the right man to study and direct this cooperative relationship.

DAIRY FILMS TELL STORY.

The 2,000 feet of moving picture films taken by W. A. Andlauer during the tour are very life like and give a first hand view of farming conditions. Write to J. Frank Smith, Mgr. Good Roads Association of Greater Kansas City, Coates House, Kansas City, Mo. for the loan of these films.